

**APPOINTMENT OF SUBSTITUTE TRUSTEE  
and NOTICE OF TRUSTEE SALE**

FILED FOR RECORD  
12:24 o'clock *P* M. on

THE STATE OF TEXAS  
COUNTY OF RED RIVER

**Deed of Trust Date:**  
August 20, 1985

**Property address:**  
518 W 7TH ST  
CLARKSVILLE, TX 75426

DEC 15 2025

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

**Grantor(s)/Mortgagor(s):**  
KENNETH J. PHELPS AND WIFE ANNETTE T. PHELPS

**LEGAL DESCRIPTION:** ALL THAT CERTAIN TRACT OR PARCEL OF LAND SITUATED IN RED RIVER COUNTY, IN THE CITY OF CLARKSVILLE, TEXAS, BEING LOT NO. SIX (6) OF THE MEADOWBROOK ADDITION TO THE CITY OF CLARKSVILLE, RED RIVER COUNTY, TEXAS, ACCORDING TO THE OFFICIAL MAP AND PLAT OF SAID ADDITION RECORDED IN VOLUME 317, PAGE 688 OF THE DEED RECORDS OF RED RIVER COUNTY, TEXAS.

**Original Mortgagee:**  
THE UNITED STATES OF AMERICA ACTING THROUGH  
THE RURAL HOUSING SERVICE OR SUCCESSOR  
AGENCY, UNITED STATES DEPARTMENT OF  
AGRICULTURE, ITS SUCCESSORS AND ASSIGNS

**Earliest Time Sale Will Begin:** 01:00 PM

**Current Mortgagee:**  
UNITED STATES OF AMERICA, ACTING THROUGH THE  
RURAL HOUSING SERVICE, ITS SUCCESSORS AND  
ASSIGNS, UNITED STATES DEPARTMENT OF  
AGRICULTURE

**Date of Sale:** JANUARY 6, 2026

**Property County:** RED RIVER

**Original Trustee:** J. LYNN FUTCH

**Recorded on:** August 27, 1985  
**As Clerk's File No.:** 68048

**Substitute Trustee:**

Harriett Fletcher, Ronnie Hubbard, Sheryl La Mont, Heather Golden, Resolve Trustee Services, LLC, Richard Paul Carr Jr, Sharon St. Pierre, Margaret Rosanne Kayl, Michael Turner, Jabria Foy, Kara Riley, Marinosci Law Group PC, ServiceLink Agency Sales and Posting, LLC

**Mortgage Servicer:**  
UNITED STATES OF AMERICA, ACTING THROUGH THE  
RURAL HOUSING SERVICE, ITS SUCCESSORS AND  
ASSIGNS, UNITED STATES DEPARTMENT OF  
AGRICULTURE

**Substitute Trustee Address:**  
c/o Marinosci Law Group, P.C.  
16415 Addison Road, Suite 725  
Addison, TX 75001  
(972) 331-2300

**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 current Mortgagee and/or Mortgage Servicer under said Deed of Trust, according to the provisions therein set out does hereby remove the original trustee and all successor substitute trustees and appoints in their stead Harriett Fletcher, Ronnie Hubbard, Sheryl La Mont, Heather Golden, Resolve Trustee Services, LLC, Richard Paul Carr Jr, Sharon St. Pierre, Margaret



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Rosanne Kayl, Michael Turner, Jabria Foy, Kara Riley, Marinosci Law Group PC, ServiceLink Agency Sales and Posting, LLC, 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 Mortgagee therein.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due and the owner and holder has requested to sell said property to satisfy said indebtedness

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, JANUARY 6, 2026** between ten o'clock AM and four o'clock PM and beginning not earlier than **01:00 PM** or not later than three hours thereafter. 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 be conducted at the Red River County Courthouse, 400 N. Walnut Street, Clarksville, TX 75426 as designated by the Commissioners' Court, of said county pursuant to Section 51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

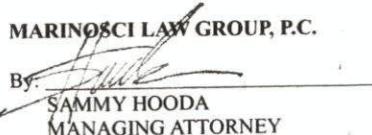
UNITED STATES OF AMERICA, ACTING THROUGH THE RURAL HOUSING SERVICE, ITS SUCCESSORS AND ASSIGNS, UNITED STATES DEPARTMENT OF AGRICULTURE, who is the Mortgagee and/or Mortgage Servicer of the Note and Deed of Trust associated with the above referenced loan. The Mortgage Servicer is authorized to represent 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 debt.

**ACTIVE MILITARY SERVICE NOTICE**

Assert and protect your rights as a member of the armed forces of the United States. If you 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.

WITNESS MY HAND, 12/8/25

MARINOSCI LAW GROUP, P.C.

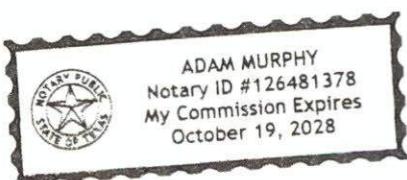
By:   
SAMMY HOODA  
MANAGING ATTORNEY

THE STATE OF TEXAS  
COUNTY OF DALLAS

Before me, Adam Murphy, the undersigned officer, on this, the 8 day of DEC 2025, personally appeared SAMMY HOODA,  known to me, who identified herself/himself to be the MANAGING ATTORNEY of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal

(SEAL)



Notary Public for the State of TEXAS

My Commission Expires: 10-19-28

Adam Murphy  
Printed Name and Notary Public

Grantor: UNITED STATES OF AMERICA, ACTING THROUGH Return to:  
THE RURAL HOUSING SERVICE, ITS SUCCESSORS  
AND ASSIGNS, UNITED STATES DEPARTMENT OF  
AGRICULTURE  
3775 VENTURE DRIVE  
DULUTH, GA 30096  
Our File No. 25-07265

MARINOSCI LAW GROUP, P.C.  
MARINOSCI & BAXTER  
16415 Addison Road, Suite 725  
Addison, TX 75001