

Notice of Substitute Trustee's Sale

Notice Concerning Military Duty: 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. Tex. Prop. Code § 51.002(i)

Deed of Trust Date: July 08, 2022	Original Mortgagor/Grantor: CARLOS WILLIAM RIVAS AND SANTOS CANDIDA CORNEJO DE RIVAS
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), AS NOMINEE FOR SWBC MORTGAGE CORP, ITS SUCCESSORS AND ASSIGNS ., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: SWBC MORTGAGE CORPORATION <div style="text-align: right;"> 2025-043 FILED FOR RECORD AT <u>2:45</u> O'CLOCK <u>P</u> M. APR 21 2025 SHERRY DOWD, County Clerk NAVARRO COUNTY, TEXAS BY <u>SD</u> DEPUTY </div>
Recorded in: Volume: N/A. Page: N/A. Instrument No: 2022-007133	Property County: NAVARRO
Mortgage Servicer: CENLAR FEDERAL SAVINGS BANK	Mortgage Servicer's Address: 425 PHILLIPS BLVD. EWING, NEW JERSEY 08618-1430

* 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.

Secures: Note in the original principal amount of \$346,750.00, executed by CARLOS WILLIAM RIVAS and payable to the order of Lender.

Property Address/Mailing Address: 9652 NW CR 4360, FROST, TX 76641

Legal Description of Property to be Sold: EXHIBIT "A" LEGAL DESCRIPTION OF THE LAND

ALL THAT CERTAIN LOT, TRACT, OR PARCEL OF LAND SITUATED IN THE JEFFERSON HAGGERTY SURVEY ABSTRACT 334, NAVARRO COUNTY, TEXAS, BEING PART OF A CALLED 88.407 ACRE TRACT OF LAND DESCRIBED BY DEED RECORDED IN VOLUME 890, PAGE 264 OF THE DEED RECORDS OF NAVARRO COUNTY, TEXAS. SAID TRACT OR PARCEL OF LAND BEING MORE FULLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT THE NORTHWEST CORNER OF THIS TRACT AND THE ABOVE MENTIONED TRACTS LOCATED IN COUNTY ROAD NW4360; WITNESS; N 60° 00' 00" E 5.4 FEET, A 2" PIPE POST;

THENCE WITH THE LINE OF DIRECTIONAL CONTROL N 60° 00' 00" E 1190.10 FEET TO A SET 1/2" IRON ROD FOR THE NORTHEAST CORNER OF THIS TRACT;

THENCE S 31° 10' 50" E 391.38 FEET TO A 2" PIPE POST FOR THE SOUTHEAST CORNER OF THIS TRACT;

THENCE S 57° 31' 24" W 239.77 FEET TO A SET 1/2" IRON ROD FOR THE MOST EASTERLY SOUTHWEST CORNER OF THIS TRACT;



THENCE N 32° 02' 51" W 193.66 FEET TO A SET 1/2" IRON ROD FOR AN ANGLE CORNER OF THIS TRACT; THENCE N 84° 37' 10" W 280.73 FEET TO A SET 1/2" IRON ROD FOR AN ANGLE CORNER OF THIS TRACT;

THENCE S 60° 46' 51" W 722.87 FEET TO THE MOST WESTERLY SOUTHWEST CORNER OF THIS TRACT LOCATED IN SAID COUNTY ROAD NW 4360; WITNESS: N 60° 46' 51" E 4.4 FEET, A SET 1/2" IRON ROD.;

THENCE WITH SAID COUNTY ROAD N 30° 00' 00" W 35.72 FEET TO THE PLACE OF BEGINNING AND CONTAINING 3.53 ACRES OF LAND.

Date of Sale: JUNE 03, 2025	Earliest time Sale will begin: 12:00 PM
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Place of sale of Property: The front steps of the courthouse, located at 300 West 3rd Avenue, Corsicana, Texas OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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.

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *SWBC MORTGAGE CORPORATION*, the owner and holder of the Note, has requested 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 whose address is 1 MAUCHLY IRVINE, CA 92618 OR Mollie McCoslin, Sharon St. Pierre, Sheryl LaMont, Lori Garner, Christine Wheelless, Phillip Hawkins, Kevin Key or Jay Jacobs whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *SWBC MORTGAGE CORPORATION* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (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(a) of the Texas Property Code, 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 whose address is 1 MAUCHLY IRVINE, CA 92618 OR Mollie McCoslin, Sharon St. Pierre, Sheryl LaMont, Lori Garner, Christine

Wheless, Phillip Hawkins, Kevin Key or Jay Jacobs whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Dana Kamin, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Kristopher Holub, Meryl Olsen, Misty McMillan, Tiffney Bruton, Auction.com, David Ray, Ashlee Luna, Lori Garner, Sharon St. Pierre, Robert LaMont, Sheryl LaMont, Allan Johnston, Ronnie Hubbard, Mollie McCoslin whose address is 1 MAUCHLY IRVINE, CA 92618 OR Mollie McCoslin, Sharon St. Pierre, Sheryl LaMont, Lori Garner, Christine Wheless, Phillip Hawkins, Kevin Key or Jay Jacobs whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee.

Limitation of Damages: 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 Mortgagor, the Mortgagee, or the Mortgagee's attorney.

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.



/s/William Attmore

William Attmore

Attorney for Cenlar Federal Savings Bank

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PLLC / Attorney for Mortgagee

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