# NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070

## INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated May 17, 2019 and recorded under Clerk's File No. 2019-001520, in the real property records of EASTLAND County Texas, with Lucas Orem and Casandra L Orem, husband and wife as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Prosperity Bank, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Lucas Orem and Casandra L Orem, husband and wife securing payment of the indebtedness in the original principal amount of \$304,385.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Lucas Orem. Citizens Bank, N.A. is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. Citizens Bank, N.A. a/k/a Citizens One Home Loans is acting as the Mortgage Servicer for the Mortgagee. Citizens Bank, N.A. a/k/a Citizens One Home Loans, is representing the Mortgagee, whose address is: PO BOX 2800, Glen Allen, VA 23058.

### Legal Description:

Date of Sale: 04/01/2025

BEING A 19.99 ACRE TRACT OF LAND OUT OF AND PART OF THE SOUTHWEST 1/4 OF SECTION 63, BLOCK 4, H. & T. C. RR. CO. SURVEY, ABSTRACT NO. 228, EASTLAND COUNTY, TEXAS, BEING THAT SAME TRACT OF LAND DESCRIBED IN A DEED TO GALION V. SPEARS ET. UX. RECORDED IN VOLUME 1847, PAGE 185, OFFICIAL PUBLIC RECORDS, EASTLAND COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES:

CATHY JENTHO, COUNTY CLERK

#### SALE INFORMATION

Earliest Time Sale Will Begin: 1:00 PM

EASTLAND COUNTY, TEXAS

By \_\_\_\_\_ Deputy

JAN 22 2025

Location of Sale: The place of the sale shall be: EASTLAND County Courthouse, Texas at the following location: At the south entrance steps of the Eastland County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

# TERMS OF SALE

A default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Pursuant to the Deed of Trust, the

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mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "AS IS," "WHERE IS" condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the Deed of Trust.

The sale will begin at the earliest time stated above, or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE Laura Browder, Terry Browder, Jamie Osborne, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or ASAP, as Substitute Trustee.

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is: Codilis & Moody, P.C. 20405 State Highway 249, Suite 170 Houston, TX 77070 (281) 925-5200

Executed on January 21, 2025.

/s/ Danya F. Gladney SBOT No. 24059786, Attorney at Law Codilis & Moody, P.C.

Tem Browder

20405 State Highway 249, Suite 170

Houston, TX 77070 (281) 925-5200

Posted and filed by:\_\_\_

Printed Name:

C&M No. 44-25-00001

#### **Exhibit A**

BEING a 19.99 acre tract of land out of and part of the Southwest ¼ of Section 63, Block 4, H. & T. C. RR. Co. Survey, Abstract No. 228, Eastland County, Texas, being that same tract of land described in a deed to Galion V. Spears et. ux. recorded in Volume 1847, Page 185, Official Public Records, Eastland County, Texas, being more particularly described by metes and bounds as follows:

Beginning at a point in the concrete pad of a 4" pipe post for a common corner between said Spears tract and a tract of land described in a deed to Todd C. Wright et. ux. recorded by Document Number 2010-002588, Official Public Records, Eastland County, Texas, said point being located in the East line of County Road No. 101, for the Southwest corner of this described tract;

Thence N 00° 43' 53" E, 630.85 feet over and across said Section 63 along the common line between said Spears tract and said County Road No. 101, to a ½" rebar rod (control monument) found for a common corner between said Spears tract and a tract of land described in a deed to CEB Ranch, LLC recorded by Document Number 2018-001860, Official Public Records, Eastland County, Texas, for the Northwest corner of this described tract:

Thence S 89° 59' 26" E, 1358.34 feet over and across said Section 63 along the common line between said Spears tract and said CEB Ranch, LLC tract, to a ½" rebar rod (control monument) found for a common corner between said Spears tract and said CEB Ranch, LLC tract, for the Northeast corner of this described tract;

Thence S 03° 19' 20" E, 631.87 feet over and across said Section 63 along the common line between said Spears tract and said CEB Ranch, LLC tract, to a 'A" rebar rod (control monument) found for a common corner between said Spears tract, said CEB Ranch, LLC tract and previously mentioned Wright tract, for the Southeast corner of this described tract;

Thence N 89° 59' 26" W, 1403.01 feet over and across said Section 63 along the common line between said Spears tract and said Wright tract, to the place of beginning and containing 19.99 acres of land.