

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: BEING A CALLED 0.40 ACRE TRACT OF LAND, MORE OR LESS, OUT OF THE SOUTHEAST 1/4 OF SECTION NO. 51, T. & P. R.R. CO. SURVEY, BLOCK "A", EAST OF THE BRAZOS RIVER, ABSTRACT NO. 862, PALO PINTO COUNTY, TEXAS; AND BEING OUT OF A CERTAIN 1.25 ACRES TRACT, AND BEING FURTHER DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A SPIKE IN THE EAST LINE OF A GRAVELED ROAD, AND IN THE WEST LINE OF THE SOUTHEAST 1/4 AND AT THE SOUTHWEST CORNER OF SAID 1.25 ACRES TRACT FOR THE SOUTHWEST AND BEGINNING CORNER OF THIS TRACT. WHENCE THE SOUTHWEST CORNER OF SAID SOUTHEAST BEARS SOUTH 724.42 FEET AND A 3/8 INCH IRON ROD BEARS NORTH 89 DEGREES 16 MINUTES EAST 10.66 FEET.

THENCE NORTH 99.76 FEET WITH THE WEST LINE OF SAID SOUTHEAST 1/4 SET SPIKE AT THE NORTHWEST CORNER OF SAID TRACT FOR THE NORTHWEST CORNER OF THIS TRACT.

THENCE NORTH 89 DEGREES 16 MINUTES EAST 174.07 FEET WITH THE NORTH LINE OF SAID TRACT SET 3/8 INCH IRON ROD FOR THE NORTHEAST CORNER OF THIS TRACT.

THENCE SOUTH 00 DEGREES 44 MINUTES EAST 99.75 FEET SET 3/8 INCH IRON ROD IN THE SOUTH LINE OF SAID TRACT FOR THE SOUTHEAST CORNER OF THIS TRACT.

THENCE SOUTH 89 DEGREES 16 MINUTES WEST 175.34 FEET WITH THE SOUTH LINE OF SAID TRACT TO THE PLACE OF BEGINNING.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 01/15/2019 and recorded in Book 2257 Page 312 real property records of Palo Pinto County, Texas.

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

Date: 07/05/2022

Time: 01:00 PM

Place: Palo Pinto County, Texas at the following location: THE EXTERIOR STEPS AT THE ENTRANCE TO THE DOOR OF SAID COURTHOUSE WHICH OPENS AND FACES TO THE SOUTH 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 CLINTON CARLYLE AND KENDRA REDFORD, provides that it secures the payment of the indebtedness in the original principal amount of \$101,134.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Cardinal Financial Company, Limited Partnership is the current mortgagee of the note and deed of trust and CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP is mortgage servicer. A servicing agreement between the mortgagee, whose address is Cardinal Financial Company, Limited Partnership c/o CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, 1 Corporate Dr., Ste 360, Lake Zurich, IL 60047 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

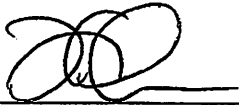
6. Substitute Trustee(s) Appointed to Conduct Sale. In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston,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

FILED
At 2:05 O'Clock P.M.

APR 28 2022

Janelle K. Drew
Clerk of the County Court
Palo Pinto County, Texas
By H. Figueroa Deputy



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

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 _____ I filed this Notice of Foreclosure Sale at the office of the Palo Pinto County Clerk and caused it to be posted at the location directed by the Palo Pinto County Commissioners Court.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

PALO PINTO County

Deed of Trust Dated: May 17, 2013

Amount: \$54,777.00

Grantor(s): JOHNNY RICHARD STARKEY and KIMBERLY J STARKEY

Original Mortgagee: VETERANS LAND BOARD OF THE STATE OF TEXAS, STATE AGENCY

Current Mortgagee: Veterans Land Board of the State of Texas

Mortgagee Address: Veterans Land Board of the State of Texas, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047

Recording Information: Document No. 2013-00003193 and re-recorded under instrument 2014-00003061

Legal Description: BEING THE SURFACE ONLY OF LOT 510 & 511, THE HILLS ABOVE POSSUM KINGDOM, LAKE, PHASE THREE, SECTION FIVE, A SUBDIVISION IN PALO PINTO COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 9, PAGE 127, SLIDE 693, OF THE PLAT RECORDS OF PALO PINTO COUNTY, TEXAS.

Date of Sale: July 5, 2022 between the hours of 1:00 PM and 4:00 PM.

Earliest Time Sale Will Begin: 1:00 PM

Place of Sale: The foreclosure sale will be conducted at public venue in the area designated by the PALO PINTO County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

AURORA CAMPOS OR JONATHAN HARRISON, RAMIRO CUEVAS, PATRICK ZWIERS, SHAWN SCHILLER, DANA KAMIN, LISA BRUNO, DONNA STOCKMAN, BRENDA WIGGS, DAVID STOCKMAN, TIM LEWIS, MICHELLE SCHWARTZ, ANGELA LEWIS, KRISTOPHER HOLUB, GUY WIGGS, DENISE BOERNER, ANGIE USELTON, TONYA WASHINGTON, MONICA HENDERSON, MERYL OLSEN, MISTY MCMILLAN, TIFFINEY BRUTON, DAVID RAY, JANET PINDER OR KATHY ARRINGTON have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust. The Substitute Trustee will sell the Property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time. 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 or the Mortgagee's attorney.

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. 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.

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Anthony Adam Garcia, ATTORNEY AT LAW
HUGHES, WATTERS & ASKANASE, L.L.P.
1201 Louisiana, SUITE 2800
Houston, Texas 77002
Reference: 2022-001494



Printed Name: Donna Stockman
c/o Tejas Trustee Services
14800 Landmark Blvd, Suite 850
Addison, TX 75254

FILED
2:03 P M
O'Clock

JUN - 2 2022


Pamela K. Steer
By 1512022 Deputy