

**NOTICE OF ACCELERATION AND NOTICE OF 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.**

**DEED OF TRUST INFORMATION:**

**Date:** 05/25/2018  
**Grantor(s):** BRITTANY D HARRISON, A SINGLE WOMAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$98,188.00  
**Recording Information:** Instrument 00003897 ; re-recorded under Instrument 00003898  
**Property County:** Navarro  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 5760 S INTERSTATE HIGHWAY 45 W, CORSICANA, TX 75109-8774

**MORTGAGE SERVICING INFORMATION:**

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

**Current Mortgagee:** Idaho Housing and Finance Association  
**Mortgage Servicer:** Idaho Housing and Finance Association  
**Current Beneficiary:** Idaho Housing and Finance Association  
**Mortgage Servicer Address:** 565 W. Myrtle, Boise, ID 83702

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 4th day of November, 2025  
**Time of Sale:** 12:00 PM or within three hours thereafter.  
**Place of Sale:** THE EAST ENTRANCE OF THE NAVARRO CENTER, 800 NORTH MAIN STREET, CORSICANA, NAVARRO COUNTY, TEXAS in Navarro County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Navarro County Commissioner's Court, at the area most recently designated by the Navarro County Commissioner's Court.

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Kristopher Holub, Ramiro Cuevas, Misty McMillan, Tionna Hadnot, Tonya Washington, Shawn Schiller, Conrad Wallace, Aarti Patel, Jami Grady, Thalia Toler, Aleena Litton, Auction.com LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Kristopher Holub, Ramiro Cuevas, Misty McMillan, Tionna Hadnot, Tonya Washington, Shawn Schiller, Conrad Wallace, Aarti Patel, Jami Grady, Thalia Toler, Aleena Litton, Auction.com LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

2025-102  
FILED FOR RECORD  
AT 3:12 O'CLOCK P.M.

OCT 09 2025

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

4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

**Substitute Trustee(s):** Kristopher Holub, Ramiro Cuevas, Misty McMillan, Tionna Hadnot, Tonya Washington, Shawn Schiller, Conrad Wallace, Aarti Patel, Jami Grady, Thalia Toler, Aleena Litton, Auction.com LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

**Substitute Trustee Address:** 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

Document Prepared by:  
Bonial & Associates, P.C.  
14841 Dallas Parkway, Suite 350, Dallas, TX 75254  
AS ATTORNEY FOR THE HEREIN  
IDENTIFIED MORTGAGEE AND/OR  
MORTGAGE SERVICER

**Certificate of Posting**

I am Mollie McCoslin whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 10/9/25 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Navarro County Clerk and caused it to be posted at the location directed by the Navarro County Commissioners Court.

By: Mollie McCoslin

**Exhibit "A"**

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND, BEING 0.471 ACRE SITUATED IN THE MICHAEL SHIRE SURVEY, ABSTRACT NO. 10 IN ANGUS, NAVARRO COUNTY, TEXAS, AND BEING THAT CERTAIN TRACT CONVEYED IN A DEED FROM JOHN WARREN AND SPOUSE, DARLENE WARREN TO RUEBEN FRYE AND SPOUSE, SHERRY FRYE. DATED OCTOBER 19, 2017 AND RECORDED IN DOCUMENT NUMBER 7678, IN THE OFFICIAL PUBLIC RECORDS OF NAVARRO COUNTY, TEXAS. SAID 0.471 ACRE TRACT IS MORE FULLY DESCRIBED AS FOLLOWS.

BEGINNING AT A ½" ROD FOUND FOR THE NORTH CORNER OF THIS TRACT AND IN A CORNER OF LOT 1 OF THE ANGUS HEIGHTS ADDITION AS PER PLAT RECORDED IN VOLUME 3 PAGE 35 IN THE PLAT RECORDS OF NAVARRO COUNTY, TEXAS, AND IN THE WEST LINE OF INTERSTATE HIGHWAY 45:

THENCE SOUTH 18 DEGREES 37 MINUTES 00 SECONDS EAST ALONG THE EAST LINE OF THIS TRACT AND THE WEST LINE OF SAID HIGHWAY A DISTANCE OF 116.00 FEET TO A ½" ROD WITH A YELLOW CAP, AND BEING THE SOUTHEAST CORNER OF THIS TRACT AND BEING THE NORTHEAST CORNER OF A CALLED 1.062 ACRES TRACT CONVEYED IN DOCUMENT NUMBER 177, DATED JANUARY 6, 2011, AND A CONCRETE MONUMENT WAS FOUND BEARING NORTH 71 DEGREES 23 MINUTES AT 0.80 FEET;

THENCE SOUTH 57 DEGREES 54 MINUTES 33 SECONDS WEST ALONG THE SOUTHEAST LINE OF THIS TRACT AND THE NORTHWEST LINE OF THE CALLED 1.062 ACRES TRACT PASSING A ½" ROD SET FOR WITNESS AT 224.73 FEET AND CONTINUING FOR A TOTAL DISTANCE OF 241.73 FEET TO A POINT FOR THE SOUTH CORNER OF THIS TRACT AND THE WEST CORNER OF THE CALLED 1.062 ACRES TRACT, AND SAID POINT IS IN BIRDWELL ROAD;

THENCE NORTH 27 DEGREES 47 MINUTES 22 SECONDS WEST ALONG A LINE IN SAID ROAD AND THE WEST LINE OF THIS TRACT A DISTANCE OF 52.95 FEET TO A POINT FOR THE WEST CORNER OF THIS TRACT;

THENCE NORTH 45 DEGREES 08 MINUTES 29 SECONDS EAST ALONG THE NORTHWEST LINE OF THIS TRACT AND PASSING THE SOUTH CORNER OF LOT 45 OF THE ANGUS HEIGHTS ADDITION AT 18.82 FEET AND CONTINUING ALONG THE SOUTHEAST LINES OF LOTS 45 AND LOT 1 FOR A TOTAL DISTANCE OF 271.50 FEET TO THE PLACE OF BEGINNING AND CONTAINING 0.471 ACRE OF LAND

**Return to:** Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 350, Dallas, TX 75254