

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**Navarro County**

**Deed of Trust Dated:** December 7, 2022  
**Original Principal Amount of Note:** \$89,900.00  
**Grantor:** SUZANNE DUVALL and FRANK DUVALL  
**Original Mortgagee:** AMERICAN CAPITAL FUNDING CORP  
**Current Mortgagee:** AMCAP MORTGAGE, LTD.  
**Current Mortgagee Address:** 999 Bellaire Boulevard, Suite 700, Houston, Texas 77036

**Recording Information:** Clerk's File No. **2022-013308**, in the Official Public Records of Navarro County, Texas.

**Legal Description:** Lot 45, Stillwater Shores, an addition to Navarro County containing 217.26 Acres, situated in the M.H. Bird Survey, Abstract 94, McKinney & Williams Survey, Abstract 605, and the J. Mason Survey, Abstract 526, according to the final plat recorded in Volume 10, Pages 17-24 plat records of Navarro County, Texas.

**Date of Sale:** May 7, 2024, between the hours of 1:00 PM and 4:00 PM.

**Earliest Time Sale Will Begin:** 1:00 PM

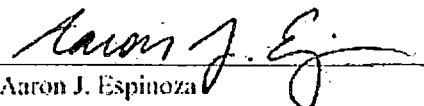
**Place of Sale:** The foreclosure sale will be conducted at public venue in the area designated by the Navarro County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

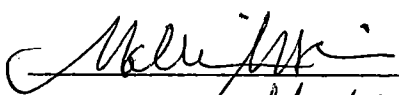
Lori Garner, Mollie McCoslin, Sharon St. Pierre, Robert LaMont, Sheryl LaMont, Allan Johnston and/or Ronnie Hubbard have been appointed as Substitute Trustee(s) (individually and collectively, the "Substitute Trustee") each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust. 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. 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 the Mortgagee, the Mortgagee or the Mortgagee's attorney.

**NOTICE IS FURTHER GIVEN** that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagees to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. 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.

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

  
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Aaron J. Espinoza  
Attorney at Law  
Hughes, Watters & Askanase, L.L.P.  
1201 Louisiana Street, Suite 2800  
Houston, Texas 77002  
Reference: 2024-000853

  
\_\_\_\_\_  
Printed Name: Mollie McCoslin  
c/o Tejas Trustee Services  
14800 Landmark Blvd, Suite 850  
Addison, Texas 75254

2024-028  
**FILED FOR RECORD**  
AT 2:05 O'CLOCK P M.  
**MAR 28 2024**  
SHERRY DOWD, County Clerk  
NAVARRO COUNTY, TEXAS  
BY [Signature] DEPUTY