

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

TX-002889-23.1

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: June 23, 2023

NOTE: Promissory Lien Note described as follows:

Date:	April 21, 2020
Debtor:	Kent D Payne and Acquinetta L Payne
Original Creditor:	Mortgage Electronic Registration Systems Inc as Nominee for OCMBC Inc
Original Principal Amount:	\$235,480.00
Current Holder:	Sun West Mortgage Company, Inc.

DEED OF TRUST: Deed of Trust described as follows:

Date:	April 21, 2020
Grantor:	Kent D Payne and Acquinetta L Payne
Trustee:	Robert K Fowler
Current Beneficiary:	Sun West Mortgage Company, Inc.
Recorded:	Instrument No. 2020-06503 of the Public Records of HUNT County, State of TX.

LENDER: Sun West Mortgage Company, Inc.

BORROWER: Kent D Payne and Acquinetta L Payne

PROPERTY: The real property described as follows:

LOT 11, BLOCK D, OF UNION SQUARE, PHASE 1, AN ADDITION TO THE CITY OF ROYSE CITY, HUNT COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET H, SLIDES 114-116 (2017-04920), PLAT RECORDS OF HUNT COUNTY, TEXAS.

SUBSTITUTE TRUSTEE: Brent W. Martinelli, Kelley Church, Jim Mills, Susan Mills, Ed Henderson, Tony Hulse, Larry Pennington, Ashley Hammons, Susan Zachary, George Hawthorne, Luran Holcomb, Andrew Mills-Middlebrook

Substitute Trustee's Mailing Address:

255 South Orange Avenue, Suite 900, Orlando, Florida 32801

DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

August 1, 2023 the first Tuesday of the month, to commence at 10:00am or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

On the north steps, including the hallway area 20 feet inside the north door on the 2nd floor of the Hunt County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

RECITALS

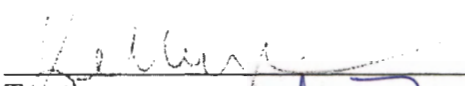
Default has occurred in the payment of the Note and/or in the performance of the obligations under the Deed of Trust that secures the Note. Because of this default, Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code Section 51.002, has requested that Substitute Trustee sell the Property according to the terms of the Deed of Trust and applicable law.

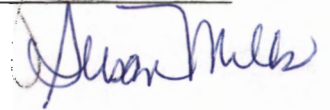
Formal notice is now given of Lender's election to proceed against and sell the real property described in the Deed of Trust, consistent with Lender's rights and remedies under the Deed of Trust and applicable law.

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, as Substitute Trustee, or any other substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants, representations, or warranties about the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS.

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.

Notice of Sale executed by:


Trustee



FILED FOR RECORD
at 10:33 o'clock A. M.

JUL 07 2023

BECKY LANDRUM
County Clerk, Hunt County, Tex.
by 