

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2022-02554

**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.**

**Date, Time, and Place of Sale** - The sale is scheduled to be held at the following date, time and place:

**Date:** 10/4/2022  
**Time:** The earliest time the sale will begin is 1:00 PM  
**Place:** Scurry County Courthouse, Texas, at the following location: Scurry County Courthouse, 1806 25th Street, Snyder, TX 79549  
Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

**Property To Be Sold** - The property to be sold is described as follows:

SEE ATTACHED EXHIBIT 'A'

Commonly known as: 6329 W FM 1606 IRA, TX 79527

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated 6/21/2017 and recorded in the office of the County Clerk of Scurry County, Texas, recorded on 6/22/2017 under County Clerk's File No 2017-20171870, in Book 908 and Page 814 of the Real Property Records of Scurry County, Texas.

**Grantor(s):** Whitney L Brown and Levi S Brown, wife and husband  
**Original Trustee:** Black, Mann & Graham, LLP  
**Substitute Trustee:** Auction.com, Terry Browder, Laura Browder, Jamie Osborne, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Marsha Monroe, Darly Draia, Christin Delarosa, Doug Neff, Ed Henderson, Cindy Drain, Kamie Smith, Alton Patterson, Nestor Trustee Services, LLC, Yubin Ding  
**Original Mortgagee:** Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Mortgage Corporation, its successors and assigns  
**Current Mortgagee:** Freedom Mortgage Corporation  
**Mortgage Servicer:** Freedom Mortgage Corporation

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 referenced property securing the above referenced loan.

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**Terms of Sale** - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the mortgagee thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$139,428.00, executed by Whitney L Brown and Levi S Brown, wife and husband, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Mortgage Corporation, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Questions concerning the sale may be directed to the undersigned or to the Mortgagee:

**Freedom Mortgage Corporation**  
10500 Kincaid Drive  
Fishers, IN 46037  
Phone: 855-690-5900

**Default and Request to Act** - Default has occurred under the deed of trust, and the mortgagee has requested me, as Trustee, to conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.

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Dated: 08-10-2022

Auction.com, Terry Browder, Laura Browder, Jamie Osborne, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Marsha Monroe, Darly Drain, Christin Delarosa, Doug Neff, Ed Henderson, Cindy Drain, Kamie Smith, Alton Patterson, Nestor Trustee Services, LLC, Yubin Ding

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c/o Nestor Trustee Services, LLC  
2850 Redhill Blvd., Suite 240  
Santa Ana, CA 92705  
Phone: (888) 403-4115  
Fax: (888) 345-5501

For sale information visit: <https://www.auction.com> or Contact (800) 280-2832.

**SENDER OF THIS NOTICE:  
AFTER FILING, PLEASE RETURN TO:**

Nestor Trustee Services, LLC  
2850 Redhill Avenue, Suite 240  
Santa Ana, California 92705

## EXHIBIT "A"

Being a 0.649 acre tract of land in Section 120, Block 97, H & T C. RR. Company Survey, Scurry County, Texas and being comprised of those tracts of land conveyed to Kyle C. Vickers and wife, Amy K. Vickers by deeds recorded in Volume 638, Page 885 and Volume 636, Page 888, Official Public Records of Scurry County, Texas, said 0.649 acres being more particularly described as follows:

**BEGINNING** at a 1/2" Iron Rod cap marked "STEWART SURVEYING" set in the south line of F.M. Highway No. 1606 and the west line of Calley Road for the northeast corner of this tract from which point a Railroad Spike in pavement for the north east corner of said Section 120 bears N 90°00'33" E a distance of 37.06 feet and S 89°59'27" E a distance of 1646.39 feet,

**THENCE** S 00°00'49" W along the east line of this tract and west line of said Calley Road for a distance of 172.84 feet to a 1/2" Iron Rod cap marked "STEWART SURVEYING" set for the southeast corner of this tract,

**THENCE** S 89°53'59" W along the south line of this tract and being the north line of a tract of land conveyed to Leah Daves by deed recorded in Volume 396, Page 105, Deed Records of Scurry County, Texas, at a distance of 90.81 feet pass a 1/2" Iron Rod found continuing in all for a total distance of 161.71 feet to a 1/2" Iron Rod found for the northwest corner of this tract,

**THENCE** N 01°12'52" W along the west line of this tract and being the determined east line of a tract of land originally conveyed to Anadarko Corporation (now Apache Corporation) by deed recorded in Volume 377, page 507, Deed Records of Scurry County, Texas for a distance of 171.95 feet to a point in the south line of said F.M. Highway No. 1606 on a Cast Iron Water Meter Cover, from which point the center of said Cover bears N 58°59'27" E a distance of 0.43 feet,

**THENCE** S 89°34'24" W along the north line of this tract and being the south line of said F.M. Highway No. 1606 at a distance of 83.70 feet pass a 1/2" Iron Rod found continuing in all for a total distance of 166.40 feet to the place of beginning

**SAVE AND EXCEPT** all oil, gas and other minerals in, on and under the above described property, same having been previously reserved

**SUBJECT TO** any and all valid and subsisting covenants, restrictions, reservations, easements and rights-of-way properly found or recorded.