

Carrington Foreclosure Services, LLC
P.O. Box 3309
Anaheim, California 92803
For Sale Information: (888) 313-1969
For Reinstatement Requests: 1-866-874-5860
Pay Off Requests: 1-800-561-4567
TS#: 21-25566

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BRENT ZITTERKOPF
COUNTY CLERK HOWARD COUNTY

BY DEPUTY

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NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 7/28/2009, Gail Higgins, a single woman, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Rebecca Suzanne Smith, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for LRS Financial Network, Inc., DBA HNB Mortgage, its successors and assigns, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$46,122.00, payable to the order of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for LRS Financial Network, Inc., DBA HNB Mortgage, its successors and assigns, which Deed of Trust is Recorded on 7/29/2009 as Volume 2009-00003685, Book, Page, in Howard County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including, but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

Lot 5, Block 1, Stanford Park Addition, to the City of Big Spring, Howard County, Texas, according to the plat thereof of record in envelope 96/B, plat records of Howard County, Texas.

Commonly known as: **1108 RIDGEROAD DR, BIG SPRING, TX 79720**

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Shelley Nail, Donna Trout, Shelley Nail, Cassie Martin or Donna Trout**

or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Carrington Mortgage Services, LLC whose address is 1600 Douglass Road, Suite 200 A, Anaheim, CA 92806 is acting as the mortgage servicer for **JP MORGAN CHASE BANK, NATIONAL ASSOCIATION**, which is the mortgagee of the Note and Deed of Trust or mortgage and the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on **1/4/2022 at 10:00 AM**, or no later than three (3) hours after such time, in **Howard** County, Texas, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **THE NORTH FRONT DOOR OF THE HOWARD COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied.



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