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## 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 April 07, 2020 and recorded under Clerk's File No. 2020-05473, in the real property records of HUNT County Texas, with Vincent D Rowe and Lori Anne Rowe, husband and wife. as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Guaranty Bank & Trust, N.A., its successors and assigns as Original Mortgagee.

Deed of Trust executed by Vincent D Rowe and Lori Anne Rowe, husband and wife. securing payment of the indebtedness in the original principal amount of \$503,500.00 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 Vincent D Rowe, Lori Anne Rowe. PNC Bank, National Association 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. PNC Bank, N.A. is acting as the Mortgage Servicer for the Mortgagee. PNC Bank, N.A., is representing the Mortgagee, whose address is: 3232 Newmark Drive, Miamisburg, OH 45342.

#### Legal Description:

**BEING A 20.00 ACRE TRACT OF LAND SITUATED IN HUNT COUNTY, TEXAS, BEING BOUNDED ON THE NORTH BY THE J. JONES SURVEY, ABSTRACT NO. 545, ON THE WEST BY THE J. MONTGOMERY SURVEY, ABSTRACT NO. 701, THE SOUTH BY THE W. RICE SURVEY, ABSTRACT NO. 934, AND BEING BOUNDED BY AND PARTIALLY A PART OF THE W. ELAM SURVEY, ABSTRACT NO. 302. ALL IN HUNT COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES:**

### SALE INFORMATION

**Date of Sale: 05/07/2024**

**Earliest Time Sale Will Begin: 1:00 PM**

**Location of Sale:** The place of the sale shall be: HUNT County Courthouse, Texas at the following location: On the north steps, including the hallway area 20 feet inside the north door on the 2nd floor of the Hunt 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 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.**

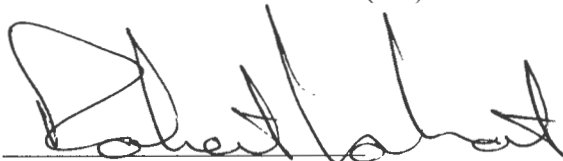
WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE Robert LaMont, Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Dana Kamin, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Kristopher Holub, Meryl Olsen, Misty McMillan, Tiffiney Bruton, Tionna Hadnot, David Ray, Ashlee Luna, Randy Daniel, Cindy Daniel, Liz Hach, Cheryl Harris, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Auction.com, 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 March 18, 2024.

/s/ Juanita Deaver SBOT No. 24126385, Attorney at Law  
Codilis & Moody, P.C.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200

Posted and filed by:




Printed Name: Robert LaMont, March 21, 2024

C&M No. 44-24-00733

FILED FOR RECORD  
at 12:05 o'clock P M

MAR 21 2024

BECKY LANDRUM  
County Clerk, Hunt County, Tex.  
by 

## EXHIBIT A

Being a 20.00 acre tract of land situated in Hunt County, Texas, being bounded on the North by the J. Jones Survey, Abstract No. 545, on the West by the J. Montgomery Survey, Abstract No. 701, the South by the W. Rice Survey, Abstract No. 934, and being bounded by and partially a part of the W. Elam Survey, Abstract No. 302, all in Hunt County, Texas, same being a part of a called 41.920 acre tract of land conveyed to Carl Gene Hamil and Jo Ann Hamil, by deed recorded in File No. 2014-14375, Official Public Records, Hunt County, Texas, also being all of a called 11.927 acre tract of land conveyed to David Clounts et al., recorded in Volume 194, Page 53, Real Property Records, Hunt County, Texas and part of a called 29.992 acre tract of land conveyed to David E. Clounts et ux, recorded in Volume 194, Page 58, Real Property Records, Hunt County, Texas, and being more particularly described by metes and bounds as follows:

BEGINNING at a point in County Road No. 2300 for corner, said corner being the Southwest corner of said 41.920 acres and a Southeast corner of a called 1071.86 acre tract of land, Tract One, conveyed to Verandah Communities, L.P., by deed recorded in Volume 1541, Page 283, Official Public Records, Hunt County, Texas;

THENCE North 00 degrees 14 minutes 22 seconds East, along the West line of said 41.920 acres and an East line of said 1071.86 acres, passing at a distance of 26.99 feet a 5/8 inch iron rod found for reference, continuing along said course a total distance of 859.59 feet to a 1/2 inch iron rod found for corner, said corner being the Northwest corner of said 41.920 acres,

THENCE North 88 degrees 17 minutes 18 seconds East, along the North line of said 41.920 acres and a South line of said 1071.86 acres, a distance of 605.46 feet to a 1/2 inch iron rod set, stamped "BY-LINE", for corner, from said point a 1/2 inch iron rod found for the Northeast corner of said 41.920 acres bears North 88 degrees 17 minutes 18 seconds East, a distance of 1429.00 feet;

THENCE South 01 degrees 42 minutes 42 seconds East, departing the North line of said 41.920 acres, a distance of 272.46 feet to a 1/2 inch iron rod set, stamped "BY-LINE", for corner;

THENCE North 88 degrees 17 minutes 18 seconds East, a distance of 569.84 feet to a 1/2 inch iron rod set, stamped "BY-LINE", for corner;

THENCE South 02 degrees 12 minutes 04 seconds East, a distance of 200.02 feet to a 1/2 inch iron rod set, stamped "BY-LINE", for corner;

THENCE South 88 degrees 18 minutes 28 seconds West, a distance of 74.99 feet to a 1/2 inch iron rod set, stamped "BY-LINE", for corner;

THENCE South 10 degrees 37 minutes 43 seconds East, a distance of 426.41 feet to a point in said County Road No. 2300 for corner, said corner being on the South line of said 41.920 acres, from said point a 1/2 inch iron rod set, stamped "BY-LINE", for reference bears North 10 degrees 37 minutes 43 seconds West, a distance of 23.28 feet,

THENCE South 89 degrees 56 minutes 38 seconds West, along said County Road No. 2300 and the South line of said 41.920 acres, a distance of 1197.89 feet to the POINT OF BEGINNING and containing 20.00 acres of land.