

117 SALT CREEK DR  
EARLY, TX 76802

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### NOTICE OF [SUBSTITUTE] 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.**

**1. Date, Time, and Place of Sale.**

Date: December 05, 2023

Time: The sale will begin at 10:00 AM or not later than three hours after that time.

Place: THE SOUTH BROADWAY PORCH OF THE BROWN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

**2. Terms of Sale. Cash.**

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated October 19, 2022 and recorded in Document CLERK'S FILE NO. 2206784 real property records of BROWN County, Texas, with BILLY VASSAR JOINED BY HIS WIFE AMBER MONROE, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by BILLY VASSAR JOINED BY HIS WIFE AMBER MONROE, securing the payment of the indebtednesses in the original principal amount of \$202,020.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. LAKEVIEW LOAN SERVICING, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

**6. Mortgage Servicer Information.** 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 lien securing the Property referenced above. FLAGSTAR BANK, NA, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o FLAGSTAR BANK, NA  
5151 CORPORATE DRIVE  
TROY, MI 48098



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**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.**

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead LAMAR CRAVENS, CHRISTOPHER D. BROWN, STEPHEN E. HAYNES, REYN ROSSINGTON, KIM ANDERSON, RON ANDERSON, LOUIS STARZEL, TOM SWEARINGEN, JUSTIN SLONE, JAY JACOBS, ALEXIS MENDOZA OR KEVIN KEY whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.

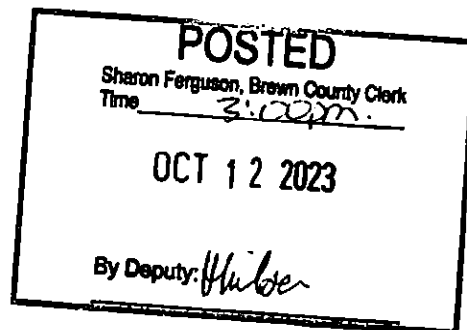


Ryan Bourgeois

Certificate of Posting

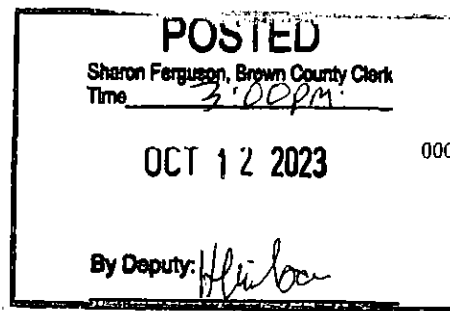
My name is Eilaura Ortega-Smith, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on Oct. 12 2023 I filed at the office of the BROWN County Clerk and caused to be posted at the BROWN County courthouse this notice of sale.

Eilaura Ortega-Smith  
Declarants Name: Eilaura Ortega Smith  
Date: 10/12/2023



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**EXHIBIT "A"**

FIELD NOTE DESCRIPTION OF A CALLED 0.621 ACRE TRACT OF LAND, MORE OR LESS, BEING ALL OF LOT 1 AND LOT 2 OF THE SALT CREEK CROSSING, AN ADDITION TO THE CITY OF EARLY, BROWN COUNTY, TEXAS, ACCORDING TO A MAP/PLAT RECORDED IN VOLUME 5, PAGE 78, PLAT RECORDS, BROWN COUNTY, TEXAS. BEING THE SAME TRACT CONVEYED BY GENERAL WARRANTY DEED DATED FEBRUARY 24, 2011 FROM EDGAR ERWIN & WF WANDA ERWIN TO JUDY A. BENCH AS RECORDED IN VOLUME 5, PAGE 393, OFFICIAL PUBLIC RECORDS, BROWN COUNTY, TEXAS. ALSO BEING OUT OF AND PART OF B.J. ST. JOHN SURVEY A-847. SITUATED WITHIN THE CITY LIMITS OF EARLY, BROWN COUNTY, TEXAS. SAID 0.621 ACRE TRACT OF LAND IS MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

POINT OF BEGINNING BEING A 1/2 INCH IRON ROD (CONTROL MONUMENT) FOUND, FOR THE INTERSECTION OF THE SOUTH RIGHT-OF-WAY LINE OF LONGHORN DRIVE AND THE EAST RIGHT-OF-WAY LINE OF SALT CREEK DRIVE, FOR THE NORTHWEST CORNER OF SAID LOT 1, FOR THE NORTHWEST CORNER OF SAID BENCH TRACT, FOR THE NORTH POINT OF BASIS OF BEARING IN NOTE 1 BELOW, FOR THE NORTHWEST CORNER OF THIS TRACT;

THENCE S 89° 57' 16" E, (PLAT CALL S 90° 00' 00" E - 169.67' - V. 5, P. 78, P.R.B.C.T.) WITH THE SOUTH R.O.W. LINE OF SAID LONGHORN DRIVE, FOR THE NORTH LINE OF SAID LOT 1 SAME BEING THE NORTH LINE OF SAID BENCH TRACT, A DISTANCE OF 169.73 FEET TO A 1/2 INCH IRON ROD (CONTROL MONUMENT) FOUND, FOR THE NORTHWEST CORNER OF A CALLED 90' X 239.3' TRACT DESIGNATED AS TRACT 2 AS RECORDED IN VOLUME 1798, PAGE 866, REAL PROPERTY RECORDS, BROWN COUNTY, TEXAS FURTHER DESCRIBED IN VOLUME 574, PAGE 123, DEED RECORDS, BROWN COUNTY, TEXAS, FOR THE NORTHEAST CORNER OF SAID LOT 1 OF SAID SALT CREEK CROSSING, FOR THE NORTHEAST CORNER OF BENCH TRACT, FOR THE NORTHEAST CORNER OF THIS TRACT, FROM WHENCE A 1/2 INCH IRON ROD BENT (CONTROL MONUMENT) FOUND, FOR THE NORTHEAST CORNER OF SAID 90' X 239.3' TRACT (V. 574, P. 123, D.R.B.C.T.) BEARS S 89°57' 16" E A DISTANCE OF 90.36 FEET (DEED CALL EAST OR S 90° 00' 00" E - 90' - V. 574, P. 123, D.R.B.C.T.);

THENCE N 01° 45' 16" E, (ADJOINER/DEED CALL N 00° 00' 00" E - 239.3' - V. 574, P. 123, D.R.B.C.T.) WITH THE COMMON WEST LINE OF SAID TRACT 2 (90' X 239.3') AND THE EAST LINE OF SAID LOT 1 AND AT A PLAT CALL DISTANCE OF 80' THE COMMON SOUTHEAST CORNER OF SAID LOT 1 AND THE NORTHEAST CORNER OF SAID LOT 2, IN ALL A DISTANCE OF 159.66 FEET TO A 5/8 INCH IRON ROD WITH RED CAP STAMPED "SOLUM SURVEYING INC" SET, FOR THE NORTHEAST CORNER OF LOT 3 OF SAID SALT CREEK CROSSING, FOR THE SOUTHEAST CORNER OF SAID LOT 2 SAME BEING THE SOUTHEAST CORNER OF SAID BENCH TRACT, FOR THE SOUTHEAST CORNER OF THIS TRACT, FROM WHENCE A 1/2 INCH IRON ROD (CONTROL MONUMENT) FOUND FOR THE SOUTHEAST CORNER OF SAID LOT 3 SAME BEING THE SOUTHWEST CORNER OF SAID TRACT 2 (90' X 239.3') BEARS S 01 45' 16" E A DISTANCE OF 79.65 FEET;

THENCE, N 89° 58' 23" W, (ADJOINER/PLAT CALL S 89° 59' 40" E - 169.10' V. 5, P. 78, P.R.B.C.T.) WITH THE NORTH LINE OF SAID LOT 3, FOR THE SOUTH LINE OF SAID LOT 2, A DISTANCE OF 169.72 FEET TO A 1/2 INCH IRON ROD (CONTROL MONUMENT) FOUND, FOR THE EAST RIGHT-OF-WAY LINE OF SAID SALT CREEK DRIVE, FOR THE COMMON NORTHWEST CORNER OF SAID LOT 3 AND THE SOUTHWEST CORNER OF SAID LOT 2, FOR THE SOUTHWEST CORNER OF SAID BENCH TRACT, FOR THE SOUTH POINT OF BASIS OF BEARING IN NOTE 1 BELOW, FOR THE SOUTHWEST CORNER OF SAID CRAWFORD TRACT, FOR THE NORTHWEST CORNER OF THIS TRACT;

THENCE, N 01° 45' 22" W, (ADJOINER/PLAT CALL N 01° 45' 22" W - 159.65' - V. 5, P. 78, P.R.B.C.T. ) WITH THE COMMON EAST R.O.W. LINE OF SAID SALT CREEK DRIVE AND THE WEST LINE OF SAID LOT 2, AT 79.67 FEET PASS A 1/2 INCH IRON ROD FOUND FOR THE COMMON NORTHWEST CORNER OF SAID LOT 2 AND THE SOUTHWEST CORNER OF SAID LOT 1, IN ALL A DISTANCE OF 159.71 FEET TO THE POINT OF BEGINNING, AND CONTAINING 0.621 ACRES OF LAND, MORE OR LESS.