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HILL COUNTY, TEXAS

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## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

P 2223  
T.S. #: 2025-16177-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: 10/7/2025  
Time: The earliest time the sale will begin is 11:00 AM , or within three (3) hours after that time.  
Place: Hill County Courthouse, Texas, at the following location: 1 North Waco Street, Hillsboro, TX 76645 EAST DOOR OF THE HILL COUNTY COURTHOUSE  
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:

Field notes for the survey of a certain lot, tract, or parcel of land being a part of Lots 1 and 2, Block 13 of the Onstott Addition to the City of Hubbard in Hill County, Texas, according to plat recorded in Volume 49, Page 252 of the Deed Records of Hill County. Said land is all that certain tract described in a deed from Bessie Barnes Wolfe, et al to D. W. Holman et ux, Mary V. Holman recorded in Volume 368, Page 164 of the Deed Records of Hill County, more particularly described as follows:

BEGINNING at a 1/2" iron rod set at the intersection of the northwest line of a 20 foot alley with the southwest line of Cactus Avenue for the east corner of said Lot 1 and for the east corner of this, said rod being N45°00'00"W 20.00 feet from a 5/8" iron sucker rod found at the intersection of the southeast line of said alley with the southwest line of Cactus Avenue for the north corner of Lot 8, Block 13:

THENCE with the northwest line of said alley, S44°57'23"W, at 75.00 feet passing the south corner of said Lot 1, in all a distance of 150.00 feet to a 1/2" iron rod set for the south corner of said Lot 2 and for the south corner of this;

THENCE with the southwest line of said Lot 2, N45°00'00"W 52.38 feet to a 1/2" iron rod set for the south corner of that certain tract described in Volume 575, Page 174 of the Deed Records of Hill County and for the west corner of this;

THENCE N44°43'06"E 150.00 feet to a 1/2" iron rod set in the northeast line of said Lot 1 and in the southwest line of Cactus Avenue for the east corner of said Warren tract and for the north corner of this;

THENCE with the southwest line of Cactus Avenue, S45°00'00"E 53.00 feet to the place of beginning, containing 0.181 acres of land.

**Commonly known as:** 505 NORTH CACTUS AVENUE HUBBARD, TX 76648

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**Instrument to be Foreclosed** – The instrument to be foreclosed is the Deed of Trust dated 12/22/2015 and recorded in the office of the County Clerk of Hill County, Texas, recorded on 12/23/2015 under County Clerk's File No 00077836, in Book 1850 and Page 299 of the Real Property Records of Hill County, Texas.

**Grantor(s):** Donna Kersten an unmarried woman

**Original Trustee:** M. Keith Stitt

**Substitute Trustee:** Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Trustee LLC, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Janet Pinder, Abstracts/Trustees of Texas, LLC, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Ed Henderson, Kam Cook, David Teel, Margot Foster, Lori Garner, Brandy Bacon, Jamie Dworsky, Angela Cooper, Jeff Benton, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Stockman Foreclosure Services inc.

**Original Mortgagee:** Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Gateway Mortgage Group, LLC, its successors and assigns

**Current Mortgagee:** Freedom Mortgage Corporation

**Mortgage Servicer:** Freedom Mortgage Corporation

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.

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**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 \$84,932.00, executed by Donna Kersten an unmarried woman, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Gateway Mortgage Group, LLC, 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.