

24-258368

JUL 16 2026

Notice of Substitute Trustee's SaleChassidy Chandler
CHASSIDY CHANDLER, COUNTY CLERK
RED RIVER CO., TX

Notice Concerning Military Duty: 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. Tex. Prop. Code § 51.002(i)

Deed of Trust Date: December 6, 2006	Original Mortgagor/Grantor: DAVID WHITTAKER AND JOY WHITTAKER
Original Beneficiary / Mortgagee: CITIFINANCIAL, INC., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION, AS TRUSTEE, AS SUCCESSOR-IN-INTEREST TO U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS INDENTURE TRUSTEE, FOR THE HOLDERS OF THE CIM TRUST 2020-R1, MORTGAGE-BACKED NOTES, SERIES 2020-R1
Recorded in: Volume: 591 Page: 569 Instrument No: 34580	Property County: RED RIVER
Mortgage Servicer: Select Portfolio Servicing, Inc.	Mortgage Servicer's Address: 3217 S. Decker Lake Dr, Salt Lake City, Utah 84119

* 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 property securing the above referenced loan.

Secures: Note in the original principal amount of \$31,459.60, executed by DAVID WHITTAKER AND JOY WHITTAKER and payable to the order of Lender.

Property Address/Mailing Address: 5980 HWY 37 NORTH, CLARKSVILLE, TX 75426

Legal Description of Property to be Sold: ALL THAT CERTAIN TRACT OR PARCEL OF LAND SITUATED IN RED RIVER COUNTY, TEXAS, ABOUT 7 MILES NORTH FROM THE TOWN OF CLARKSVILLE, A PART OF THE A.H. LATIMER SURVEY, ABSTRACT NO. 502, AND BEING A PART OF THE 323 ACRE TRACT CONVEYED BY MEDONA BONNER TO SELMA A ALLMAN ET AL, BY DEED DATED MAY 7, 1935, OF RECORD IN VOLUME 137, PAGE 588, DEED RECORDS OF RED RIVER COUNTY, TEXAS, AND BEING ALSO A PART OF A 25 ACRE TRACT OUT OF THE ABOVE TRACT AS DESCRIBED IN DEED FROM VOLNEY B. FERGUSON AND WIFE TO F.M. CLAYTON AND WIFE, DATED JANUARY 14, 1948, AND RECORDED IN VOLUME 177, PAGES 435-436, DEED RECORDS OF RED RIVER COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO WIT:

BEGINNING AT A STAKE ON THE WEST BOUNDARY LINE OF SAID 25 ACRE TRACT ABOVE MENTIONED AT THE INTERSECTION OF STATE HIGHWAY NO. 37 AND THE PUBLIC ROAD WHICH RUNS IN A NORTHEASTERLY DIRECTION;

THENCE WITH THE SOUTH SIDE OF SAID PUBLIC ROAD IN NORTHEASTERLY DIRECTION 136 FEET A STAKE ON THE SOUTH SIDE OF SAID PUBLIC ROAD, THENCE WITH THE SOUTH BOUNDARY LINE OF SAID ROAD SOUTH 83 1-2 EAST 103 FEET TO THE NORTHWEST CORNER OF A TRACT OF LAND HERTOFORE CONVEYED BY GRANTORS TO ELMORE MCCLINTON BY DEED RECORDED IN VOLUME 182, PAGE 460, DEED RECORDS OF RED RIVER COUNTY, TEXAS, THENCE SOUTH WITH MCCLINTONS WEST BOUNDARY LINE 193 FEET TO HIS SOUTHWEST CORNER, A STAKE; THENCE



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EAST WITH HIS SOUTH BOUNDARY LINE 200 FEET, A STAKE, HIS SOUTHEAST CORNER, CONTINUING ON EAST 105 FEET IN ALL ALONG THIS LINE 305 FEET, A STAKE;

THENCE NORTH 193 FEET, A STAKE ON THE SOUTH SIDE OF PUBLIC ROAD, THE NORTH BOUNDARY LINE OF SAID 25 ACRE TRACT;

THENCE WITH THE SOUTH BOUNDARY LINE OF SAID PUBLIC ROAD, SOUTH 83 1-2 EAST 171 FEET, A STAKE FOR CORNER;

THENCE SOUTH 287 FEET, A STAKE FOR CORNER;

THENCE WEST 675 FEET, A STAKE ON WEST BOUNDARY LINE OF SAID 25 ACRE TRACT, THE EAST BOUNDARY LINE OF STATE HIGHWAY NO. 37;

THENCE NORTH WITH THE EAST BOUNDARY LINE OF SAID STATE HIGHWAY NO. 37, 178 FEET TO THE PLACE OF BEGINNING, CONTAINING THREE (3) ACRES OF LAND, MORE OR LESS, LESS, SAVE AND EXCEPT FROM THE ABOVE DESCRIBED TRACT OF LAND THE FOLLOWING DESCRIBED TRACT OF LAND AS SHOWN IN DEED FROM A.B. KELLAM AND WIFE, VERDA MARS KELLAM, TO JACK DAVIS AND WIFE, NAOMI DAVIS, DATED MAY 2, 1955, AND RECORDED IN VOLUME 202, PAGE 451, DEED RECORDS OF RED RIVER COUNTY, TEXAS ALL THAT CERTAIN TRACT OR PAREL OF LAND SITUATED IN RED RIVER COUNTY, TEXAS, ABOUT 7 MILES NORTH OF CLARKSVILLE, A PART OF THE A.H. LATIMER SURVEY, ABSTRACT NO. 502, AND BEING A PART OF A 3 ACRE TRACT OF LAND AS DESCRIBED IN DEED FROM F.M. CLAYTON AND WIFE, TO A.B. KELLAM AND WIFE, DATED APRIL 27, 1953, AND RECORDED IN VOLUME 196, PAGE 215 OF THE DEED RECORDS OF RED RIVER COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO WIT:

BEGINNING AT THE SOUTHEAST CORNER OF SAID 3 ACRE TRACT ABOVE MENTIONED;

THENCE NORTH WITH THE EAST BOUNDARY LINE THEREOF 287 FEET, A STAKE;

THENCE WEST 171 FEET, A STAKE'

THENCE SOUTH 287 FEET, A STAKE ON THE SOUTH BOUNDARY LINE OF SAID 3 ACRE TRACT;

THENCE EAST 171 FEET TO THE PLACE OF BEGINNING. BEING THE SAME LAND DESCRIBED IN DEED FROM ALVIS E KNOWLES AND WIFE, BETTY KNOWLES, TO GILBERT M. TIEGS, DATED APRIL 1, 1983, AND RECORDED IN VOLUME 348, PAGE 144 OF THE DEED RECORDS OF RED RIVER COUNTY, TEXAS.

Date of Sale: September 01, 2026	Earliest time Sale will begin: 1:00 PM
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Place of sale of Property: Red River County Courthouse, 400 N. Walnut Street, Clarksville, TX 75426

OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION, AS TRUSTEE, AS SUCCESSOR-IN-INTEREST TO U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS INDENTURE TRUSTEE, FOR THE HOLDERS OF THE CIM TRUST 2020-R1, MORTGAGE-BACKED NOTES, SERIES 2020-R1*, the owner and holder of the Note, has requested Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite

850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION, AS TRUSTEE, AS SUCCESSOR-IN-INTEREST TO U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS INDENTURE TRUSTEE, FOR THE HOLDERS OF THE CIM TRUST 2020-R1, MORTGAGE-BACKED NOTES, SERIES 2020-R1* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (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(a) of the Texas Property Code, Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

Limitation of Damages: If the sale is set aside for any reason, the purchaser at the sale shall be entitled only to a return of the funds paid. The purchaser shall have no further recourse against Mortgagor, the Mortgagee, or the Mortgagee's attorney.

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.

/s/Joseph Vacek

Joseph Vacek

Attorney for Select Portfolio Servicing, Inc.

State Bar No.: 24038848

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Robertson, Anschutz, Schneid, Crane & Partners,

PLLC / Attorney for Mortgagee

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