

FLAT BRANCH HOME LOANS (FLP)
YELL, STEPHANIE
611 SOUTH AVENUE H, POST, TX 79356

USDA ***LOAN_AGENCY_LOAN_NUM***
Firm File Number: 25-042867

NOTICE OF TRUSTEE'S SALE

WHEREAS, on April 19, 2023, STEPHANIE YELL, A SINGLE PERSON, AND MICHAEL ROWLAND, A SINGLE PERSON, as Grantor(s), executed a Deed of Trust conveying to SCOTT R. VALBY, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR FLAT BRANCH MORTGAGE INC. in payment of a debt therein described. The Deed of Trust was filed in the real property records of GARZA COUNTY, TX and is recorded under Clerk's File/Instrument Number 230350 Volume 0391, Page 0244, to which reference is herein made for all purposes.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness;

WHEREAS, the undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on , **Tuesday, August 5, 2025** between ten o'clock AM and four o'clock PM and beginning not earlier than 10:00 AM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate at the County Courthouse in **GARZA COUNTY, TX** to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

Said Real Estate is described as follows: In the County of Garza, State of Texas:

LOTS ELEVEN (11) AND TWELVE (12), BLOCK ONE HUNDRED FIFTY-SIX (156), ORIGINAL TOWN OF POST, GARZA COUNTY, TEXAS, ACCORDING TO THE MAP, PLAT AND/OR DEDICATION DEED THEREOF RECORDED IN VOLUME 13, PAGE 1, OF THE DEED RECORDS OF GARZA COUNTY, TEXAS.

Property Address: 611 SOUTH AVENUE H
POST, TX 79356
Mortgage Servicer: FLAT BRANCH HOME LOANS
Mortgagee: FLAT BRANCH MORTGAGE, INC.
3400 BUTTONWOOD DR., SUITE A
COLUMBIA, MO 65201


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.


**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**

SUBSTITUTE TRUSTEE
Terry Browder, Laura Browder or Jamie Osborne
14800 Landmark Blvd, Suite 850
Dallas, TX 75254

WITNESS MY HAND this day June 25, 2025.



By: 
Ronny George
Texas Bar No. 24123104
Grant Tabor
Texas Bar No. 24027905
Kathryn Dahlin
Texas Bar No. 24053165
rgeorge@logs.com
13105 Northwest Freeway, Suite 960

FILED FOR RECORD
20th day of June 2025
at 9:13 o'clock AM
TERRI LAURENCE
COUNTY CLERK GARZA COUNTY TEXAS
By  Deputy

Houston, TX 77040
Telephone No: (713) 462-2565
Facsimile No: (847) 879-4823
Attorneys for Flat Branch Mortgage, Inc.

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 military service to the sender of this notice immediately.