

Vylla Solutions, LLC  
P.O. Box 3309  
Anaheim, California 92803  
For Sale Information: (888) 313-1969  
For Reinstatement Requests: 1-866-874-5860  
Pay Off Requests: 1-800-561-4567  
TS#: 25-37948

2026-003  
**FILED FOR RECORD**  
AT 1:07 O'CLOCK P M.  
**JAN 08 2026**  
SHERRY DOWD, County Clerk  
NAVARRO COUNTY, TEXAS  
BY 100 DEPUTY

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**WHEREAS**, on 12/5/2007, John R. Jefferson, unmarried, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Charles A. Brown, as Trustee, JPMorgan Chase Bank, N.A., as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$51,524.00, payable to the order of JPMorgan Chase Bank, N.A., which Deed of Trust is Recorded on 12/10/2007 as Volume 00012032, Book , Page , in Navarro County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including, but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

See attached exhibit "A" attached hereto and made a part hereof

Commonly known as: **204 S 5TH ST KERENS, TX 75144**

**WHEREAS**, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Sheryl LaMont, Harriett Fletcher, Sharon St. Pierre, Mollie McCoslin, Jabria Foy, Heather Golden, Kara Riley, Auction.com, LLC, Agency Sales and Posting LLC, Xome Inc., Tejas Corporate Services LLC, Dustin George** or any one of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

**WHEREAS**, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Carrington Mortgage Services, LLC whose address is 500 N. State College Blvd., Suites 1300, Orange, CA 92868, is acting as the mortgage servicer for **Carrington Mortgage Services, LLC**, which is the mortgagee of the Note and Deed of Trust or mortgage and the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

**NOW, THEREFORE, NOTICE IS HEREBY GIVEN**, that on **4/7/2026 at 11:00 AM**, or no later than three (3) hours after such time, in Navarro County, Texas, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **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 Commissioner's Court**

**NOTICE IS FURTHER GIVEN** that, except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney.



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**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.**

**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.**

WITNESS, my hand this 1/6/2026

*Grecia Moreno*

By: Grecia Moreno, Trustee Sale Specialist  
Vylla Solutions, LLC as  
authorized agent for Mortgagee or Mortgage  
Servicer  
1600 South Douglass Road, Suite 140  
Anaheim, CA 92806

WITNESS, my hand this January 8, 2026

*Sharon Pierre*

By: Substitute Trustee(s)  
Sheryl LaMont, Harriett Fletcher, Sharon St. Pierre,  
Mollie McCoslin, Jabria Foy, Heather Golden,  
Kara Riley  
Auction.com, LLC, Agency Sales and Posting  
LLC, Xome Inc., Tejas Corporate Services LLC,  
Dustin George  
C/O Vylla Solutions, LLC  
1600 South Douglass Road, Suite 140  
Anaheim, CA 92806

## **EXHIBIT "A"**

**ALL THAT CERTAIN TRACT, LOT OR PARCEL OF LAND SITUATED IN THE TOWN OF KERENS, NAVARRO COUNTY, TEXAS, AND BEING A PART OF LOTS #5 AND #8 IN BLOCK #97 IN SAID TOWN AND MORE PARTICULARLY DESCRIBED AS FOLLOWS:**

**BEGINNING AT A 60'0 SET FOR CORNER AT THE SOUTHWEST CORNER OF SAID LOT 8 AND ON THE NORTHERLY RIGHT OF WAY LINE OF S. W. 5TH STREET AND ON THE EASTERLY LINE OF AN ALLEY:**

**THENCE NORTH 04 DEGREES 28 MINUTES WEST ALONG THE WEST LINE OF SAID LOT 8 AND THE EAST LINE OF SAID ALLEY 90.0 FEET TO A 1/2 INCH IRON ROD SET FOR CORNER IN THE WEST LINE OF LOT 5;**

**THENCE NORTH 85 DEGREES EAST, 50.0 FEET TO A 1/2 INCH IRON ROD FOUND FOR CORNER;**

**THENCE SOUTH 04 DEGREES 28 MINUTES EAST 90.0 FEET TO A 1/2 INCH IRON ROD FOUND FOR CORNER ON THE NORTHERLY LINE OF SAID S. W. 5TH STREET;**

**THENCE SOUTH 85 DEGREES WEST, ALONG SAID LINE OF S. W. 5TH STREET 50.0 FEET TO THE PLACE OF BEGINNING AND CONTAINING 4.10 ACRES OF LAND.**