

200 SOUTH BOSTON STREET  
RICE, TX 75155

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**NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE**

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.

**1. Date, Time, and Place of Sale.**

Date: January 07, 2025

Time: The sale will begin at 12:00 PM or not later than three hours after that time.

Place: FRONT STEPS OF THE NAVARRO COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

**2. Terms of Sale.** Cash.

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated December 01, 2022 and recorded in Document INSTRUMENT NO. 2022-012929 real property records of NAVARRO County, Texas, with JOSE RICARDO ALFARO AND MARTA MARIA ALFARO HUSBAND AND WIFE AND JOSE RICARDO ALFARO II, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by JOSE RICARDO ALFARO AND MARTA MARIA ALFARO HUSBAND AND WIFE AND JOSE RICARDO ALFARO II, securing the payment of the indebtednesses in the original principal amount of \$225,834.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

**6. Mortgage Servicer Information.** 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 lien securing the Property referenced above. MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK  
999 N.W. GRAND BLVD  
STE 110  
OKLAHOMA CITY, OK 73118-6077

2024-106

**FILED FOR RECORD**  
AT 3:50 O'CLOCK P M.

OCT 24 2024

SHERRY DOWD, County Clerk  
NAVARRO COUNTY, TEXAS  
BY [Signature] DEPUTY



**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.**

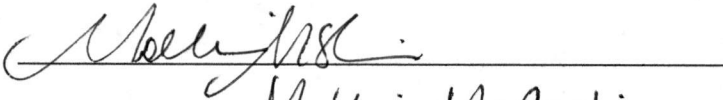
The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead RAMIRO CUEVAS, AURORA CAMPOS, JONATHAN HARRISON, PATRICK ZWIERS, DANA KAMIN, LISA BRUNO, ANGIE USELTON, TONYA WASHINGTON, KRISTOPHER HOLUB, MERYL OLSEN, MISTY MCMILLAN, TIFFINEY BRUTON, AUCTION.COM, DAVID RAY, ASHLEE LUNA, LORI GARNER, MOLLIE MCCOSLIN, SHARON ST. PIERRE, ROBERT LAMONT, SHERYL LAMONT, ALLAN JOHNSTON, OR RONNIE HUBBARD whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Israel Saucedo

**Certificate of Posting**

My name is Mollie McCoslin, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 10-24-2024 I filed at the office of the NAVARRO County Clerk and caused to be posted at the NAVARRO County courthouse this notice of sale.



Declarants Name: Mollie McCoslin

Date: 10/24/24

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NAVARRO

**EXHIBIT "A"**

LOTS SIXTEEN (16), SEVENTEEN (17), EIGHTEEN (18), NINETEEN (19), AND TWENTY (20), 1N BLOCK 30, CITY OF RICE, NAVARRO COUNTY, TEXAS, ACCORDMG TO THE PLAT THEREOF RECORDED M VOLUME 3, PAGE 2, AND VOLUME 3, PAGE 37, PLAT RECORDS OF NAVARRO COUNTY, TEXAS