

Prepared by:
Jaci Roberts Berry, Attorney at Law
NORTON + WOOD
315 Main Street, Texarkana, Texas 75501-5604

After recording, return to:
Jaci Roberts Berry, Attorney at Law
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315 Main Street, Texarkana, Texas 75501-5604



5 pgs
APPOINT

2025003309

**NOTICE OF FORECLOSURE SALE
AND
APPOINTMENT OF SUBSTITUTE TRUSTEE**

Date: June 12, 2025

Deed of Trust ("Deed of Trust")

Dated: May 10, 2016

Grantor: Tiffany Owens, a single woman

Trustee: Joy L. Walters

Lender: Domino Federal Credit Union

Recorded in: Instrument No. 2016001831 dated May 13, 2016 of the Real Property Records of Cass County, Texas.

Legal Description: All of Lot Numbered Thirty (30) of Forest Acres Addition, an addition to the City of Atlanta, Cass County, Texas, according to the map or plat of record in Volume 2, Page 66, Plat Records, Cass County, Texas.

The Property is located in Cass County at 108 Forest Lane, Atlanta, TX 75551

Secures: Promissory Note ("Note") in the original principal amount of \$35,000.00, executed by Tiffany Owens ("Borrower") and payable to the order of Lender and all other indebtedness of Borrower to Lender

Property: The real property, improvements, and personal property described in and mortgaged in the Deed of Trust, including the real property described in the

attached Exhibit "A", and all rights and appurtenances thereto

Foreclosure Sale:

Date: August 5, 2025

Time: The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; **the earliest time at which the Foreclosure Sale will begin is 10:00 A.M. and not later than three (3) hours thereafter.**

Place: North Entrance of the Cass County Courthouse, 100 E Houston St, Linden, Texas 75563.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Lender's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Lender, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Lender's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law. If Lender passes the Foreclosure

Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure 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 Foreclosure 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. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Lender. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold **“AS IS,” without any expressed or implied warranties, except as to the warranties (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(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by 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

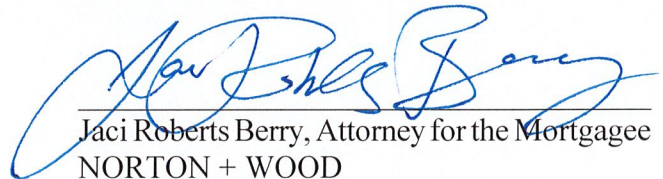
of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

Joy L. Walters is Trustee under the Deed of Trust. Lender has appointed Jaci Roberts Berry, Richard J. Kroll, Marshall C. Wood, and/or Fred R. Norton, Jr. as Substitute Trustees under the Deed of Trust. Lender has instructed the Substitute Trustees to offer the Property for sale toward the satisfaction of the Note.

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEES 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.

Date: June 12, 2025.

Submitted by:



Jaci Roberts Berry, Attorney for the Mortgagee
NORTON + WOOD

315 Main Street

Texarkana, TX 75501-5604

State Bar No.: 24134655

Email: jaci@nortonandwood.com

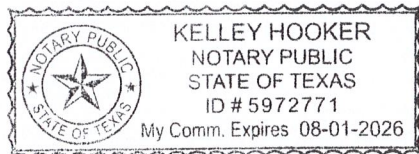
Telephone: (903) 823-1321

Facsimile: (903) 823-1325

STATE OF TEXAS §
 §
COUNTY OF BOWIE §

BEFORE ME, the undersigned Notary Public, on this day came Jaci Roberts Berry, known to me to be the person whose name is subscribed to this instrument, and acknowledged to me that she has the authority to execute this instrument and that she executed this instrument for the purposes and consideration stated herein.

GIVEN UNDER MY HAND AND SEAL OF OFFICE this 12th day of June, 2025.



A handwritten signature in blue ink, appearing to be "Kelley Hooker", written over a horizontal line.

NOTARY PUBLIC - STATE OF TEXAS

FILED AND RECORDED
OFFICIAL PUBLIC RECORDS

A handwritten signature in black ink, appearing to be "Amy L. Varnell", written over a horizontal line.

Amy L. Varnell, County Clerk
Cass County, Texas

June 18, 2025 10:53:59 AM

FEE: \$41.00 **2025003309**