

FILED FOR RECORD
AT 4.12 O'CLOCK P M.

SEP 09 2024

Notice of Substitute Trustee Sale

SHERRY DOWD, County Clerk
NAVARRO COUNTY, TEXAS
BY OB DEPUTY

T.S. #: 24-11884

2024-096

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.

Date, Time, and Place of Sale - The sale is scheduled to be held at the following date, time and place:

Date: **10/1/2024**
Time: The sale will begin no earlier than **11:00 AM** or no later than three hours thereafter.
The sale will be completed by no later than **2:00 PM**
Place: **Navarro County Courthouse in Corsicana, Texas, at the following location: THE FRONT STEPS OF THE NAVARRO COUNTY COURTHOUSE OR 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 WAS POSTED. OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE**

Property To Be Sold - The property to be sold is described as follows:

SEE ATTACHED EXHIBIT "A"

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust is dated 11/5/2010 and is recorded in the office of the County Clerk of Navarro County, Texas, under County Clerk's File No 00008213, recorded on 11/18/2010, of the Real Property Records of Navarro County, Texas.

Property Address: 425 SW COUNTY ROAD 0020 CORSICANA TX 75110

Trustor(s): **HOWARD S GARNETT** Original Beneficiary: **WELLS FARGO BANK, N. A**

Current Beneficiary: **GITSIT Solutions, LLC, not in its individual capacity but solely in its capacity as Separate Trustee of GITSIT Mortgage Loan Trust BBPLC1** Loan Servicer: **GITSIT Solutions, LLC**

Current Substituted Trustees: **Auction.com, Mollie McCoslin, Sharon St. Pierre, Robert La Mont, Sheryl LaMont, David Sims, Allan Johnston, Harriett Fletcher, Rick Snoke, Prestige Default Services, LLC**

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.

T.S. #: 24-11884

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash with funds being made payable to Prestige Default Services, LLC, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (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 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

Type of sale - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by HOWARD S. GARNETT, A SINGLE PERSON. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$136,500.00, executed by HOWARD S. GARNETT, A SINGLE PERSON, and payable to the order of WELLS FARGO BANK, N. A.; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of HOWARD S. GARNETT, A SINGLE PERSON to HOWARD S GARNETT. GITSIT Solutions, LLC, not in its individual capacity but solely in its capacity as Separate Trustee of GITSIT Mortgage Loan Trust BBPLC1 is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses. **All checks must be made payable to Prestige Default Services, LLC**

Questions concerning the sale may be directed to the undersigned or to the beneficiary:
GITSIT Solutions, LLC, not in its individual capacity but solely in its capacity as Separate Trustee of GITSIT Mortgage Loan Trust BBPLC1
c/o GITSIT Solutions, LLC
333 S. Anita Drive, Suite 400,
Orange, CA 92868
(888) 566-3287

Dated: September 9, 2024 Auction.com, Mollie McCoslin, Sharon St. Pierre, Robert La Mont, Sheryl LaMont, David Sims, Allan Johnston, Harriett Fletcher, Rick Snoke, Prestige Default Services, LLC,



Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Phone: (972) 893-3096 ext. 1035
Fax: (949) 427-2732

EXHIBIT "A"

Tract One:

All that certain lot, tract or parcel of land situated in the Iredall Redding Survey, Abstract No. 678 in Navarro County, Texas, and being more particularly described as follows:

BEGINNING at an iron rod recovered on the southeast side of a public road and called to be 750.5 feet North 45° East and 20 feet South 45° East of the intersection of the centerline of Love Bridge and the North line of said Iredall Redding Survey for the West corner of this tract This is the same corner of described by a survey done by Ernest Fletes on July 20, 1967.

THENCE North 45°00' East along the Southeast line of said for 208.7 feet to a "T" Post recovered for the North corner of this tract;

THENCE South 45°00' East for 208.7 feet to a "T" Post recovered for the East corner of this tract;

THENCE South 44°36' West for 208.8 feet to a "T" post recovered for the South corner of this tract;

THENCE North 45°00' West for 210.2 feet to the Point of Beginning and containing approximately 1.00 acres of land more or less.

Tract Two:

BEING all that certain lot, tract of parcel of land situated in the Iredall Redding Survey, A-678 in Navarro County, Texas, and being more particularly described as follows:

BEGINNING at a "K" post recovered on the northeast side of a public road and called to be 959.2 feet N 45 deg E and 20 feet S 45 deg E of the intersection of the centerline of Love Bridge and the North line of said Iredall Reading survey for a north corner of this tract. This is the same corner of described by a survey done by Ernest Fletes on July 20, 1967.

THENCE N 45 deg 00 min E along the southeast line of said road for 60.0 feet to an iron rod set for a north corner of this tract;

THENCE S 45 deg 00 min E for 324.2 feet to an iron rod set for the east corner of this tract;

THENCE S 45 deg 00 min W for 268.7 feet to an iron rod set for the south corner of this tract;

THENCE N 45 deg 00 min W for 114.0 feet to a "T" post recovered for a corner of this tract;

T.S. #: 24-11884

THENCE N 44 deg 36 min E for 209.8 feet to a "T" post recovered for an ell corner of this tract;

THENCE N 45 deg 00 min W for 208.7 feet to the point of beginning and containing approximately 1.00 acre of land as described in the foregoing filed notes.

The Company is prohibited from insuring the area or quantity of the land described herein. Therefore, the Company does not represent that the acreage or square footage calculations are correct. References to quantity are for informational purposes only.