Notice Concerning Military Duty: 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. Tex. Prop. Code § 51.002(i)

| Deed of Trust Date: December 16, 2014 | Original Mortgagor/Grantor: JOHN D. <br> COCKERHAM AND AMY L. COCKERHAM |
| :--- | :--- |
| Original Beneficiary / Mortgagee: MORTGAGE <br> ELECTRONIC REGISTRATION SYSTEMS, INC., <br> AS NOMINEE FOR NEW PENN FINANCIAL, LLC., <br> ITS SUCCESSORS AND ASSIGNS | Current Beneficiary / Mortgagee: NEWREZ LLC <br> F/K/A NEW PENN FINANCIAL LLC D/B/A <br> SHELLPOINT MORTGAGE SERVICING |
| Recorded in: <br> Volume: N/A <br> Page: N/A <br> Instrument No: 2014-15345 | Property County: HUNT |
| Mortgage Servicer: NEWREZ LLC F/K/A NEW <br> PENN FINANCIAL LLC D/B/A SHELLPOINT <br> MORTGAGE SERVICING | Mortgage Servicer's Address: 55 Beattie Place, <br> Suite 110, MS\#001, Greenville, SC 29601 |

* 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 property securing the above referenced loan.

Secures: Note in the original principal amount of $\$ 357,525.00$, executed by AMY L. COCKERHAM; JOHN D. COCKERHAM and payable to the order of Lender.

Property Address/Mailing Address: 4661 COUNTY ROAD 2664, ROYSE CITY, TX 75189
Legal Description of Property to be Sold: ALL THAT CERTAIN TRACT OR PARCEL OF LAND SITUATED IN THE SHELBY COUNTY SCHOOL LAND SURVEY, ABSTRACT NO. 946, HUNT COUNTY, TEXAS AND BEING A PORTION OF THAT CERTAIN 65.32 ACRE TRACT CONVEYED TO JAMES G. RICKETTS AND PEGGY E. RICKETTS, RECORDED IN DOC. NO. 2011-9701, REAL RECORDS, HUNT COUNTY, TEXAS, AND BEING DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A $1 / 2$ IRON ROD FOUND FOR CORNER, THE WESTERLY NORTHWEST CORNER OF SAID RICKETTS TRACT, SAID POINT BEING THE SOUTHWEST CORNER OF A TRACT OF LAND CONVEYED TO STANLEY AND CYNTHIA HERINGTON RECORDED IN VOLUME 1397, PAGE 419, REAL PROPERTY RECORDS, HUNT COUNTY, TEXAS.

THENCE SOUTH 89 DEGREES 06 MINUTES 37 SECONDS EAST ALONG THE SOUTH LINE OF SAID HERINGTON TRACT, A DISTANCE OF 252.93 FEET TO AT-POST FOR CORNER, THE SOUTHEAST CORNER OF SAID HERINGTON TRACT, AND THE SOUTHWEST CORNER OF A TRACT OF LAND CONVEYED TO STANLEY AND CYNTHIA HERINGTON RECORDED IN VOLUME 1297, PAGE 419, REAL PROPERTY RECORDS, HUNT COUNTY, TEXAS;

THENCE SOUTH 54 DEGREES 36 MINUTES 41 SECONDS EAST A DISTANCE OF 213.24 FEET TO A $1 / 2$ INCH IRON ROD FOUND WITH CAP STAMPED "WISDOM" FOR ANGLE POINT;

THENCE NORTH 85 DEGREES 31 MINUTES 58 SECONDS EAST THE SOUTH LINE OF SAID HERINGTON TRACT A DISTANCE OF 209.14 FEET TO A $1 / 2$ INCH IRON ROD FOUND WITH CAP


THENCE NORTH 66 DEGREES 27 MINUTES 54 SECONDS EAST PASSING THE SOUTHEAST CORNER OF SAID HERRINGTON TRACT AND CONTINUING FOR A DISTANCE OF 256.42 FEET TO A $1 / 2$ INCH IRON ROD SET WITH YELLOW CAP STAMPED B G \& A RPLS 5569 FOR CORNER, THE MOST NORTHERLY
NORTHEAST CORNER OF HEREIN DESCRIBED TRACT;

THENCE SOUTH 33 DEGREES 1F MINUTES 27 SECONDS. EAST A DISTANCE OF 140.93 FEET TO A $1 / 2$ INCH IRON ROD SET WITH YELLOW CAP STAMPED B G \&
A RPLS 5569 FOR ANGLE POINT;

THENCE SOUTH 04 DEGREES 26 MINUTES 17 SECONDS EAST ALONG THE EAST LINE OF HEREIN DESCRIBED TRACT A DISTANCE OF 948.99 FEET TO A POINT
FOR CORNER NEAR THE CENTER OF A CREEK, THE SOUTHEAST CORNER OF HEREIN DESCRIBED TRACT, SAID POINT BEING IN THE NORTHERLY LINE OF
A TRACT OF LAND CONVEYED TO EMILIO AND JULIO ARIES, RECORDED IN VOLUME 953, PAGE 193, DEED RECORDS, HUNT COUNTY, TEXAS, FROM WHICH A 1/2 INCH IRON ROD SET WITH YELLOW CAP STAMPED B G \& A RPLS 5569 FOR WITNESS BEARS NORTH 04 DEGREES 26 MINUTES 17 SECONDS WEST -
81.04 FEET;

THENCE NEAR THE CENTER OF SAID CREEK IN A NORTHWESTERLY DIRECTION AND THE NORTHERLY LINE OF SAID ARIES TRACT THE FOLLOWING COURSES AND DISTANCES:

SOUTH 52 DEGREES 01 MINUTES 10 SECONDS WEST A DISTANCE OF 8.19 FEET;
NORTH 72 DEGREES 27 MINUTES 02 SECONDS WEST A DISTANCE OF 73.34 FEET;
NORTH 50 DEGREES 32 MINUTES 45 SECONDS WEST A DISTANCE OF 77.95 FEET;
NORTH 65 DEGREES 23 MINUTES 26 SECONDS WEST A DISTANCE OF 70.09 FEET;
NORTH 18 DEGREES 26 MINUTES 46 SECONDS WEST A DISTANCE OF 30.77 FEET; NORTH 66 DEGREES 55 MINUTES 00 SECONDS WEST A DISTANCE OF 65.43 FEET; SOUTH 66 DEGREES 56 MINUTES 14 SECONDS WEST A DISTANCE OF 81.22 FEET; WEST A DISTANCE OF 79.66 FEET;
SOUTH 62 DEGREES 30 MINUTES 12 SECONDS WEST A DISTANCE OF 47.90 FEET; SOUTH 80 DEGREES 42 MINUTES 45 SECONDS WEST A DISTANCE OF 49.33 FEET; NORTH 58 DEGREES 42 MINUTES 45 SECONDS WEST A DISTANCE OF 76.64 FEET; NORTH 00 DEGREES 22 MINUTES 32 SECONDS EAST A DISTANCE OF 119.74 FEET; NORTH 40 DEGREES 37 MINUTES 11 SECONDS WEST A DISTANCE OF 40.79 FEET; SOUTH 84 DEGREES 03 MINUTES 25 SECONDS WEST A DISTANCE OF 85.43 FEET; NORTH 59 DEGREES 50 MINUTES 34 SECONDS WEST A DISTANCE OF 88.03 FEET; SOUTH 87 DEGREES 28 MINUTES 05 SECONDS WEST A DISTANCE OF 106.11 FEET; NORTH 37 DEGREES 42 MINUTES 44 SECONDS WEST A DISTANCE OF 49.20 FEET; NORTH 45DEGREES 40 MINUTES 38 SECONDS EAST A DISTANCE OF 54.44 FEET;
NORTH 08 DEGREES 28 MINUTES 00 SECONDS EAST A DISTANCE OF 108.21 FEET;
NORTH 31 DEGREES 57 MINUTES 41 SECONDS WEST A DISTANCE OF 88.62 FEET;
NORTH 74 DEGREES 31 MINUTES 16 SECONDS WEST A DISTANCE OF 76.23 FEET;
SOUTH 48 DEGREES 01 MINUTES 07 SECONDS WEST A DISTANCE OF 56.15 FEET TO A POINT FOR CORNER, THE SOUTHWEST CORNER OF HEREIN DESCRIBED TRACT AND THE SOUTHEAST CORNER OF A TRACT OF LAND CONVEYED TO VIRGINIA P. NORTON, RECORDED IN VOLUME 1468 , PAGE 420, REAL
PROPERTY RECORDS, HUNT COUNTY, TEXAS, FROM WHICH A 1/2 INCH IRON ROD FOUND WITH

CAP STAMPED "WISDOM" FOR WITNESS BEARS SOUTH 01 DEGREES 00 MINUTES 13 SECONDS EAST-50.00 FEET;

THENCE NORTH 01 DEGREES 00 MINUTES 13 SECONDS WEST ALONG THE EAST LINE OF SAID NORTON TRACT PASSING A $1 / 2$ INCH IRON ROD FOUND WITH YELLOW CAP STAMPED " 5569 " FOR WITNESS AT 45.41 FEET AND CONTINUING FOR A TOTAL DISTANCE OF 545.52 FEET TO THE PLACE OF BEGINNING AND CONTAINING 784,080.000 SQUARE FEET OR 18.000 ACRES OF LAND.

TOGETHER WITH AN ACCESS EASEMENT DESCRIBED AS FOLLOWS:

ALL THAT CERTAIN TRACT OR PARCEL OF LAND SITUATED IN THE SHELBY COUNTY SCHOOL LAND SURVEY, ABSTRACT NO. 946, HUNT COUNTY, TEXAS AND BEING A PORTION OF THAT CERTAIN 65.32 ACRE TRACT CONVEYED TO JAMES G. RICKETTS AND PEGGY E. RICKETTS RECORDED IN DOC. NO. 2011-9701, REAL RECORDS, HUNT COUNTY, TEXAS, AND BEING DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A POINT FOR CORNER IN COUNTY ROAD NO. 2664, SAID POINT BEING THE MOST NORTHERLY NORTHWEST CORNER OF SAID RICKETTS TRACT, AND THE NORTHEAST CORNER OF A TRACT OF LAND CONVEYED TO STANLEY AND CYNTHIA HERINGTON, RECORDED IN VOLUME 1297, PAGE 419 DEED RECORDS, HUNT COUNTY, TEXAS, FROM WHICH A 112 INCH IRON ROD FOUND FOR WITNESS BEARS SOUTH 06 DEGREES 10 MINUTES 22 SECONDS EAST- 40.46 FEET;

THENCE SOUTH 88 DEGREES 47 MINUTES 19 SECONDS EAST A DISTANCE OF 30.25 FEET TO A $1 / 2$ INCH IRON ROD FOUND WITH CAP STAMPED "WISDOM" FOR CORNER. THE NORTHWEST CORNER OF A TRACT OF LAND CONVEYED TO JIM AND PEGGY RICKETTS, RECORDED IN VOLUME 1326, PAGE 341, REAL PROPERTY RECORDS, HUNT COUNTY, TEXAS;

THENCE SOUTH 06 DEGREES 10 MINUTES 22 SECONDS EAST ALONG THE WEST LINE OF SAID RICKETTS TRACT A DISTANCE OF 195.25 FEET TO A $1 / 2$ INCH IRON ROD FOUND WITH CAP STAMPED "WISDOM" FOR ANGLE POINT;

THENCE 30 DEGREES 53 MINUTES 52 SECONDS EAST A DISTANCE OF 289.63 FEET TO A $1 / 2$ INCH IRON ROD FOUND WITH YELLOW CAP STAMPED "5569" FOR ANGLE POINT;

THENCE SOUTH 23 DEGREES 03 MINUTES 10 SECONDS EAST A DISTANCE OF 147.51 FEET TO A POINT FOR CORNER;

THENCE NORTH 63 DEGREES 45 MINUTES 26 SECONDS EAST A DISTANCE OF 181.33 FEET TO A $1 / 2$ INCH IRON ROD FOUND WITH YELLOW CAP STAMPED "5569 FOR CORNER;

THENCE SOUTH 04 DEGREES 26 MINUTES 17 SECONDS EAST A DISTANCE OF 32.31 FEET TO A POINT FOR CORNER;

THENCE SOUTH 63 DEGREES 45 MINUTES 26 SECONDS WEST A DISTANCE OF 200.96 FEET TO A POINT FOR CORNER;

THENCE NORTH 23 DEGREES 09 MINUTES 11 SECONDS WEST A DISTANCE OF 178.97 FEET TO A 112 INCH IRON ROD FOUND WITH CAP STAMPED "WISDOM FOR ANGLE POINT;

THENCE NORTH 30 DEGREES 53 MINUTES 52 SECONDS WEST A DISTANCE OF 292.37 FEET TO A 1/2

INCH IRON ROD FOUND WITH CAP STAMPED "WISDOM"
FOR ANGLE POINT;
THENCE NORTH 06 DEGREES 10 MINUTES 22 SECONDS WEST A DISTANCE OF 205.67 FEET TO THE PLACE OF BEGINNING AND CONTAINING 25,385.347 SQUARE FEET OR 0.583 ACRES OF LAND

Date of Sale: November 5, 2019
Earliest time Sale will begin: 1:00 PM

Place of sale of Property: THE COMMON AREA AT THE BASE OF THE CENTRAL STAIRWAY ON THE 2ND FLOOR INSIDE THE COURTHOUSE, OR THE BASE OF THE NORTH STEPS OUTSIDE THE COURTHOUSE, IN THE EVENT THE COURTHOUSE IS CLOSED OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE

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.

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, NEWREZ LLC F/K/A NEW PENN FINANCIAL LLC D/B/A SHELLPOINT MORTGAGE SERVICING, the owner and holder of the Note, has requested Randy Daniel, Cindy Daniel, Liz Hach, Cheryl Harris, whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

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 NEWREZ LLC F/K/A NEW PENN FINANCIAL LLC D/B/A SHELLPOINT MORTGAGE SERVICING bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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, Randy Daniel, Cindy Daniel, Liz Hach, Cheryl Harris, whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, 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 Randy Daniel, Cindy Daniel, Liz Hach, Cheryl Harris, whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

Limitation of Damages: If the sale is set aside for any reason, the purchaser at the sale shall be entitled only to a return of the funds paid. The purchaser shall have no further recourse against Mortgagor, the Mortgagee, or the Mortgagee's attorney.


Randy Daniel, Cindy Daniel, Liz Hach, Cheryl Harris, Trustee
c/o RAS CRANE, LLC, 10700 Abbott's Bridge Road, Suite
170, Duluth, Georgia 30097; PH: (470)321-7112

