

2025-016

FILED FOR RECORD

AT 12:17 O'CLOCK P.M.

FEB 11 2025

## Notice of Substitute Trustee Sale

T.S. #: 24-13286

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

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: 3/4/2025  
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: Navarro Center, 800 N Main Street, Corsicana, TX 75110- or in the area designated by the commissioners court. OR ON THE FRONT STEPS OF THE NAVARRO COUNTY COURTHOUSE, OR IF THE PRECEDING AREA IS NO LONGER THE DESIGNATED AREA, AT THE AREA MOST RECENTLY DESIGNATED BY THE COUNTY COMMISSIONER'S COURT**

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

**ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATION IN NAVARRO COUNTY, TEXAS, AND BEING LOT SIX (6), BLOCK 616, OF THE WESTLAND ADDITION TO THE CITY OF CORSICANA, NAVARRO COUNTY, TEXAS, ACCORDING TO A DEDICATION AND PLAT OF SAID WESTLAND ADDITION MADE BY HUGH ALBERT DRAKE, ET L OF RECORD IN VOLUME 442, PAGE 283, OF THE DEED RECORDS OF NAVARRO COUNTY, TEXAS, AND RE -FILED IN VOLUME 1, PAGE 12, PLAT RECORDS OF NAVARRO COUNTY, TEXAS.**

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust is dated 10/27/2011 and is recorded in the office of the County Clerk of Navarro County, Texas, under County Clerk's File No 00007761, recorded on 11/3/2011, of the Real Property Records of Navarro County, Texas.  
Property Address: 521 N 31st Street CORSICANA, TEXAS 75110

Trustor(s):	JO N. SKEWS	Original Beneficiary:	URBAN FINANCIAL GROUP INC.
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.

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**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 JO N. SKEWS AN UNMARRIED WOMAN. 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 but not limited to (1) the promissory note in the original principal amount of \$120,000.00, executed by JO N. SKEWS AN UNMARRIED WOMAN, and payable to the order of URBAN FINANCIAL GROUP INC.; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of JO N. SKEWS AN UNMARRIED WOMAN to JO N. SKEWS. 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

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Dated: February 11, 2025

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

Sharon St. Pierre

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

AFTER RECORDING, PLEASE RETURN TO:

Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Attn: Trustee Department