

NOTICE OF [SUBSTITUTE] 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.

1. **Date, Time, and Place of Sale.**  
Date: August 05, 2025  
Time: The sale will begin at 10:00 AM or not later than three hours after that time.  
Place: INSIDE THE FOYER OF THE WEST DOOR LEADING TO THE LAW ENFORCEMENT ANNEX BUILDING OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.
2. **Terms of Sale.** Cash.
3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated December 13, 2012 and recorded in Document INSTRUMENT NO. 121673 real property records of GARZA County, Texas, with NANCY MORRIS, A SINGLE WOMAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (“MERS”) AS NOMINEE, mortgagee.
4. **Obligations Secured.** Deed of Trust or Contract Lien executed by NANCY MORRIS, A SINGLE WOMAN, securing the payment of the indebtednesses in the original principal amount of \$78,575.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC. is the current mortgagee of the note and Deed of Trust or Contract Lien.
5. **Property to Be Sold.** The property to be sold is described in the attached Exhibit A.
6. **Mortgage Servicer Information.** 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 lien securing the Property referenced above. ROCKET MORTGAGE, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o ROCKET MORTGAGE, LLC  
635 WOODWARD AVE.  
DETROIT, MI 48226

FILED FOR RECORD  
10 day of July 2025  
at 2:04 o'clock P M  
TERRI LAURENCE  
COUNTY CLERK, GARZA COUNTY TEXAS  
By [Signature] Deputy

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.


The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead TERRY BROWDER, LAURA BROWDER, MARSHA MONROE, JAMIE OSBORNE, JONATHAN SCHENDEL, RAMIRO CUEVAS CHARLES GREEN, LISA BRUNO, DEBBIE LOU GONZALES OR AUCTION.COM whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the 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.

  
Israel Saucedo



Certificate of Posting

My name is Terry Browder, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 7/10/25 I filed at the office of the GARZA County Clerk and caused to be posted at the GARZA County courthouse this notice of sale.



Declarants Name: Terry Browder

Date: 7/10/25

1450 COUNTY ROAD 145  
POST, TX 79356

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GARZA

**EXHIBIT "A"**

A 2.36 ACRE TRACT OF LAND OUT OF THE SOUTHEAST 1/4 OF SECTION 1307, ABSTRACT 282, B.S.&F. RAILWAY COMPANY SURVEY, GARZA COUNTY, TEXAS BEING OUT OF AN 80.40 ACRE TRACT OF LAND DESCRIBED IN VOLUME 73, PAGE 205 OF THE DEED RECORDS OF GARZA COUNTY, TEXAS AND DESCRIBED AS A 2.7 ACRE TRACT OF LAND IN VOLUME 145, PAGE 432 OF THE DEED OF TRUST RECORDS OF GARZA COUNTY, TEXAS SAID 2.36 ACRES DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 1/2 INCH STEEL ROD WITH CAP SET IN THE NORTH LINE OF THE SOUTHEAST 1/4 OF SECTION 1307 AND IN THE WEST LINE OF COUNTY ROAD 145 FOR THE NORTHEAST CORNER OF THIS TRACT, THE NORTHEAST CORNER OF THE SOUTHEAST 1/4 OF SECTION 1307 BEARS S 88 DEGREES 03'46" E A DISTANCE OF 33.00 FEET;

THEN S 01 DEGREES 54' 30" W ALONG THE WEST LINE OF SAID ROAD A DISTANCE OF 550.00 FEET TO A 1/2 INCH STEEL ROD WITH CAP SET FOR THE SOUTHEAST CORNER OF THIS TRACT;

THEN N 88 DEGREES 03' 46" W A DISTANCE OF 187.00 FEET TO A 1/2 INCH STEEL ROD WITH CAP SET FOR THE SOUTHWEST CORNER OF THIS TRACT;

THEN N 01 DEGREES 54' 30" E A DISTANCE OF 550.00 FEET TO A 1/2 INCH STEEL ROD WITH CAP SET IN THE NORTH LINE OF THE SOUTHEAST 1/4 SECTION 1307 FOR THE NORTHWEST CORNER OF THIS TRACT;

THEN S 88 DEGREES 03'46" E A DISTANCE OF 187.00 FEET TO THE POINT OF BEGINNING.