

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 6/5/2019	<b>Grantor(s)/Mortgagor(s):</b> JOSEPH F. NOVAK, A MARRIED MAN JOINED BY HIS WIFE, BRIDGET D. NOVAK
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Nationstar Mortgage LLC
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 2019002666	<b>Property County:</b> CASS
<b>Mortgage Servicer:</b> Nationstar Mortgage LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 8950 Cypress Waters Blvd., Coppell, TX 75019
<b>Date of Sale:</b> 11/4/2025	<b>Earliest Time Sale Will Begin:</b> 10am
<b>Place of Sale of Property:</b> The North Entrance of the Cass County Courthouse located on Houston Street, Linden, TX, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

FILED FOR RECORD  
2025 AUG 28 PM 1:06  
AMY L. VARNELL  
CASS COUNTY CLERK

**Legal Description:** LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Sharon Sharp, Christine Wheelless, Jabria Foy, Heather Golden, Kevin Key, Jay Jacobs, Phillip Hawkins, Harriett Fletcher or Sheryl LaMont, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there 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

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

**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.**

**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL 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.**

Dated: 8/26/2025

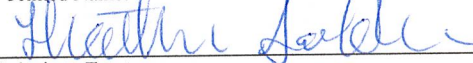


Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for Nationstar Mortgage LLC

Dated: August 28, 2025

Heather Golden

Printed Name:



Substitute Trustee  
c/o ServiceLink Auction  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
<https://sales.mccarthyholthus.com/>

**MH File Number:** TX-25-121884-POS  
**Loan Type:** FHA

**EXHIBIT A**

All that certain 0.58 acre tract of land situated in the Jane Richie Survey, A-877, Cass County, Texas, being Part of Lot 19, North Heights Addition, Block 2, 3rd Part, shown on plat recorded in Cabinet A, Slide 191, Cass County Plat Records, and described in Instrument No 2009000839, Official Public Records of Cass County, Texas, said 0.58 acre tract of land being more particularly described by metes and bounds as follows: (Bearing Basis: A/191, Plat Records)

Beginning at: A 5/8" iron rod found in the East line of Hummingbird Trail for the Northwest corner of this tract and Lot 19, Southwest corner of Lot 20;

Thence: N 77° 06' 00" E, 38.07 feet with common boundary of Lots 19 & 20 to a 5/8" iron rod found in the North line of Lot 19, South line of Lot 20, for an angle corner of this tract, also the most Westerly corner of a tract in Vol. 656, Pg. 523

Thence: N 85° 42' 16" E, 319.21 feet (passing at 285.9 feet a 1/2" iron rod set for reference) with common boundary of Vol. 656, Pg. 523 to a point in the centerline of a 40 ft drainage and utility easement for the Northeast corner of this tract, Southeast corner of Vol. 656, Pg. 523;

Thence: Along and with the centerline of said 40 ft drainage and utility easement as follows:

S 42° 10' 35" E, 13.12 feet to a point for an angle corner of this tract, S 33° 05' 08" E, 38.14 feet to a point for the Southeast corner of this tract and Lot 19, Northeast corner of Lot 18;

Thence: S 78° 42' 44" W, 382.71 feet (passing at 71.1 feet a 1/2" iron rod set for reference) with common boundary of Lots 19 & 18 and the centerline of a 10 ft drainage easement, to a 5/8" iron rod found at the South base of a 10" cedar for the Southwest corner of this tract and Lot 19, Northeast corner of Lot 18;

Thence: Along and with the East line of Hummingbird Trail and the West line of Lot 19 as it follows a curve to the right, having a Radius of 65.00 feet, and a Long Chord bearing N 16° 26' 57" W, 24.36 feet to a point in a concrete drive for an angle corner of this tract;

Thence: N 06° 36' 00" W, 59.90 feet with the East line of Hummingbird Trail to the Point of Beginning, containing 0.58 acres of land, more or less.