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1471 FOXWOOD LANE ROCKWALL, TX 75032

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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ROCKWALL COUNTY CLERK
BY 0 DEPUTY

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: April 01, 2025

Time: The sale will begin at 12:00 PM or not later than three hours after that time.

Place: THE AREA IMMEDIATELY OUTSIDE THE FRONT STEPS OF THE ROCKWALL COUNTY

COURTHOUSE, LOCATED AT 1111 YELLOWJACKET LN, ROCKWALL OR AS DESIGNATED BY THE

COUNTY COMMISSIONERS 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 July 24, 2002 and recorded in Document VOLUME 02605, PAGE 00072 real property records of ROCKWALL County, Texas, with KELLY W GILREATH AND WIFE TAMARA D GILREATH, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (''MERS'') AS NOMINEE, mortgagee.
- 4. **Obligations Secured**. Deed of Trust or Contract Lien executed by KELLY W GILREATH AND WIFE TAMARA D GILREATH, securing the payment of the indebtednesses in the original principal amount of \$132,762.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. BANK OF AMERICA, N.A. 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. WELLS FARGO BANK, N.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o WELLS FARGO BANK, N.A. 3476 STATEVIEW BLVD FORT MILL, SC 29715

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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 herby remove the original trustee and all successor substitute trustees and appoints in their steed RAMIRO CUEVAS, AURORA CAMPOS, JONATHAN HARRISON, DANA KAMIN, LISA BRUNO, ANGIE USELTON, ZWIERS, DARLA BOETTCHER, WASHINGTON, MERYL OLSEN, MISTY MCMILLAN, TIFFINEY BRUTON, TIONNA HADNOT, AUCTION.COM, TERRY WATERS, JACK BECKMAN, DAVID STOCKMAN, GUY WIGGS, DONNA STOCKMAN, MICHELLE JAMIE DWORSKY, SCHWARTZ, KATHY ARRINGTON, JANET PINDER, BRANDY BACON, FORECLOSURE SERVICES INC., JUDITH A. FRAPPIER, ROBERT FORSTER, JEFFREY FLEMING, 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.

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Certificate of Posting
My name is
of the ROCK WALL County Clerk and caused to be posted at the ROCK WALL County countingse this notice of sale.
Declarants Name: Michelle Pangle Date: 2-6-25
Date: O V J

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ROCKWALL

EXHIBIT "A"

LOT 21, BLOCK D, OF MEADOWCREEK ESTATES, PHASE III, AN ADDITION TO THE CITY OF ROCKWALL, ROCKWALL COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET E, SLIDE 58 OF THE PLAT RECORDS OF ROCKWALL COUNTY, TEXAS.