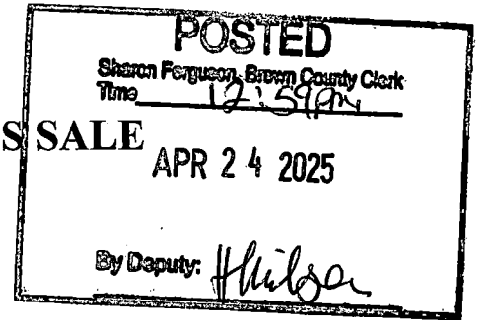


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# NOTICE OF SUBSTITUTE TRUSTEE'S SALE



T.S. #: 2025-14436-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: 6/3/2025  
Time: The earliest time the sale will begin is 10:00 AM , or within three (3) hours after that time.  
Place: Brown County Courthouse, Texas, at the following location: 200 S Broadway St Brownwood, TX 76801 SOUTH (MAIN) ENTRANCE OF THE COURTHOUSE IN AN AREA NOT TO EXCEED 12 FEET FROM THE FRONT DOOR

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 Exhibit 'A'

Commonly known as: 1512 VINE STREET BROWNWOOD, TX 76801

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated 5/30/2017 and recorded in the office of the County Clerk of Brown County, Texas, recorded on 6/2/2017 under County Clerk's File No 1703207, in Book -- and Page -- of the Real Property Records of Brown County, Texas.

**Grantor(s):** Nicky G. Lance, joined herein pro forma by his spouse, Amy Lance

**Original Trustee:** Robert K. Fowler

**Substitute Trustee:** Nestor Solutions, LLC, Auction.com, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, Ed Henderson, George Hawthorne, Marcia Elling, Louis Starzel, Thomas L. Swearingen, Tom Swearingen, Noel Wood, Steffany Fitzpatrick, Kim Anderson, Ron Anderson, Alexis Mendoza, Kevin Key, Jay Jacobs, Jeff Benton, Martha Rossington, Reyn Rossington, Lamar Cravens, Christopher D. Brown, Stephen E. Haynes, Justin Slone, Brian Hooper, Mike Jansta, Mike Hayward

**Original Mortgagee:** Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Amerisave Mortgage Corporation, 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.

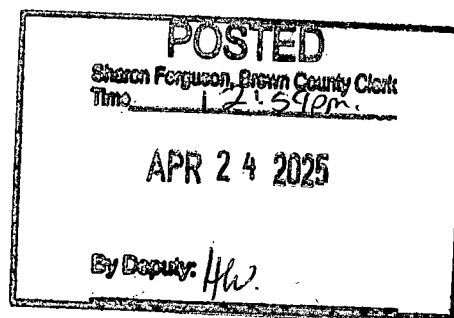
Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express 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 by not limited to (1) the promissory note in the original principal amount of \$172,727.00, executed by Nicky G. Lance, joined herein pro forma by his spouse, Amy Lance, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Amerisave Mortgage Corporation, 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

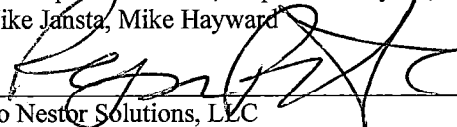


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**Default and Request to Act** - Default has occurred under the deed of trust, and the mortgagee has requested me, as Trustee, to conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to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

Dated: 4/24/2025

Nestor Solutions, LLC, Auction.com, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, Ed Henderson, George Hawthorne, Marcia Elling, Louis Starzel, Thomas L. Swearingen, Tom Swearingen, Noel Wood, Steffany Fitzpatrick, Kim Anderson, Ron Anderson, Alexis Mendoza, Kevin Key, Jay Jacobs, Jeff Benton, Martha Rossington, Reyn Rossington, Lamar Cravens, Christopher D. Brown, Stephen E. Haynes, Justin Slone, Brian Hooper, Mike Jansta, Mike Hayward

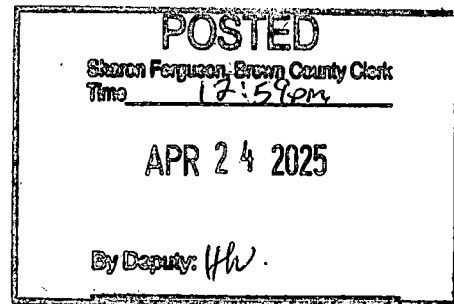
  
c/o Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648  
Phone: (888) 403-4115  
Fax: (888) 345-5501

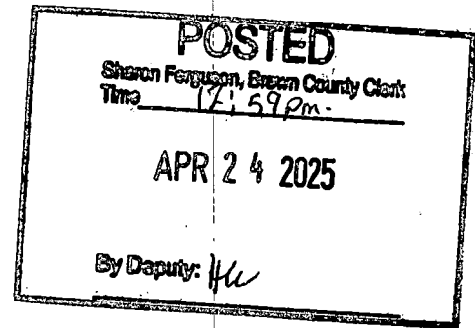
*Reyn Rossington*

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





TRACT 1:

A 1.25 acre tract of land, being the northwest 162.00 feet of Lot 5 and the southeast 90.97 feet of Lot 6, Block 8, Coggin & Ford's Addition, City of Brownwood, Brown County, Texas, according to the plat or map thereof recorded in Volume 1, Page 120A, Plat Records, Brown County, Texas, being part of a tract of land described in a deed to Gary D. Twiford et. ux. recorded in Volume 967, Page 326 of the Real Property Records, Brown County, Texas, being more particularly described by metes and bounds as follows:

Beginning at a car axle (control monument) found in the common line between said Block 8 and Vine Street, being a common corner between said Gary D. Twiford et. ux. tract and a tract of land described in a deed to Joe O. Bailey recorded in Volume 393, Page 221 of the Deed Records, Brown County, Texas, from which a 1/2" galvanized pipe (control monument) found for the south corner of said Block 8 bears S 32° 23' 55" E, 192.15 feet, for the south corner of this described tract;

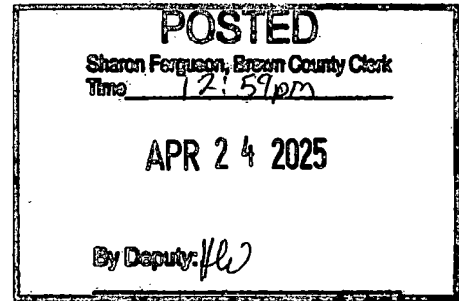
Thence N 32° 23' 55" W (base bearing per GPS observation, WGS 84), 252.97 feet along the common line between said Block 8 and Vine Street, same being the southwest line of said Gary D. Twiford et. ux. tract, to a 1/2" rebar rod set with a survey cap stamped RPLS 1983 (control monument) for a common corner between said Gary D. Twiford et. ux. tract and a tract of land described in a deed to Ellen L. Fletcher recorded in Volume 483, Page 563 of the Deed Records, Brown County, Texas, for the west corner of this described tract;

Thence N 48° 49' 23" E, 217.00 feet along the common line between said Gary D. Twiford et. ux. tract and Ellen L. Fletcher tract, to a 1/2" rebar rod set with a survey cap stamped RPLS 1983 in the common line between said Lot 6 and a unimproved alley, for the north corner of this described tract;

Thence S 32° 23' 55" E, 252.97 feet along the common line between Lots 5 & 6 and said unimproved alley, same being an interior line of said Gary D. Twiford et. ux. tract, to a 1/2" rebar rod set with a survey cap stamped RPLS 1983 for a common corner between said Gary D. Twiford et. ux. tract and said Joe O. Bailey tract, for the east corner of this described tract;

Thence S 48° 49' 23" W, 217.00 feet along the common line between said Gary D. Twiford et. ux. tract and Joe O. Bailey tract, to the place of beginning and containing 1.25 acres of land.

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TRACT 2:

A 1.32 acre tract of land, being the southeast 90.97 feet of Lot 1 and all of Lot 2, Block 8, Coggin & Ford's Addition, City of Brownwood, Brown County, Texas, according to the plat or map thereof recorded in Volume 1, Page 120A, Plat Records, Brown County, Texas, being part of a tract of land described in a deed to Gary D. Twiford et. ux. recorded in Volume 967, Page 326 of the Real Property Records, Brown County, Texas, being more particularly described by metes and bounds as follows:

Beginning at a 1/2" rebar rod set with a survey cap stamped RPLS 1983 (control monument) in the common line between said Block 8 and Cottage Street, being a common corner between said Gary D. Twiford et. ux. tract and a tract of land described in a deed to Joe O. Bailey recorded in Volume 393, Page 221 of the Deed Records, Brown County, Texas, for the east corner of said Lot 2, for the east corner of this described tract;

Thence S 48° 49' 23" W, 217.00 feet along the common line between said Lot 2 and Lot 3 and the common line between said Gary D. Twiford et. ux. tract and Joe O. Bailey tract, to a 1/2" rebar rod set with a survey cap stamped RPLS 1983 in the northeast line of a unimproved alley, for the west corner of this described tract;

Thence N 32° 23' 55" W, 267.97 feet along the common line between said Lots 1 & 2 and said unimproved alley, to a 1/2" rebar rod set with a survey cap stamped RPLS 1983, for a common corner between said Gary D. Twiford et. ux. tract and a tract of land described in a deed to Ellen L. Fletcher recorded in Volume 483, Page 563 of the Deed Records, Brown County, Texas, for the west corner of this described tract;

Thence N 48° 49' 23" E, 217.00 feet along the common line between said Gary D. Twiford et. ux. tract and Ellen L. Fletcher tract, to a 1/2" rebar rod set with a survey cap stamped RPLS 1983 (control monument) in the common line between Block 8 and Cottage Street, for the north corner of this described tract;

Thence S 32° 23' 55" E (base bearing per GPS observation, WGS 84), 267.97 feet along the common line between Block 8 and Cottage Street, same being the northeast line of said Gary D. Twiford et. ux. tract, to the place of beginning and containing 1.32 acres of land.