

**Notice of Substitute Trustee's Sale**

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)

<b>Deed of Trust Date:</b> August 20, 2012	<b>Original Mortgagor/Grantor:</b> JAMES C. SCHUCHARDT AND MARLENE BANKSTON
<b>Original Beneficiary / Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC., AS BENEFICIARY, AS NOMINEE FOR SFMC, LP DBA SERVICE FIRST MORTGAGE COMPANY..., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b> U.S. BANK NATIONAL ASSOCIATION FILED FOR RECORD IN MY OFFICE AT 1:20 O'CLOCK P M SEP 28 2023
<b>Recorded in:</b> <b>Volume:</b> 1686 <b>Page:</b> 607 <b>Instrument No:</b> 168992	<b>Property County:</b> PANOLA BOBBIE DAVIS COUNTY CLERK, PANOLA COUNTY, TEXAS
<b>Mortgage Servicer:</b> U.S. BANK NATIONAL ASSOCIATION	<b>Mortgage Servicer's Address:</b> 2800 Panamack Rd Owensboro, KY 42301 P. W. WICKHAM DEPUTY

\* 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 \$65,306.00, executed by JAMES C. SCHUCHARDT and payable to the order of Lender.

**Property Address/Mailing Address:** 3330 FM 31 SOUTH, CARTHAGE, TX 75633

**Legal Description of Property to be Sold:** A 2.635-ACRE LOT, TRACT OR PARCEL OF LAND SITUATED IN THE ADAM LAGRONE SURVEY, PANOLA COUNTY, TEXAS. AND BEING PART OF THOSE TRACTS OF LAND RECORDED IN VOLUME 789, PAGE 712, VOLUME 171, PAGE 97 VOLUME 832, PAGE 622 OF THE DEED RECORDS. PANOLA COUNTY, TEXAS. SAME BEING ALL THAT CALLED 2.652-ACRE TRACT OF LAND CONVEYED ALBERT T. DICKERSON, ET UX, AND RECORDED IN VOLUME 840 PAGE 564 OF SAID DEED RECORDS. SAID 2.635-ACRES BEING MORE FULLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 4-INCH IRON PIPE IN THE SOUTHWESTERLY CURVING RIGHT-OR-WAY LINE OF FM 3 I. THE NORTHEAST CORNER OF A 1.36-ACRE TRACT OF LAND SET OUT IN VOLUME 566 PAGE 251 OF SAID RECORDS AND THE MOST NORTHERLY CORNER HEREOF.:

THENCE WITH A CURSE TURNING TO THE LEFT WITH AN ARC LENGTH OF 188.50 FEET. WITH A RADIUS OF 2488.50 FEET, TO A CONCRETE MONUMENT FOUND AT THE END OF SAID CURVE:

THENCE S 40-34'21" E CONTINUING WITH THE SOUTHWESTERLY RIGHT-OF-WAY LINE OF FM 31, A DISTANCE OR 121.15 LEER TO A 5/8-INCH IRON PIPE AL THE MOST ANSTER IR CORNER OF A 22.528-ACRE TRACT OF HAND SET OUT IN VOLUME 813 PENCE 488 OF SAID RECORDS:

THENCE ALONG THE NORTH LINE OF SAID 22.528-ACRE TRACT THE FOLLOWING (4) FOUR



**COURSES AND DISTANCES:**

S 53°40'05" W A DISTANCE OF 165.90 FEET TO A 51/8-INCH IRON PIPE;  
N 78°01'21" W A DISTANCE OF 309.14 FEET TO A 12-INCH IRON ROD;  
S 46°57'10" W A DISTANCE OF 88.48 FEET TO A 1-INCH IRON ROD;  
N 5°:4-15+12" W A DISTANCE OF 145.94 FEET TO A NAIL IN THE CENTERLINE OF CR 4-16;  
THENCE N 33°05'00" E ALONG THE CENTERLINE OF CR 446 A DISTANCE OF 274.80 FEET TO A NAIL  
AT THE SOUTHWEST CORNER OR SAID 1.36-ACRE TRACT;  
THENCE ALONG THE SOUTHERLY AND EASTERLY LINES OF SAID OF SAID 1.36-ACRE TRACT THE  
FOLLOWING (2) TWO COURSES AND DISTANCES:  
S 36°31'00" E A DISTANCE OF 194.10 FEET TO A 1/2-INCH IRON ROD;  
N 42°50'00" E A DISTANCE OF 108.50 FEET;  
N 41°50'00" E A DISTANCE OF 130.60 FEET TO THE POINT OF BEGINNING, HAVING AN AREA OF  
2.635-ACRES

Date of Sale: November 07, 2023	Earliest time Sale will begin: 10:00 AM
---------------------------------	---

**Place of sale of Property:** Panola County Courthouse, 110 S. Sycamore, Cathage, TX 75633 OR AS  
DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE  
COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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, *U.S. BANK NATIONAL  
ASSOCIATION*, the owner and holder of the Note, has requested Sheryl LaMont, Robert LaMont, Ronnie Hubbard,  
Sharon St. Pierre, Allan Johnston, Terri Worley, Lisa DeLong, Ramiro Cuevas, Patrick Zwiers, Darla Boettcher,  
Dana Kamin, Lisa Bruno, Meryl Olsen, Aurora Campos, Auction.com whose address is 1 Mauchly Irvine, CA 92618  
OR Sheryl LaMont, Robert LaMont, Ronnie Hubbard, Sharon St. Pierre, Allan Johnston, Terri Worley or Lisa  
DeLong 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.

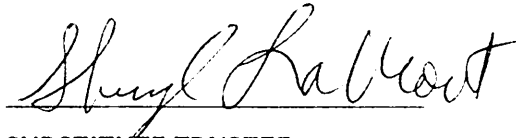
**Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the  
highest bidder for cash, except that *U.S. BANK NATIONAL ASSOCIATION* bid may be by credit against the  
indebtedness secured by the lien of the Deed of Trust.

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, Sheryl LaMont, Robert LaMont, Ronnie Hubbard,  
Sharon St. Pierre, Allan Johnston, Terri Worley, Lisa DeLong, Ramiro Cuevas, Patrick Zwiers, Darla Boettcher,  
Dana Kamin, Lisa Bruno, Meryl Olsen, Aurora Campos, Auction.com whose address is 1 Mauchly Irvine, CA 92618  
OR Sheryl LaMont, Robert LaMont, Ronnie Hubbard, Sharon St. Pierre, Allan Johnston, Terri Worley or Lisa  
DeLong 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 Sheryl LaMont, Robert LaMont, Ronnie Hubbard,  
Sharon St. Pierre, Allan Johnston, Terri Worley, Lisa DeLong, Ramiro Cuevas, Patrick Zwiers, Darla Boettcher,

Dana Kamin, Lisa Bruno, Meryl Olsen, Aurora Campos, Auction.com whose address is 1 Mauchly Irvine, CA 92618 OR Sheryl LaMont, Robert LaMont, Ronnie Hubbard, Sharon St. Pierre, Allan Johnston, Terri Worley or Lisa DeLong 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.



SUBSTITUTE TRUSTEE

Sheryl LaMont, Robert LaMont, Ronnie Hubbard, Sharon St. Pierre, Allan Johnston, Terri Worley, Lisa DeLong, Ramiro Cuevas, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Meryl Olsen, Aurora Campos, Auction.com OR Sheryl LaMont, Robert LaMont, Ronnie Hubbard, Sharon St. Pierre, Allan Johnston, Terri Worley or Lisa DeLong, Trustee

Posted September 28, 2023.

c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC.  
10700 Abbott's Bridge Road, Suite 170, Duluth, Georgia  
30097; PH: (470)321-7112