at 12:23 o'clock P M

JUL 15 2025

TS#: 25-008518 LOAN TYPE: VA

BECKY LANDRUM County Clerk, Hunt County, Tex.

## NOTICE OF TRUSTEE'S FORECLOSURE 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. Property to Be Sold. The property to be sold is described as follows:

BEING A TRACT OR PARCEL OF LAND SITUATED WITHIN LONE OAK, HUNT COUNTY, TEXAS, BEING PART OF BLOCK 118 OF THE BARNET PLAT OF LONE OAK., AN ADDITION TO LONE OAK, HUNT COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 122 AT PAGE 116 OF THE DEED RECORDS OF HUNT COUNTY. TEXAS AND BEING PART OF A 2.6 ACRE TRACT OF LAND AS DESCRIBED IN A SPECIAL WARRANTY DEED WITH VENDOR'S LIEN FRONT IB PROPERTY HOLDINGS, LLC. TO ADAM MOREL AND WIFE, BRANDI MOREL AS RECORDED IN VOLUME 1382 AT PAGE 486 OF THE OFFICIAL PUBLIC RECORDS OF HUNT COUNTY, TEXAS AND BEING FURTHER DESCRIBED AS FOLLOWS:

BEGINNING AT A 3/2INCH IRON ROD SET FOR A CORNER AT THE SOUTHWEST CORNER OF BLOCK 118, SAID POINT OF BEGINNING BEING AT THE INTERSECTION TO THE EAST LINE OF CHURCH STREET AND THE NORTH LINE OF OAK STREET, SAID POINT OR BEGINNING ALSO BEING TO THE BEGINNING OF A CURVE TO THE LEFT HAVING A-CENTRAL ANGLE OF 00 DEGREES 56 MINUTES 33 SECONDS, A RADIUS OF 6166.19 FEET WITH AND CHORD BEARING OF N29 DEGREES 15 MINUTES 04 SECONDS W AND A CHORD DISTANCE OF 101:42 FEET, THENCE IN THE NORTHWESTERLY DIRECTION ALONG SAID CURVE TO THE LEFT, THE WEST LINE OF BLOCK 118 AND THE EAST LINE OF CHURCH STREET, AN ARE LENGTH OF 101.43 FEET TO A 18 INCHES SYCAMORE TREE FOUND FOR A CORNER:

THENCE N 60 DEGREES 51 MINUTES11 17 SECONDS E A DISTANCE OF 172.91 FEET TO A 1/2 INCH IRON ROD SET FOR A CORNER;

THENCE S 17 DEGREES 20 MINUTES 51 SECONDS E ALONG A FENCE, A DISTANCE OF 108.05 FEET TO A FENCE POST ROUND FOR A CORNER ON THE NORTH LINE OF OAK STREET;

THENCE S 64 DEGREES 41 MINUTES11 SECONDS W ALONG THE NORTH-LINE OF OAK STREET, A DISTANCE OF 58.96 FEET TO A FENCE POST FOUND FOR A CORNER;

THENCE S 61 DEGREES 06 MINUTES19 SECONDS W ALONG THE NORTH LINE OF OAK STREET, A DISTANCE OF 91.80 FEET RETURNING TO THE POINT OF BEGINNING AND CONTAINING 0.382 ACRE OF LAND AND BEING KNOWN AS NO. 202 CHURCH STREET.

- 2. Instrument to be Foreclosed. The instrument to be foreclosed is the deed of trust recorded on 06/21/2021 as instrument 2021-13174, of the real property records of HUNT County, TX.
- 3. Date, Time, and Place of Sale. The sale is scheduled to be held at the following date, time, and place:

Dated:

09/02/2025

Time:

The sale will begin no earlier than 01:00 P.M. or no later than three

hours thereafter.

Place

THE COMMON AREA AT THE BASE OF THE CENTRAL STAIRWAY ON THE 2ND FLOOR INSIDE THE COURTHOUSE, OR THE BASE OF THE NORTH STEPS OUTSIDE THE COURTHOUSE, IN THE EVENT THE COURTHOUSE IS CLOSED OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or an area designated by

the County Commissioners Court

The Deed of Trust permits the Mortgagee to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the Deed of Trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiling may be after the date originally scheduled for this sale.

4. 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 beneficiary 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. The sale shall not cover any part of the property that has been released of public record from the lien of 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 beneficiary 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.

5. Type of Sale. The sale is a non-judicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust executed by

## STEVEN CARL PALMER AND ANN LINELL PALMER, HUSBAND AND WIFE

6. Obligations Secured. The Deed of Trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to (a) the promissory note in the original principal amount of \$ 250,000.00, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR MOVEMENT MORTGAGE, LLC, its successors and assigns; (b) all renewals and extensions of the note, if applicable; (c) any and all present and future indebtednesses owed to MOVEMENT MORTGAGE, LLC who is the current owner and holder of the "Obligations" and is the current Mortgagee under the Deed of Trust.

Movement Mortgage Servicer for Movement Mortgage Servicer, who is the Mortgage of the Note and Deed of Trust associated with the above referenced loan. ServiceMac, LLC, as Mortgage Servicer, is representing the Mortgagee whose address is: Movement Mortgage, LLC C/O ServiceMac, LLC, 9726 Old Bailes Road, Suite 200, Indian Land, SC 29707.

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 administer any resulting foreclosure of the property securing the above-reference loan.

7. Default and Request to Act. Default has occurred under the Deed of Trust, and the Mortgagee has requested me, as Kirk Schwartz, America West Lender Services (AWEST), DeeAnn Gregory, Randy Daniel or Cindy Daniel or Liz Hach or Cheryl Harristo conduct this sale. Notice is given that before the sale the Mortgagee may appoint another person substitute trustee to conduct the sale.

Date:

Kirk Schwartz, America West Lender Services (AWEST), DeeAnn Gregory, Randy Daniel or

Cindy Daniel or Liz Hach or Cheryl Harris

C/O America West Lender Services

5404 Cypress Center Drive, Suite 300

Tampa, FL 33609

844-693-4761

Fax: 877-317-0475