

FILED FOR RECORD
at 9:43 o'clock 4 M

APR 24 2025

BECKY LANDRUM
County Clerk, Hunt County, Tex.
by *[Signature]*

00000010448389

204 SOUTH FOURTH STREET
CELESTE, TX 75423

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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.

1. Date, Time, and Place of Sale.

Date: July 01, 2025

Time: The sale will begin at 1:00 PM or not later than three hours after that time.

Place: COMMON AREA AT BASE OF THE CENTRAL STAIRWAY ON THE SECOND FLOOR OF THE HUNT COUNTY COURTHOUSE OR BASE OF NORTH STEPS OUTSIDE COURTHOUSE IN EVENT COURTHOUSE IS CLOSED or as designated by the county commissioners.

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated April 15, 2003 and recorded in Document INSTRUMENT NO. 6564; AS AFFECTED BY LOAN MODIFICATION AGREEMENTS INSTRUMENT NO. 8142, 2012-8929, 2013-11342, 2014-456, 2021-21357 real property records of HUNT County, Texas, with DAVID L CUMMINGS AND SPOUSE, CHRISTINA A CUMMINGS, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by DAVID L CUMMINGS AND SPOUSE, CHRISTINA A CUMMINGS, securing the payment of the indebtednesses in the original principal amount of \$78,661.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to Be Sold. The property to be sold is described in the attached Exhibit A.

6. Mortgage Servicer Information. 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 lien securing the Property referenced above. MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK
999 N.W. GRAND BLVD
STE 110
OKLAHOMA CITY, OK 73118-6077



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.

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead RAMIRO CUEVAS, AURORA CAMPOS, JONATHAN HARRISON, PATRICK ZWIERS, DARLA BOETTCHER, DANA KAMIN, LISA BRUNO, ANGIE USELTON, TONYA WASHINGTON, MERYL OLSEN, MISTY MCMILLAN, TIFFINEY BRUTON, TIONNA HADNOT, AUCTION.COM, DAVID RAY, ASHLEE LUNA, RANDY DANIEL, CINDY DANIEL, LIZ HACH OR CHERYL HARRIS whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Israel Saucedo

Certificate of Posting

My name is Randy Daniel, and my address is c/o, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 4-24-25 I filed at the office of the HUNT County Clerk and caused to be posted at the HUNT County courthouse this notice of sale.

Declarants Name: Randy Daniel

Date: 4-24-25

204 SOUTH FOURTH STREET
CELESTE, TX 75423

00000010448389

00000010448389

HUNT

EXHIBIT "A"

LOT 3, BLOCK 19, ORIGINAL TOWN OF CELESTE, HUNT COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED IN DEED RECORDED IN VOLUME 657, PAGE 188, DEED RECORDS, HUNT COUNTY, TEXAS.