

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 11/16/2023	<b>Grantor(s)/Mortgagor(s):</b> SARA KATHERINE HAYES AND HEATH ALAN HAYES, WIFE AND HUSBAND
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR DRAPER AND KRAMER MORTGAGE CORP., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Planet Home Lending, LLC
<b>Recorded In:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 2023-011006	<b>Property County:</b> NAVARRO
<b>Mortgage Servicer:</b> Planet Home Lending, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 321 Research Parkway, Suite 303, Meriden, CT 06450
<b>Date of Sale:</b> 3/4/2025	<b>Earliest Time Sale Will Begin:</b> 12pm
<b>Place of Sale of Property:</b> 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 Commissioners Court OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for 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, Conrad Wallace, Tonya Washington, Kristopher Holub, Meryl Olsen, Misty McMillan, Tiffiney Bruton, Auction.com, David Ray, Ashlee Luna, Lori Garner, Sharon St. Pierre, Robert LaMont, Sheryl LaMont, Allan Johnston, Ronnie Hubbard, ~~Mollie McCoslin~~, Christine Wheelless, Kevin Key or Jay Jacobs, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there 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

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.

**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.**

**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.**

Dated: 2/10/2025

*Myra Homayoun*

Myra Homayoun, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for Planet Home Lending, LLC

Dated: 2-11-25

Printed Name:

*Mollie McCoslin*  
Substitute Trustee  
c/o Auction.com  
1255 West 15th Street, Suite 1060  
Plano, TX 75075

2025-017  
**FILED FOR RECORD**  
AT 3:25 O'CLOCK P.M.

FEB 11 2025

MH File Number: TX-24-106049-POS  
Loan Type: FHA

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

**Exhibit "A"**  
**Property Description**

All that certain lot, tract or parcel of land situated in Navarro County, Texas on the N. Hawkenberry Survey, A-343, being the residue of the called 15.644 acre tract recorded in Document No. 7029 (2015) of the Official Public Records of Navarro County, Texas, and being the same lands described and conveyed in a Warranty Deed, dated December 15, 2021, from Robert Wade and Donya Wade to Jordan R. Kirk and Tyson L. Garrison, wife and husband, recorded as Instrument No. 2021-013690, Official Records, Navarro County, Texas, reference to which is made for all purposes. Said lot, tract or parcel of land being more particularly described by metes and bounds as follows:

**BEGINNING** at a 60 d nail set in SE County Road 4110 at the South corner of the called 15.644 acre tract and intersection with the right-of-way of State Highway 309; **WITNESS:** Found 1/2" pipe North 33 degrees 43 minutes 04 seconds West 21.0 feet;

**THENCE** mostly along fence and the Northeast right-of-way of State Highway 309, North 34 degrees 05 minutes 04 seconds West, 200.00 feet to a point for corner and North 32 degrees 17 minutes 05 seconds West 50.77 feet to 1/2" iron rod found at the South corner of the Debbie Edrington 2.22 acre tract (dated 3/16/2009);

**THENCE NORTH** 55 degrees 51 minutes 56 seconds East, partly along fence, 239.46 feet to 1/2" iron rod set for the North corner of this tract, at the East corner of the 2.22 acre tract and in the Northwest line of the Juana Martinez 12.04 acre tract recorded in Document No. 10251 (2018) of the Official Public Records of Navarro County, Texas; **WITNESS:** Fence corner North 48 degrees 53 minutes West 2.8 feet;

**THENCE SOUTH** 34 degrees 28 minutes 03 seconds East, along fence, 257.65 feet to a 60 d nail found in SE County Road 4110 at the South corner of the Martinez 12.04 acre tract and East corner of this tract; **WITNESS:** 10" Post North 34 degrees 47 minutes 18 seconds East 22.57 feet;

**THENCE NORTH** 57 degrees 29 minutes 31 seconds West, along SE County Road 4110, 242.88 feet to the place of beginning and containing 1.411 acres of land of which approximately 0.12 acres lies in SE County Road 4110.