Vylla Solutions, LLC P.O. Box 3309

Anaheim, California 92803 For Sale Information: (888) 313-1969

For Reinstatement Requests: 1-866-874-5860

Pay Off Requests: 1-800-561-4567

TS#: 25-35647

FILED FOR RECORD

2025 JUL 17 PM 1:53

AMY L. VARNELL CASS COUNTY CLERK

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 10/6/2020, Robert Owen, and Melissa Owen, husband and wife, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Scott R. Valby, as Trustee, Mortgage Electronic Registration Systems, as beneficiary, as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$260,762.00, payable to the order of Mortgage Research Center, LLC dba Veterans United Home Loans, which Deed of Trust is Recorded on 10/9/2020 as Volume 2020004415, Book, Page, in Cass County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including, but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

See attached exhibit "A" attached hereto and made a part hereof

Commonly known as: 280 COUNTY ROAD 2865 HUGHES SPRINGS, TX 75656

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Sharon Sharp, Christine Wheeless, Auction.com, LLC, Agency Sales and Posting LLC, Xome Inc., Tejas Corporate Trustee LLC, Dustin George or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Carrington Mortgage Services, LLC whose address is 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806 is acting as the mortgage servicer for Carrington Mortgage Services, LLC, which is the mortgage of the Note and Deed of Trust or mortgage and the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on 9/2/2025 at 10:00 AM, or no later than three (3) hours after such time, in Cass County, Texas, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: THE NORTH ENTRANCE OF THE CASS COUNTY COURTHOUSE LOCATED ON HOUSTON STREET, LINDEN, TEXAS

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.



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If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagoe, or the Mortgagoe's Attorney.

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.

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.

WITNESS, my hand this 7/11/2025

WITNESS, my hand this July 17, 2025.

Kavonnah Dobson

By: Kavonnah Dobson, Sr. Trustee Sale Specialist
Vylla Solutions, LLC as
authorized agent for Mortgagee or Mortgage
Servicer
1600 South Douglass Road, Suite 140

Anaheim, CA 92806

By: Substitute Trustee(s)

Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre,
Sharon Sharp, Christine Wheeless
C/O Vylla Solutions, LLC
1600 South Douglass Road, Suite 140

Anaheim, CA 92806

EXHIBIT "A"

ALL THAT CERTAIN 2.777 ACRE TRACT OF LAND IN THE EDWARD WEST SURVEY, A-1080 IN CASS COUNTY, TEXAS, BEING ALL OF THE CALLED 2.780 ACRE TRACT OF LAND CONVEYED FROM E. C. KENNEDY AND WIFE, ELOIS KENNEDY, TO WILLIAM SAMPSON AND WIFE, MONICA SAMPSON, BY WARRANTY DEED WITH VENDOR'S LIEN DATED AUGUST 18, 2008 AND RECORDED AS DOCUMENT 2008004476, IN THE OFFICIAL PUBLIC RECORDS OF CASS COUNTY, TEXAS, SAID 2.777 ACRE TRACT OF LAND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A FOUND SMOOTH 5/8" IRON ROD AT THE INTERSECTION OF THE NORTH LINE OF CASS COUNTY ROAD NO. 2866 AND THE EAST LINE OF CASS COUNTY ROAD NO. 2865, WITHIN THE EXISTING ROADWAY PAVEMENT, FOR THE SOUTHWEST CORNER OF SAID 2.780 ACRE TRACT AND THIS TRACT;

THENCE: N 00°04'24" E (BASIS OF BEARINGS) WITH THE EAST LINE OF SAID COUNTY ROAD NO. 2865, 459.60 FEET TO A FOUND SMOOTH 5/8" IRON ROD FOR THE NORTHWEST CORNER OF SAID 2.780 ACRE TRACT AND THIS TRACT, ALSO BEING AN EXTERIOR ELL CORNER OF THE MAYO KASLING, JR., 322.00 ACRE TRACT, RECORDED IN VOLUME 1256, PAGE 667, OF THE DEED RECORDS OF CASS COUNTY, TEXAS;

THENCE: N 85°44'32' E WITH THE NORTH LINE OF SAID 2.780 ACRE TRACT AND THIS TRACT, AND BEING A COMMON LINE WITH SAID 322.00 ACRE TRACT, 210.52 FEET TO A FOUND 5/8" REBAR FOR THE NORTHEAST CORNER OF SAID 2.780 ACRE TRACT AND THIS TRACT, AND AN INTERIOR ELL CORNER OF SAID 322.00 ACRE TRACT;

THENCE: S 11°36'45" E WITH THE EAST LINE OF SAID 2.780 ACRE TRACT AND THIS TRACT, AND BEING A COMMON LINE WITH SAID 322.00 ACRE TRACT, 481.81 FEET TO A FOUND SMOOTH 5/8" IRON ROD IN THE NORTH LINE OF SAID COUNTY ROAD NO. 2866 FOR THE SOUTHEAST CORNER OF SAID 2.780 ACRE TRACT AND THIS TRACT;

THENCE: S 89°23'25" W WITH SAID NORTH LINE AND THE SOUTH LINE OF SAID 2.780 ACRE TRACT AND THIS TRACT, 307.53 FEET TO THE POINT OF BEGINNING, CONTAINING 2.777 ACRES OF LAND. MORE OR LESS.