

92328.566.01

NOV 07 2024

SUSAN STRICKLAND
COUNTY CLERK, VAN ZANDT CO., TX
DEP

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: NOVEMBER 8, 2024

NOTE: Interest-Only Period Fixed Rate Note, as renewed, modified, or extended, described as follows:

Date: February 21, 2024
Maker: Harp Homebuilders, LLC
Payee: Emporium TPO LLC
Original Principal Amount: \$190,500.00

DEED OF TRUST: Deed of Trust, described as follows:

Date: February 21, 2024
Grantor: Harp Homebuilders, LLC
Trustee: Sandler Law Group
Beneficiary: Mortgage Electronic Registration Systems, Inc., solely as a nominee for Payee and Payee's successors and assigns
Recorded: Document No. 2024-001529 Real Property Records, VAN ZANDT County, Texas

LENDER: Wilmington Savings Fund Society, FSB, as Owner Trustee of the Residential Credit Opportunities Trust X-A

BORROWER: Harp Homebuilders, LLC

PROPERTY: The real property described as follows:

Commonly known as: 1017 SPRINGVIEW LN., MABANK, TX 75147

Legally described as: BEING LOT 45, OF THE SEASONS PHASE 1, AN ADDITION TO VAN ZANDT COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN GLIDE NO. 401B, OF THE PLAT RECORDS, VAN ZANDT COUNTY, TEXAS, together with all buildings, structures, fixtures and

improvements thereon and any and all appurtenances and rights thereto, ***SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST.***

SUBSTITUTE TRUSTEE: RANDY DANIEL, CINDY DANIEL, JIM O'BRYANT, KELLY GODDARD, DAVID GARVIN

Substitute Trustee's Mailing Address:

c/o 8080 Park Ln., Ste. 700
Dallas, Texas 75231

DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

DECEMBER 3, 2024, the first Tuesday of the month, to commence at 10:00 AM or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

In VAN ZANDT County, Texas, in the area designated by the Commissioners Court of such County, pursuant to Section 51.002 of the Texas Property Code (if no such place is designated, then the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted).

RECITALS

Default has occurred in the payment of the Note and/or in the performance of the obligations under the Deed of Trust that secures the Note. Because of this default, Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code Section 51.002, has requested that Substitute Trustee sell the Property according to the terms of the Deed of Trust and applicable law.

Formal notice is now given of Lender's election to proceed against and sell the real property described in the Deed of Trust, consistent with Lender's rights and remedies under the Deed of Trust and applicable law.

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, as Substitute Trustee, or any other substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants, representations, or warranties about the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS.

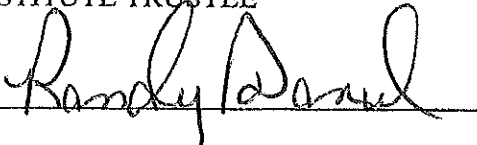
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ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER 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.

EXECUTED effective as of NOVEMBER ⁷~~8~~, 2024

SUBSTITUTE TRUSTEE

Sign:



Print:

Randy Daniel