

24-0001FC

NOTICE OF FORECLOSURE 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.

PROPERTY TO BE SOLD: The property to be sold is described as follows:

ALL THAT CERTAIN TRACT, LOT OR PARCEL OF LAND, SITUATED IN SHELBY COUNTY, TEXAS, BEING OUT OF AND A PART OF THE W. J. SPIVEY OLD HOME STEAD AND BEING A PART OF THE MANON SMITH H. R. SURVEY AND BEING SITUATED ABOUT 1/2 MILE WEST OF THE TOWN OF JOAQUIN TEXAS, AND BEING DESCRIBED IN A DEED FROM EDDIE LINDSEY TO HERSHEL LOWE ON MARCH 8, 1958, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS IN THAT CERTAIN WARRANTY DEED DATED JULY 26, 2021 IN DOCUMENT NO. 2021002845, OFFICIAL RECORDS OF SHELBY COUNTY, TEXAS.

commonly known as 620 Richardson St., Joaquin, Texas 75954; and

including all personal property secured by the security agreement included in the Deed of Trust and the Manufactured Home situated thereon identified as 2021 Southern Energy 43CEE32764AH21 (76' x 32'), Serial Number SAD030925ALA & SAD30925ALB, Label Number NTA2023358 & NTA2023359, together with all parts, accessories, repairs, improvements, and accessions.

INSTRUMENT TO BE FORECLOSED: The instrument to be foreclosed is the deed of trust recorded as document number 2022001717 in the official public records of Shelby County, Texas.

DEED OF TRUST:

Date: November 26, 2021

Grantor / Mortgagor: Carroll Ray Miller

Original Trustee: Robert W. Buchholz

Beneficiary / Mortgagee:

Name: Triad Manufactured Home Financial Services, Inc.

Mailing Address: 13901 Sutton Park Dr., Bldg. A, Suite 300
Jacksonville, FL 32224
Duval County

Recording information: Official Public Records of Shelby County Texas
Doc. 2022001717

SUBSTITUTE TRUSTEE(S):

Name: JIM MILLS, SUSAN MILLS, ANDREW MILLS-MIDDLEBROOK, ED
HERNDERSON, PAIGE BENTLEY, LAURA ROWE, BENJAMIN
WOOTEN, GARY WILSON

Mailing Address: 9130 Jollyville Rd., Ste. 100-21, Austin, Texas 78759

Mortgage Servicer has appointed the foregoing persons as Substitute Trustee under the deed of trust.

MORTGAGE SERVICER: Triad Financial Services, Inc.

13901 Sutton Park Drive South, Suite 300
Jacksonville, FL 32224
Duval County

DATE, TIME, AND PLACE OF SALE: The sale is scheduled to be held at the following date, time, and place:

Date: Tuesday, March 5, 2024

Time: The sale will begin no earlier than 1:00 P.M. or no later than three hours thereafter. The sale will be completed by no later than 4:00 P.M.

Place: Shelby County Courthouse, 200 San Augustine Street, Center, Texas 75935, or as designated by the County Commissioner's office, or in the area designated by the Commissioner's Court.

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 beneficiary 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. The sale shall not cover any part of the property that has been released of public record from the lien of 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 beneficiary 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. THERE WILL BE NO WARRANTY RELATING TO THE TITLE, POSSESSION, QUIET ENJOYMENT, OR THE LIKE FOR PERSONAL PROPERTY IN THIS DISPOSITION.

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.

TYPE OF SALE: The sale is a nonjudicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by Carroll Ray Miller.

OBLIGATIONS SECURED: The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively, the "Obligations") including but not limited to the Note in the original principal amount of \$128,093.59, executed by Carroll Ray Miller, and payable to the order of Triad Manufactured Home Financial Services, Inc.

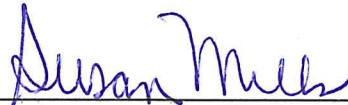
First Florida Credit Union who is the current owner and holder of the Obligations and is the current beneficiary under the deed of trust. Triad Financial Services, Inc. is representing First Florida Credit Union under a servicing agreement.

Questions concerning the sale may be directed to the undersigned or to the Mortgage Servicer, Triad Financial Services, Inc. at 13901 Sutton Park Drive South, Suite 300, Jacksonville, FL 32224, (800) 522-2013.

{REMAINDER OF PAGE LEFT BLANK}

DEFAULT AND REQUEST TO ACT. Default has occurred under the deed of trust, and the Mortgage Servicer has requested me, as Substitute Trustee. This foreclosure is being administered by the Mortgage Servicer. The Mortgage Servicer is representing the Mortgagee under a servicing agreement. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

Dated: February 1, 2024.



JIM MILLS, SUSAN MILLS, ANDREW MILLS-
MIDDLEBROOK, ED HERNDERSON, PAIGE
BENTLEY, LAURA ROWE, BENJAMIN
WOOTEN, GARY WILSON
Substitute Trustee
9130 Jollyville Rd., Ste. 100-21
Austin, Texas 78759