

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: April 02, 2019

Time: The sale will begin at 1:00PM or not later than three hours after that time.

Place THE HALLWAY INSIDE THE EAST DOOR OF THE RED RIVER 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 September 06, 2012 and recorded in Document VOLUME 0673, PAGE 438 real property records of RED RIVER County, Texas, with ANGELA MARIE BIHARY AND DARREN WAYNE COWLEY, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by ANGELA MARIE BIHARY AND DARREN WAYNE COWLEY, securing the payment of the indebtednesses in the original principal amount of \$127,551.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. FIRST GUARANTY MORTGAGE CORPORATION 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. RUSHMORE LOAN MANAGEMENT SERVICES, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o RUSHMORE LOAN MANAGEMENT SERVICES, LLC
15480 LAGUNA CANYON RD. SUITE 100
IRVINE, CA 92618

Robbie Garrillo for Robert Lamont
ROBERT LAMONT, SHERYL LAMONT, DAVID SIMS, HARRIETT FLETCHER, ALLAN JOHNSTON, SHARON ST.
PIERRE OR RONNIE HUBBARD

Substitute Trustee
c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP
4004 Belt Line Road, Suite 100
Addison, Texas 75001

My name is Robbie Garrillo, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001. I declare under penalty of perjury that on 2-26-19 I filed at the office of the RED RIVER County Clerk and caused to be posted at the RED RIVER County courthouse this notice of sale.

Certificate of Posting

Robbie Garrillo
Declarant's Name: Robbie Garrillo
Date: 2-26-19



NOS0000008126351

EXHIBIT "A"

ALL THAT CERTAIN TRACT OR PARCEL OF LAND BEING A PART OF THE C.M. AIKIN HEADRIGHT SURVEY, A-3, RED RIVER COUNTY, TEXAS, SAID TRACT OF LAND ALSO BEING A PART OF THAT CERTAIN 46.36 ACRE TRACT OF LAND DESCRIBED IN DEED OF GIFT TO THERESA S. DAVIS PIERCE AND LINDA G. DAVIS HADDOCK, DATED JUNE 17, 1997, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS, TO-WIT:

COMMENCING AT A 5/8" REINF. STEEL FOUND IN PLACE AT AN EXISTING FENCE CORNER BEING THE SOUTHEAST CORNER OF THAT CERTAIN 46.36 ACRE TRACT OF LAND DESCRIBED IN DEED OF GIFT TO THERESA S. DAVIS PIERCE AND LINDA G. DAVIS HADDOCK, DATED JUNE 17, 1997;

THENCE - N 90 DEGREES 00' 00" W, PASSING AT 632.59 FEET A 1/2" REINF. STEEL SET FOR THE POINT OF BEGINNING OF THE HEREIN DESCRIBED TRACT OF LAND;

THENCE- N 90 DEGREES 00' 00" W, PASSING AT 645.86 FEET A 1/2" REINF. STEEL SET FOR REFERENCE CORNER AND CONTINUING 20.00 FEET, FOR A TOTAL DISTANCE OF 665.85 FEET TO THE CENTER OF COUNTY ROAD NO. 4450;

THENCE- NORTHEASTERLY WITH THE CENTERLINE OF THE ABOVE MENTIONED COUNTY ROAD NO. 4450 ALONG THE FOLLOWING COURSES: N. 12 DEGREES 03' 34" E, 57.62 FEET; N. 12 DEGREES 44' 19" E., 86.19 FEET; N 13 DEGREES 19' 22" E, 103.77 FEET; AND N. 13 DEGREES 36' 38" E., 33.91 FEET;

THENCE- N 90 DEGREES 00' 00" E, PASSING AT 20.00 FEET A 1/2" REINF. STEEL SET FOR REFERENCE CORNER AND CONTINUING 582.91 FEET, FOR A TOTAL DISTANCE OF 602.91 FEET TO A 1/2" REINF. STEEL SET FOR CORNER;

THENCE- S 00 DEGREES 00' 00" W, 274.35 FEET TO THE POINT OF BEGINNING; BASIS OF BEARINGS IS ASSUMED. THE ABOVE PROPERTY BEING SURVEYED BY RICHARD V. HALL, JR. CONTAINS 4.000 ACRES OF LAND, MORE OR LESS; AND SUBJECT TO SUCH RIGHTS AS MAY BE VESTED IN THE PUBLIC FOR COUNTY ROAD NO. 4450 RIGHT-OF-WAY ALONG THE WEST BOUNDARY LINE OF THE ABOVE DESCRIBED PROPERTY.

FILED FOR RECORD
 11:27 o'clock A M. on

FEB 26 2019

Shawn Weemes
 SHAWN WEEMES, COUNTY CLERK
 RED RIVER CO., TX



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