

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: 07/12/2024
Grantor(s): HENRY H HALL AND KRISTIN HALL, HUSBAND AND WIFE
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS
NOMINEE FOR AMERICAN PORTFOLIO MORTGAGE CORPORATION, ITS
SUCCESSORS AND ASSIGNS
Original Principal: \$319,113.00
Recording Information: Instrument 2024-005992
Property County: Van Zandt
Property: (See Attached Exhibit "A")
Reported Address: 1157 N 3RD ST, WILLS POINT, TX 75169-1613

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 7th day of October, 2025
Time of Sale: 11:00 AM or within three hours thereafter.
Place of Sale: AT THE STEPS TO THE NORTH ENTRANCE OF THE COURTHOUSE in Van Zandt County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Van Zandt County Commissioner's Court, at the area most recently designated by the Van Zandt 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 Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Randy Daniel, Cindy Daniel, O'Bryant, 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. Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Randy Daniel, Cindy Daniel, O'Bryant, 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.

FILE FOR RECORD

SEP 11 2025

SUSAN STRICKLAND
COUNTY CLERK VAN ZANDT COUNTY
BY _____ DEP

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): Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Useton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Randy Daniel, Cindy Daniel, O'Bryant, 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 Randy Daniel whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 9-11-03 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Van Zandt County Clerk and caused it to be posted at the location directed by the Van Zandt County Commissioners Court.

By: Randy Daniel

Exhibit "A"

BEING A 0.385 ACRE TRACT AND BEING ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN THE J. HAMILTON SURVEY, ABSTRACT NO. 409, VAN ZANDT COUNTY, TEXAS, AND BEING ALL OF LOT 8 OF THE LAUREL GLEN ADDITION TO THE CITY OF WILLS POINT ACCORDING TO THE PLAT THEREOF RECORDED IN GLIDE 230A, VAN ZANDT COUNTY PLAT RECORDS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 1/2 INCH IRON ROD FOUND AT THE NORTHWEST CORNER OF SAID LOT 8 AND THE NORTHERLY MOST NORTHEAST CORNER OF LOT 7, FOR A CORNER;

THENCE S 87 DEGREES 00'44" E ALONG THE NORTH LINE OF SAID LOT 8 A DISTANCE OF 216.25 FEET TO A 1/2 INCH IRON ROD FOUND AT THE NORTHEAST CORNER OF SAID LOT 8 AND ON THE NORTHWEST LINE OF LOT 9, FOR A CORNER;

THENCE S 44 DEGREES 58'19" W ALONG THE COMMON LINE OF SAID LOT 8 AND SAID LOT 9 A DISTANCE OF 47.29 FEET TO A 1/2 INCH IRON ROD FOUND AT AN INSIDE CORNER OF SAID LOT 8 AND A NORTHWEST CORNER OF SAID LOT 9, FOR A CORNER;

THENCE S 05 DEGREES 07'05" W ALONG THE COMMON LINE OF SAID LOT 8 AND SAID LOT 9 A DISTANCE OF 101.81 FEET TO A 1/2 INCH IRON ROD FOUND AT THE SOUTHEAST CORNER OF SAID LOT 8 AND THE WESTERLY MOST SOUTHWEST CORNER OF SAID LOT 9 AND ON THE NORTH LINE OF NORTH 3RD STREET AT THE BEGINNING OF A CURVE TO THE LEFT, FOR A CORNER;

THENCE ALONG THE SOUTH LINE OF SAID LOT 8 AND THE NORTH LINE OF SAID NORTH 3RD STREET AND ALONG SAID CURVE HAVING A RADIUS OF 50.00 FEET, AN ARC LENGTH OF 44.87 FEET, BEING SUBTENDED BY A CHORD OF S 81 DEGREES 54'32" W A DISTANCE OF 43.38 FEET TO A 1/2 INCH IRON ROD FOUND AT THE SOUTHWEST CORNER OF SAID LOT 8 AND THE EASTERLY MOST NORTHEAST CORNER OF SAID LOT 7, FOR A CORNER;

THENCE N 40 DEGREES 36'13" W (DIRECTIONAL CONTROL LINE) ALONG THE COMMON LINE OF SAID LOT 8 AND SAID LOT 7 A DISTANCE OF 200.52 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.385 ACRES OF LAND AND BEING KNOWN AS 1157 N 3RD ST. WILLS POINT, TEXAS.

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