

FILED FOR RECORD
RUSK COUNTY, TEXAS
2022 JAN -6 PM 12:19

NOTICE OF FORECLOSURE 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 OR 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.

1. *Property to Be Sold.* The property to be sold is described as follows: THE LAND DESCRIBED HEREIN IS SITUATED IN THE STATE OF TEXAS, COUNTY OF RUSK, DESCRIBED AS FOLLOWS:

ALL THAT CERTAIN TRACT OR PARCEL OF LAND BEING A PART OF THE W.C. TUTT SURVEY AND IN THE CITY OF OVERTON, RUSK COUNTY, TEXAS, AND FURTHER DESCRIBED AS FOLLOWS, TO WIT:

BEGINNING AT THE NORTHEAST CORNER OF THE ONE-HALF ACRE TRACT OR PARCEL OF LAND CONVEYED BY DEED FROM S.E. GRAY ET US TO MRS. IRBY SILVEY, RECORDED IN VOLUME 323, PAGE 513, DEED RECORDS OF RUSK COUNTY, TEXAS; THENCE SOUTH 8 DEGREES 35 MINUTES WEST 52 1/2 VARAS TO POINT FOR CORNER, EQUIDISTANT FROM THE NORTHEAST CORNER AND THE SOUTHEAST CORNER OF SAID ONE-HALF ACRE TRACT; THENCE WEST 34 1/2 VARAS, MORE OR LESS, TO A POINT IN THE WEST BOUNDARY LINE OF SAID ONE-HALF ACRE TRACT EQUIDISTANT FROM ITS SOUTHWEST CORNER AND ITS NORTHWEST CORNER; THENCE NORTH 8 DEGREES 35 MINUTES EAST 50 VARAS WITH THE WEST BOUNDARY LINE OF SAID ONE-HALF ACRE TRACT TO ITS NORTHWEST CORNER, SAME BEING IN THE NORTH BOUNDARY LINE OF THE W.G. TUTT SURVEY; THENCE EAST WITH THE NORTH BOUNDARY LINE OF SAID W.G. TUTT SURVEY TO THE PLACE OF BEGINNING, AND BEING THE SAME PROPERTY AS DESCRIBED IN THAT CERTAIN DEED OF TRUST DATED SEPTEMBER 24, 1948, EXECUTED BY J. EARL HERRIN ET UX TO WM. E. STONE, TRUSTEE, RECORDED IN VOLUME 29, PAGES 524-27, DEED OF TRUST RECORDS, RUSK COUNTY, TEXAS.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust dated 12/11/2014 and recorded in Book 3343 Page 418 Document 00150093 real property records of Rusk County, Texas.

3. *Date, Time, and Place of Sale.* The sale is scheduled to be held at the following date, time, and place:

Date: 02/01/2022

Time: 10:00 AM

Place: Rusk County, Texas at the following location: THE FRONT STEPS OR THE FOYER AT THE NORTH MAIN STREET ENTRANCE OF THE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

4. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder for cash. 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.

5. *Obligations Secured.* The Deed of Trust executed by RAYE JEAN RAMBO, provides that it secures the payment of the indebtedness in the original principal amount of \$105,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. PHH MORTGAGE CORPORATION is the current mortgagee of the note and deed of trust and REVERSE MORTGAGE SOLUTIONS, INC. is mortgage servicer. A servicing agreement between the mortgagee, whose address is PHH MORTGAGE CORPORATION c/o REVERSE MORTGAGE SOLUTIONS, INC., 14405 Walters Road, Suite 200, Houston, TX 77014 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. *Substitute Trustee(s) Appointed to Conduct Sale.* In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

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.



Mackie Wolf Zientz & Mann, P.C.
✓ Brandon Wolf, Attorney at Law
L. Keller Mackie, Attorney at Law
Michael Zientz, Attorney at Law
Lori Liane Long, Attorney at Law
Chelsea Schneider, Attorney at Law
Ester Gonzales, Attorney at Law
Parkway Office Center, Suite 900
14160 Dallas Parkway
Dallas, TX 75254

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

FILED FOR RECORD
RUSK COUNTY, TEXAS

2022 JAN 10 PM 1:15
RUSK COUNTY CLERK
BY EW DEPUTY

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: June 4, 2019
Grantor(s): Rodolfo Rudy Villegas, a married man joined by his spouse, Joe Villegas
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as nominee for Village Capital & Investment, LLC
Original Principal: \$74,327.00
Recording Information: Book 3652, Page 648
Property County: Rusk
Property: ALL THAT CERTAIN TRACT OR PARCEL OF LAND BEING ONE ACRE BEING SITUATED ABOUT 12 MILES NORTH OF HENDERSON, TEXAS IN THE JOHN ORTER SURVEY RUSK COUNTY, TEXAS OUT OF THE JOHNNIE WILBURN 17 ACRE TRACT, BEING MORE PARTICULARLY DESCRIBED IN DEED TO SIDNEY WILLIAMS AND WIFE, CAUDY BELLE WILLIAMS FILED IN VOLUME 723, PAGE 103, DEED RECORDS, RUSK COUNTY.
Property Address: 6474 FM 1249 East
Kilgore, TX 75662

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: Village Capital & Investment, LLC
Mortgage Servicer: Village Capital & Investment, LLC
Mortgage Servicer Address: 2550 Paseo Verde Parkway, Ste 100
Henderson, NV 89074

SALE INFORMATION:

Date of Sale: February 1, 2022
Time of Sale: 10:00 am - 1:00 pm or within three hours thereafter.
Place of Sale: In the foyer at the North Main Street entrance of the Rusk 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 or, if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.
Substitute Trustee: Sheryl LaMont, Robert LaMont, Harriett Fletcher, Allan Johnston, Sharon St. Pierre, Terri Worley, or Michael Burns, any to act

Substitute **5501 East LBJ Frwy, Ste. 925**
Trustee Address: **Dallas, TX 75240**

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 are declared immediately due and payable.

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Sheryl LaMont, Robert LaMont, Harriett Fletcher, Allan Johnston, Sharon St. Pierre, Terri Worley, or Michael Burns, any to act, have been appointed as Substitute Trustees and authorized by the Mortgage Servicer to enforce the power of sale granted in the Deed of Trust; 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:

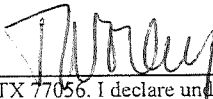
1. The maturity of the Note is hereby accelerated, and all sums secured by the Deed of Trust are declared to be immediately due and payable.
2. Sheryl LaMont, Robert LaMont, Harriett Fletcher, Allan Johnston, Sharon St. Pierre, Terri Worley, or Michael Burns, any to act, as Substitute Trustee will sell 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 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 imposed by the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for the 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 sold "AS-IS", purchaser's 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 interest 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.
5. 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 the Mortgagor, the Mortgagee, the Mortgagee's Attorney, or the duly appointed Substitute Trustee.

Padgett Law Group
6267 Old Water Oak Road
Suite 203
Tallahassee, FL 33213
(850) 422-2520

WITNESS MY HAND this 10th. day of January, 2022.

Sheryl LaMont

Meghan Byrne, Sheryl LaMont Robert La
Mont, David Sims, Allan Johnston, Ronnie
Hubbard, or Michael Burns

Certificate of Posting
I am  whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230,
Houston, TX 77056. I declare under penalty of perjury that on 1-6-22 I filed this Notice of Foreclosure Sale at the office
of the Rusk County Clerk and caused it to be posted at the location directed by the Rusk County Commissioners Court.