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11:03 AM

TERESA RODRIGUEZ  
COUNTY CLERK, CALDWELL COUNTY, TEXAS  
By Sandra Guerra Deputy

Sandra Guerra

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2024-09646-TX

**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.**

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

Date: **9/3/2024**  
Time: **The earliest time the sale will begin is 1:00 PM , or within three (3) hours after that time.**  
Place: **Caldwell County Courthouse, Texas, at the following location: 1703 S. COLORADO ST., LOCKHART, TEXAS 78644 OUTSIDE THE MAIN ENTRANCE OF THE NEW CALDWELL COUNTY JUSTICE CENTER, LOCATED AT 1703 S. COLORADO ST., LOCKHART, TEXAS 78644**  
**Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.**

**Property To Be Sold** - The property to be sold is described as follows:

SEE ATTACHED EXHIBIT 'A'

**Commonly known as:** 976 ACORN RD LOCKHART, TX 78644

**Instrument to be Foreclosed** – The instrument to be foreclosed is the Deed of Trust dated 4/29/2015 and recorded in the office of the County Clerk of Caldwell County, Texas, recorded on 4/29/2015 under County Clerk's File No 2015-003521, in Book – and Page – The subject Deed of Trust was modified by Loan Modification recorded as Instrument 2022-009456 and recorded on 12/15/2022 of the Real Property Records of Caldwell County, Texas.

**Grantor(s):** CLIFTON P WILLIAMS AN UNMARRIED MAN

**Original Trustee:** SCOTT R. VALBY

**Substitute Trustee:** Auction.com, Angela Zavala, Richard Zavala, JR., Michelle Jones, Sharlet Watts, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, Ed Henderson, George Hawthorne, Louise Graham, Kyle Walker, Deanna Ray, Nestor Solutions, LLC

**Original Mortgagee:** Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for CORNERSTONE HOME LENDING, INC., its successors and assigns

**Current Mortgagee:** Freedom Mortgage Corporation

**Mortgage Servicer:** Freedom Mortgage Corporation

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The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property securing the above referenced loan.

**Terms of Sale** - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the mortgagee thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$239,795.00, executed by CLIFTON P WILLIAMS AN UNMARRIED MAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for CORNERSTONE HOME LENDING, INC., its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Questions concerning the sale may be directed to the undersigned or to the Mortgagee:

**Freedom Mortgage Corporation**  
**11988 EXIT 5 PKWY BLDG 4**  
**FISHERS IN 46037-7939**  
**Phone: (855) 690-5900**

**Default and Request to Act** - Default has occurred under the deed of trust, and the mortgagee has requested me, as Trustee, to conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.

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Dated: Aug. 9, 2024

Auction.com, Angela Zavala, Richard Zavala, JR., Michelle Jones, Sharlet Watts, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, Ed Henderson, George Hawthorne, Louise Graham, Kyle Walker, Deanna Ray, Nestor Solutions, LLC

Sharlet Watts

c/o Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648  
Phone: (888) 403-4115  
Fax: (888) 345-5501

For sale information visit: <https://www.xome.com> or Contact (800) 758-8052.

SENDER OF THIS NOTICE:  
AFTER FILING, PLEASE RETURN TO:

Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648

**EXHIBIT 'A'**

All of a certain tract or parcel of land situated in Caldwell County, Texas and being a part of the Nancy Reaville Survey A-248 and being also a part of a tract of land called 24.892 acre tract and conveyed to Vicki Massingill by deed recorded in Instrument #144900 of the Official Records of Caldwell County, Texas and being more particularly described as follows:

**BEGINNING** at a 8" treated fence corner post in the North corner of the said 24.892 acre tract and in the SW line of Acorn Road (a.k.a. County Road #126) and in the apparent East corner of a tract of land conveyed to Roland Meadows by deed recorded in Volume 237 Page 359 of the Deed Records of Caldwell County, Texas for the North corner this tract.

**THENCE S 39 degrees 43 minutes 08 seconds E** with the NE line of the said 24.892 acre tract and the SW line of Acorn Road **448.70 feet** to a 8" iron pipe fence corner post found in the North corner of a tract of land called 1.000 acres and conveyed to James A. Reynolds et ux by deed recorded in Volume 549 Page 189 of the said Official Records for a reentrant corner this tract.

**THENCE** over and across the said 24.892 acre tract and with the NW and SW lines of the above mentioned 1.000 acre tract for the following eight (8) courses:

**(1) S 76 degrees 48 minutes 31 seconds W 20.18 feet** to a 8" iron pipe fence post found for an angle point this tract, **(2) S 52 degrees 46 minutes 14 seconds W 116.99 feet** to a 5" Cedar fence post found for an angle point this tract, **(3) S 17 degrees 55 minutes 59 seconds W 19.60 feet** to a 5" Cedar fence post found for an angle point this tract, **(4) S 03 degrees 13 minutes 17 seconds E 9.76 feet** to a 5" Cedar fence post found for the West corner of the said 1.00 acre tract for an ell corner this tract, **(5) S 29 degrees 12 minutes 53 seconds E 30.48 feet** to a 5" Cedar fence post found for an angle point this tract, **(6) S 14 degrees 22 minutes 11 seconds W 47.44 feet** to a 5" Cedar fence post found for an interior corner this tract, **(7) S 66 degrees 20 minutes 06 seconds E 14.55 feet** to a 5" Cedar fence post found for an angle point this tract, **(8) S 38 degrees 03 minutes 06 seconds E 115.62 feet** to a 1/2" iron pin found in the North corner of Lot 3 of Acorn Acres, a subdivision, as recorded in Plat Cabinet B Slide 164 of the Plat Records of Caldwell County, Texas for the most Southerly East corner this tract.

**THENCE S 52 degrees 15 minutes 43 seconds W** with the NW line of Lots 1, 2, and 3 of the said Acorn Acres **646.70 feet** to a capped iron pin found used for basis of bearing in the SW line the said 24.892 acre tract and the apparent NE line of tract of land called 25.738 acres and conveyed to Tomas Androde by Instrument #116201 of the said Official Records for the South corner this tract.

**THENCE N 38 degrees 59 minutes 30 seconds W** with the SW line the said 24.892 acre tract and the apparent NE line the above mentioned 25.738 acre tract **648.52 feet** to a 1/2" iron pin found used for basis of bearing in the West corner the said 24.892 acre tract and the apparent North corner of the said 25.738 acre tract and the apparent SE line of tract of land called 89.640 acres and conveyed to Everette L. Martin et ux by deed recorded in Volume 79 Page 546 of the said Official Records for the West corner this tract.

**THENCE N 52 degrees 26 minutes 21 seconds E** with the NW line the said 24.892 acre tract and the apparent SE line the above mentioned 89.640 acre tract and partially along the SE line of above mentioned Meadows tract **836.81 feet** to the place of beginning containing **11.617 acres** of land more or less.