

**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: February 04, 2025

Time: The sale will begin at 1:00 PM 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 January 29, 2018 and recorded in Document VOLUME 0739, PAGE 774 real property records of RED RIVER County, Texas, with WILLIS DEAN RUTHERFORD AND SPOUSE ANDREA RUTHERFORD, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by WILLIS DEAN RUTHERFORD AND SPOUSE ANDREA RUTHERFORD, securing the payment of the indebtednesses in the original principal amount of \$63,945.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. SIWELL INC. DBA CAPITAL MORTGAGE SERVICES OF TEXAS 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. SIWELL INC. DBA CAPITAL MORTGAGE SERVICES OF TEXAS, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o SIWELL INC. DBA CAPITAL MORTGAGE SERVICES OF TEXAS  
4212 50TH STREET  
LUBBOCK, TX 79413



NTSS0000009508797

**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 SHANNAH WALKER, AL DAVIS, KEVIN MCCARTHY, MURPHY HOWLE OR BEATRICE CARRILLO 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.



Israel Saucedo

**Certificate of Posting**

My name is \_\_\_\_\_, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on \_\_\_\_\_ 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.

\_\_\_\_\_

Declarants Name: \_\_\_\_\_

Date: \_\_\_\_\_

507 W 6TH STREET  
CLARKSVILLE, TX 75426

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RED RIVER

**EXHIBIT "A"**

ALL OF LOT NO. 4 IN BLOCK NO. 6 OF THE SIMS ADDITION TO THE CITY OF CLARKSVILLE, RED RIVER COUNTY, TEXAS, AS SHOWN BY THE PLAT OF SAID SIMS ADDITION TO THE CITY OF CLARKSVILLE, TEXAS, RECORDED IN VOLUME 220, PAGE 504 OF THE DEED RECORDS OF RED RIVER COUNTY, TEXAS.

BEING THE SAME LAND DESCRIBED IN DEED FROM JENNIFER BROOKE PORTERFIELD HUDDLESTON AND HUSBAND, CORTNEY D. HUDDLESTON, TO MATTHEW A. KUHLENGEL AND WIFE, JENNIFER M. KUHLENGEL, DATED AUGUST 25, 2004, AND RECORDED IN VOLUME 555, PAGE 658 OF THE OFFICIAL PUBLIC RECORDS OF RED RIVER COUNTY, TEXAS.

FILED FOR RECORD  
11:46 o'clock A M. on

JAN 14 2025

*Chassidy Chandler*  
CHASSIDY CHANDLER, COUNTY CLERK  
RED RIVER CO., TX