

2075-082
FILED FOR RECORD
AT 3:28 O'CLOCK P.M.

JUL 31 2025

SHERRY DOWD, County Clerk
NAVARRO COUNTY, TEXAS

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2025-16269-TX

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: 9/2/2025
Time: The earliest time the sale will begin is 1:00 PM , or within three (3) hours after that time.
Place: Navarro County Courthouse, Texas, at the following location: 800 N. Main, Corsicana, TX 75110 THE FRONT STEPS OF THE COURTHOUSE, LOCATED AT 300 WEST 3RD AVENUE, CORSICANA, TEXAS
Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

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

All that certain lot, tract or parcel of land, located within Hiram Bush Survey, Abstract Number 46 in Navarro County, Texas, and being the south one-half (1/2) of Lot 5, Lot 6, Lot 7, Lot 8, Lot 9, and Lot 10 of Block 48 of the Town of Kerens, Texas, as shown on a map of the Town of Kerens recorded in Volume 48, Page 151 of the Deed Records of Navarro County, Texas (D.R.N.C.T.), and described by metes and bounds as follows:

BEGINNING at a found 1/2 inch iron rod in the east line of N. Senter Avenue (also known as Farm-to-Market Highway 309), being the west line of Lot 5, being the southwest corner of a tract recorded in Instrument Number 2018-00010333 of the Official Records of Navarro County, Texas (O.R.N.C.T.), and being the northwest corner of the herein described tract;

THENCE North 78°59'57" East across Lot 5, Lot 6, Lot 7, Lot 8, Lot 9 and Lot 10, a distance of 150.00 feet to a point for corner, being in the east line of Lot 10 and in the west line of Lot 11, being the southeast corner of said tract recorded in Instrument Number 2018-00010333 (O.R.N.C.T.), and being the northeast corner of this tract, from which a chain-link fence corner for reference bears North 44°29'32" West, 0.70 feet

THENCE South 11°00'03" East with the common Line of Lot 10 and Lot 11, a distance of 70.00 feet to a point for corner under the southeast corner of a portable frame storage building, being in the north line of NW 1st Street, being the southwest corner of Lot 11, the southeast corner of Lot 10, and the southeast corner of this tract;

THENCE South 78°59'57" West with the north line of Lot NW 1st Street, a distance of 150.00 feet to a point for corner at the southwest corner of a telephone pedestal, being at the intersection of the north line of NW 1st Street and the east line of N. Senter Avenue, being the southwest corner of Lot 5, the southwest corner of Block 48, and the southwest corner of this tract;

THENCE North 11°00'03" West with the east line of N. Senter Avenue, a distance of 70.00 feet to the PLACE OF BEGINNING, containing 0.241 acres of land.

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Commonly known as: 100 N SENTER AVE KERENS, TX 75144

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust dated 9/30/2020 and recorded in the office of the County Clerk of Navarro County, Texas, recorded on 10/2/2020 under County Clerk's File No 00009102, in Book -- and Page -- of the Real Property Records of Navarro County, Texas.

Grantor(s):	GABRIEL CHRISTIAN, SINGLE MAN
Original Trustee:	Mewael Ghebremichael
Substitute Trustee:	Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Sharon St. Pierre, Robert La Mont, Sheryl La Mont, David Sims, Allan Johnston, Abstracts/Trustees of Texas, LLC, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Ed Henderson, Russell Slaton, Bill Gibson, Margot Foster, Lori Garner, Mollie McCoslin, Jeff Benton, Harriett Fletcher, Christine Wheelless, Kevin Key, Jay Jacobs, Phillip Hawkins, Brian Hooper, Mike Jansta, Mike Hayward, Heather Golden
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Nations Reliable Lending, LLC., its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

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 referenced property securing the above referenced loan.

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the mortgagee 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.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. 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 mortgagee 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.

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 \$65,656.00, executed by GABRIEL CHRISTIAN, SINGLE MAN, and payable to the order of

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Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Nations Reliable Lending, LLC., its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee 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(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Questions concerning the sale may be directed to the undersigned or to the Mortgagee:

Freedom Mortgage Corporation
11988 EXIT 5 PKWY BLDG 4
FISHERS IN 46037-7939
Phone: (855) 690-5900

Default and Request to Act - Default has occurred under the deed of trust, and the mortgagee has requested me, as Trustee, to conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.

Dated: July 31, 2025

Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Sharon St. Pierre, Robert La Mont, Sheryl La Mont, David Sims, Allan Johnston, Abstracts/Trustees of Texas, LLC, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Ed Henderson, Russell Slaton, Bill Gibson, Margot Foster, Lori Garner, Mollie McCoslin, Jeff Benton, Harriett Fletcher, Christine Wheeless, Kevin Key, Jay Jacobs, Phillip Hawkins, Brian Hooper, Mike Jansta, Mike Hayward, Heather Golden


c/o Nestor Solutions, LLC
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115
Fax: (888) 345-5501

For sale information visit: <https://www.xome.com> or Contact (800) 758-8052.

SENDER OF THIS NOTICE:
AFTER FILING, PLEASE RETURN TO:

Nestor Solutions, LLC
214 5th Street, Suite 205
Huntington Beach, California 92648