

Carrington Foreclosure Services, 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#: 24-31524

11-5 F1
FILED FOR RECORD
at 2:09 o'clock P.M.

AUG 08 2024

BECKY LANDRUM
County Clerk, Hunt County, Tex.
by *Stinojos*

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 4/28/2022, Michael Dwayne Gates and Zalda Raquel Pacheco-Nava, Husband and Wife, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Ruth W. Garner, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for M/I Financial, LLC., as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$324,608.00, payable to the order of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for M/I Financial, LLC., which Deed of Trust is Recorded on 4/29/2022 as Volume 2022-10057, Book , Page , in **Hunt 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:

Lot 5, Block 9, Verandah, Phase 5B & 5C, an Addition in Hunt County, Texas, According to the Map or Plat Thereof, Recorded in Cabinet I, Slide 264, Map and/or Plat Records, Hunt County, Texas.

Commonly known as: **1920 BLACKBRUSH DR ROYSE CITY, TX 75189**

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, Robert LaMont, Sharon St. Pierre, Sheryl LaMont, 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 S. Douglass Road, Suite 200 A, Anaheim, CA 92806 is acting as the mortgage servicer for **Carrington Mortgage Services, LLC**, which is the mortgagee 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 **11/5/2024 at 1:00 PM**, or no later than three (3) hours after such time, in **Hunt 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 steps of the Courthouse, including the hallway area 20 feet inside the North door on the 2nd floor**

NOTICE IS FURTHER GIVEN that , except to the extent that the Substitute Trustee may bind and obligate Mortgageors 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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UNITED STATES DEPARTMENT OF JUSTICE

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NOTICE OF RIGHTS TO DISPUTE

PLEASE READ THIS NOTICE OF RIGHTS TO DISPUTE CAREFULLY. It contains information about your rights and the procedures you should follow if you wish to dispute the results of a test. This notice is provided to you because you are a participant in a research study. You have the right to refuse to participate in the study or to stop participating at any time. You also have the right to withdraw your data from the study at any time. If you have any questions about your rights, please contact the research team.

In addition to your rights, you also have the right to be treated with respect and dignity. The research team will ensure that your privacy is protected and that your data is kept confidential.

IF YOU WISH TO DISPUTE THE RESULTS OF A TEST, YOU SHOULD FOLLOW THE FOLLOWING PROCEDURES:

1. Contact the research team immediately. 2. Provide a written statement of your concerns. 3. Allow the research team to investigate the issue. 4. If you are not satisfied with the results, you may request a re-test. 5. If you still have concerns, you may contact the appropriate regulatory agency.

PLEASE REMEMBER THAT YOU HAVE THE RIGHT TO REFUSE TO PARTICIPATE IN THE STUDY OR TO STOP PARTICIPATING AT ANY TIME. YOU ALSO HAVE THE RIGHT TO WITHDRAW YOUR DATA FROM THE STUDY AT ANY TIME. IF YOU HAVE ANY QUESTIONS ABOUT YOUR RIGHTS, PLEASE CONTACT THE RESEARCH TEAM. YOUR PARTICIPATION IN THE STUDY IS VOLUNTARY AND YOUR CONFIDENTIALITY WILL BE PROTECTED.

IF YOU WISH TO DISPUTE THE RESULTS OF A TEST, YOU SHOULD FOLLOW THE FOLLOWING PROCEDURES: 1. CONTACT THE RESEARCH TEAM IMMEDIATELY. 2. PROVIDE A WRITTEN STATEMENT OF YOUR CONCERNS. 3. ALLOW THE RESEARCH TEAM TO INVESTIGATE THE ISSUE. 4. IF YOU ARE NOT SATISFIED WITH THE RESULTS, YOU MAY REQUEST A RE-TEST. 5. IF YOU STILL HAVE CONCERNS, YOU MAY CONTACT THE APPROPRIATE REGULATORY AGENCY.

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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 Mortgagee, or the Mortgagee'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.

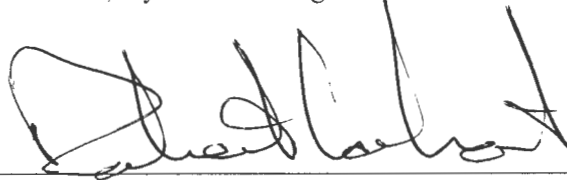
THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

WITNESS, my hand this 8/7/2024



By: Hung Pham, Trustee Sale Specialist
Carrington Foreclosure Services, LLC as
authorized agent for Mortgagee or Mortgage
Servicer
1600 South Douglass Road, Suite 140
Anaheim, CA 92806

WITNESS, my hand this August 8, 2024.



By: Substitute Trustee(s)
Harriett Fletcher, Robert LaMont, Sharon St.
Pierre, Sheryl LaMont
C/O Carrington Foreclosure Services, LLC
1600 South Douglass Road, Suite 140
Anaheim, CA 92806