

2025-139
FILED FOR RECORD
AT 10:12 O'CLOCK A.M.
DEC 30 2025

SHERRY DOWD, County Clerk
NAVARRO COUNTY, TEXAS
BY 12 DEPUTY

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2024-12423-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: 2/3/2026
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:

SEE ATTACHED EXHIBIT 'A'

Commonly known as: 225 NW COUNTY ROAD #0017 CORSICANA, TX 75110

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust dated 7/26/2012 and recorded in the office of the County Clerk of Navarro County, Texas, recorded on 8/2/2012 under County Clerk's File No 00006705, in Book -- and Page -- along with Correction Instrument recorded 01/23/2025 as Instrument No. 2025-000563, of the Real Property Records of Navarro County, Texas.

Grantor(s):	CAROL J. BERRYHILL an unmarried person
Original Trustee:	Charles J. Pignuolo
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 Gateway Mortgage Group LLC, AN OKLAHOMA LIMITED LIABILITY COMPANY, its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation

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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 \$154,660.00, executed by CAROL J. BERRYHILL an unmarried person, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Gateway Mortgage Group LLC, AN OKLAHOMA LIMITED LIABILITY COMPANY, 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.

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Dated: 12-30-2025

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

Sharon St. Pierre

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

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Being all of that certain lot, tract or parcel of land located in the J. Powell Survey, Abstract No. 638, Navarro County, Texas and being all of a 1.482 acre tract as described In Deed to Tommy McIntosh and wife, Charlotte McIntosh recorded in Volume 1713, Page 824 of the Deed Records Navarro County, Texas. Said lot, tract or parcel of land being more particularly described as follows:

BEGINNING at a 3/8" iron rod found at the north corner of the Marilyn McAdams 1.22 acre tract as described in Deed recorded in Volume 1750, Page 842 of the DRNCT also being the north corner of a 50' Ingress / Egress Easement for NW CR 0017, being the west corner of this tract;

THENCE, N 56° 21' 43" E (Reference Bearing), 284.71 feet along the northwest line of this tract to a 5/8" iron rod found at the west corner of the Charles R. Tullos 0.25 acre tract as described in Deed recorded in Volume 1408, Page 187 of the DRNCT, being the north corner of this tract;

THENCE, along the common line of the Tullos tract and this tract as follows; S 33° 19' 28" E, 103.05 feet to a 1" iron pipe found at the south corner of the Tullos tract; N 53° 02' 22" E, 102.29 feet to a flat iron bar found in the southwest line of Hyland Estates Phase III according to the Plat thereof recorded in Volume 6, Page 119 of the PRNCT;

THENCE, S 25° 04' 29" E, 81.83 feet to a 5/8" iron rod found in the center of a small creek at the north corner of Hyland Estates Phase II according to the Plat thereof recorded in Volume 5, Page 73 of the PRNCT, being the east corner of this tract;

THENCE, along the center of a small creek being the common line of Hyland Estates Phase II and this tract as follows; S 63° 55' 12" W, 103.64 feet to a 3/8" iron rod found; S 46° 01' 43" W, 35.80 feet to a 5/8" iron rod found; S 35° 46' 33" W, 149.70 feet to a 3/8" iron rod found; S 12° 52' 11" W, 60.49 feet to a 3/8" iron rod found; S 00° 32' 30" E, 46.36 feet to a 5/8" iron rod found at the east corner of the MC Adams tract being the south Corner of this tract;

THENCE, N 38° 40' 22" W, 305.11 feet along the common line of the McAdams tract and this tract to the POINT OF BEGINNING AND CONTAINING 1.48 ACRES OF LAND MORE OR LESS.