

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:
12/7/2020

Grantor(s)/Mortgagor(s):
DEREK HICKS, MARRIED AND AMANDA HICKS
HIS WIFE

Original Beneficiary/Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC. ("MERS") SOLELY AS A NOMINEE FOR GUILD
MORTGAGE COMPANY LLC, ITS SUCCESSORS AND
ASSIGNS

Current Beneficiary/Mortgagee:
Guild Mortgage Company LLC

FILED FOR RECORD
IN MY OFFICE
AT 10:01 O'CLOCK 2 M

Recorded in:
Volume: 2113
Page: 813
Instrument No: 229920

Property County:
PANOLA

MAR 09 2023

Mortgage Servicer:
Guild Mortgage Company LLC is representing the Current
Beneficiary/Mortgagee under a servicing agreement with the
Current Beneficiary/Mortgagee.

Mortgage Servicer's Address: COUNTY CLERK, PANOLA COUNTY, TEXAS
5887 Copley Drive.
San Diego, CA 92111
BY [Signature] DEPUTY

BOBBIE DAVIS

COUNTY CLERK, PANOLA COUNTY, TEXAS

Legal Description: SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF

Date of Sale: 5/2/2023

Earliest Time Sale Will Begin: 10:00:00 AM

Place of Sale of Property: 110 S. Sycamore, Carthage, Panola, TX, 75633 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.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

Notice Pursuant to Tex. Prop. Code § 51.002(i):
**Assert and protect your rights as member of
the armed forces of the United States. If you
or your spouse are serving on active military duty,
including active military duty as a member of the
Texas National 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.**

[Signature: Sheryl LaMont]
Sheryl LaMont, Robert LaMont, Ronnie Hubbard, Sharon St.
Pierre, Allan Johnston, Terri Worley, Lisa DeLong, Ramiro
Cuevas, Shawn Schiller, Patrick Zwiers, Darla Boettcher, Dana
Kamin, Lisa Bruno, Meryl Olsen, Auction.com
or Thuy Frazier
or Cindy Mendoza
or Catherine Allen-Rea
or Cole Patton, Substitute Trustee
McCARTHY & HOLTHUS, LLP
1255 WEST 15TH STREET, SUITE 1060
PLANO, TX 75075

Posted March 9, 2023.

MH File Number: TX-22-93632-POS
Loan Type: FHA

LEGAL DESCRIPTION

ALL THAT CERTAIN LOT OR PARCEL OF LAND SITUATED IN PANOLA COUNTY, TEXAS, BEING DESCRIBED AS LOT NO. 28 OF WILDWOOD ESTATES IN THE ADOLPHUS MOORMAN SURVEY, A-427, BEING THE SAME LAND CONVEYED TO DOUGLAS CASTEEL AND WIFE ROBBIE JO CASTEEL, RECORDED IN VOLUME 1383, PAGE 288 OF THE OFFICIAL PUBLIC RECORDS OF PANOLA COUNTY AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT AN IRON ROD FOUND ON THE NORTH SIDE OF COUNTY ROAD 492 FOR THE SOUTHEAST CORNER OF LOT NO. 28 OF WILDWOOD ESTATES, SAID IRON ROD ALSO BEING THE SOUTHWEST CORNER OF LOT NO. 27 BEING CONVEYED TO ROBERT L. COWAN AND RECORDED IN VOLUME 1517, PAGE 469 OF THE OFFICIAL PUBLIC RECORDS OF PANOLA COUNTY, TEXAS; THENCE N 50 DEGREES 03 MINUTES 00 SECONDS W ALONG THE NORTH SIDE OF COUNTY ROAD 492 A DISTANCE OF 149.70 FEET TO A 1/2 INCH IRON ROD FOUND FOR THE SOUTHWEST CORNER OF THIS LOT AND THE SOUTHEAST CORNER OF LOT 29 CONVEYED TO ROBERT AND TERESA JONES IN VOLUME 1254, PAGE 105 OF THE OFFICIAL PUBLIC RECORDS OF PANOLA COUNTY, TEXAS; THENCE N 23 DEGREES 04 MINUTES 32 SECONDS E, AT 46 FEET THE START OF A PRIVACY FENCE AND CONTINUING GENERALLY WITH SAID PRIVACY FENCE A DISTANCE OF 194.81 FEET TO A 1/2 INCH IRON ROD FOUND FOR THE NORTHWEST CORNER OF THIS LOT AND THE SOUTHWEST CORNER OF LOT 24 CONVEYED TO JERRY LYNN MAYFIELD IN VOLUME 651, PAGE 102 OF THE DEED RECORDS OF PANOLA COUNTY, TEXAS; THENCE S 61 DEGREES 50 MINUTES 53 SECONDS E GENERALLY WITH A CHAIN LINK FENCE AND A PRIVACY FENCE A DISTANCE OF 99.61 FEET TO A 1/2 INCH IRON ROD FOUND FOR THE NORTHEAST CORNER OF THIS LOT AND THE NORTHWEST CORNER OF LOT 27; THENCE S 12 DEGREES 12 MINUTES 44 SECONDS W GENERALLY WITH A CHAIN LINK FENCE, AT 188.08 THE END OF SAID CHAIN LINK FENCE AND AT A TOTAL DISTANCE OF 233.63 FEET TO THE POINT OF BEGINNING BEING 0.577 ACRE OF LAND MORE OR LESS. ACCOUNT NUMBER: 01600-00260-00000-000000