

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S 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.

DEED OF TRUST INFORMATION:

Date: 09/10/2020
Grantor(s): JENNIFER NICHOLE RICE, UNMARRIED WOMAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR LEADERONE FINANCIAL CORPORATION, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$112,467.00
Recording Information: Instrument 2020004019 ; re-recorded under Instrument 2021003090
Property County: Cass
Property: (See Attached Exhibit "A")
Reported Address: 700 S KAUFMAN ST, LINDEN, TX 75563

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Current Mortgagee: Idaho Housing and Finance Association
Mortgage Servicer: Idaho Housing and Finance Association
Current Beneficiary: Idaho Housing and Finance Association
Mortgage Servicer Address: 565 W. Myrtle, Boise, ID 83702

SALE INFORMATION:

Date of Sale: Tuesday, the 3rd day of March, 2026
Time of Sale: 10:00AM or within three hours thereafter.
Place of Sale: THE NORTH ENTRANCE OF THE CASS COUNTY COURTHOUSE LOCATED ON HOUSTON STREET, LINDEN, TEXAS in Cass County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Cass County Commissioner's Court, at the area most recently designated by the Cass County Commissioner's Court.

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Harriett Fletcher, Sheryl LaMont, Kevin Key, Jay Jacobs, Christine Wheelless, Phillip Hawkins, Ramiro Cuevas, Patrick Zwiers, Darla Boettcher, Lisa Bruno, Auction.com LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Harriett Fletcher, Sheryl LaMont, Kevin Key, Jay Jacobs, Christine Wheelless, Phillip Hawkins, Ramiro Cuevas, Patrick Zwiers, Darla Boettcher, Lisa Bruno, Auction.com LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

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2026 JAN 22 A 10:11
AMY L. VARNELL
CASS COUNTY CLERK

4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Substitute Trustee(s): Harriett Fletcher, Sheryl LaMont, Kevin Key, Jay Jacobs, Christine Wheelless, Phillip Hawkins, Ramiro Cuevas, Patrick Zwiers, Darla Boettcher, Lisa Bruno, Auction.com LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

Substitute Trustee Address: 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

Document Prepared by:
Bonial & Associates, P.C.
14841 Dallas Parkway, Suite 350, Dallas, TX 75254
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

Certificate of Posting

I am Kara Riley whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 1/27/2026 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Cass County Clerk and caused it to be posted at the location directed by the Cass County Commissioners Court.

By: Kara Riley

Exhibit "A"

BEING 0.35 ACRES OF LAND SITUATED IN THE J. BATEMAN SURVEY, A-107, CASS COUNTY, AND BEING ALL OF A CALLED 0.35 ACRE TRACT DESCRIBED IN A DEED TO TEXANA BANK, RECORDED IN DOCUMENT NO. 2018000941, CASS COUNTY OFFICIAL PUBLIC RECORDS (CCOPR), SAID 0.35 ACRE TRACT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS AS SHOWN ON THE PLAT PREPARED BY MTX SURVEYING, TLC ON FILE AS JOB NO. 19285, (BEARING BASIS: SPC TEXAS NORTH CENTRAL 4202, NAD83, GRID):

BEGINNING AT A 1/2" IRON ROD FOUND FOR THE SOUTHEAST CORNER OF THIS TRACT, SAME BEING THE NORTHEAST CORNER OF A CALLED 0.7367 ACRE TRACT DESCRIBED IN A DEED TO TEXANA BANK, RECORDED IN VOLUME 914, PAGE 133, CASS COUNTY REAL PROPERTY RECORDS (CCRPR) AND BEING IN THE WEST RIGHT OF WAY OF SOUTH KAUFMAN STREET, FROM WHICH A FOUND 3/8" IRON ROD FOUND BEARS S 05 DEGREES 51' 56" E, 164.70 FEET;

THENCE S 87 DEGREES 37' 56" W, WITH THE COMMON LINE BETWEEN SAID 0.35 ACRE TRACT AND SAID 0.7367 ACRE TRACT, 147.22 FEET TO A 1/2" IRON ROD FOUND FOR THE SOUTHEAST CORNER OF A CALLED 0.24 ACRE TRACT DESCRIBED IN A DEED TO ANITA MCDONALD, RECORDED IN DOCUMENT NO. 2018002400 (CCOPR), FROM WHICH A FOUND 1/2" IRON ROD BEARS S 68 DEGREES 58' 52" W, 1.33 FEET;

THENCE N 02 DEGREES 31' 54" W, WITH THE COMMON LINE BETWEEN SAID 0.35 ACRE TRACT AND SAID 0.24 ACRE TRACT, 114.40 FEET TO A 1/2" IRON ROD FOUND FOR THE NORTHWEST CORNER OF SAID 0.35 ACRE TRACT AND THE NORTHEAST CORNER OF SAID 0.24 ACRE TRACT AND BEING ON THE SOUTH RIGHT OF WAY OF EAST BANGER STREET;

THENCE N 87 DEGREES 48' 50" E, WITH SAID SOUTH RIGHT OF WAY OF EAST BANGER STREET, 120.90 FEET TO A 1/2" IRON ROD FOUND AT THE POINT OF INTERSECTION WITH THE WEST RIGHT OF WAY OF SOUTH KAUFMAN STREET AND THE SOUTH RIGHT OF WAY OF EAST BANGER STREET;

THENCE S 15 DEGREES 31' 19" E, WITH SAID WEST RIGHT OF WAY OF SOUTH KAUFMAN STREET, 117.09 FEET TO THE PLACE OF BEGINNING AND CONTAINING 0.35 ACRES OF LAND, MORE OR LESS.

Return to: Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 350, Dallas, TX 75254