

25-026 FC

**NOTICE OF FORECLOSURE SALE**

FILED FOR RECORD  
SHELBY COUNTY, TEXAS

2025 SEP 10 AM 11:04

JENNIFER L. FOUNTAIN  
COUNTY CLERK

BY \_\_\_\_\_ DEPUTY

Notice is hereby given of a public nonjudicial foreclosure sale.

1. Deed of Trust. The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the following described deed of trust:

Date: October 31, 2022

Borrower(s): James Miller and Pamela Miller

Beneficiary: Cooperative Teachers Credit Union

Substitute Trustee: Charles E. Lauffer, Jr., and/or Scott A. Ritcheson, and/or Lance Vincent, and/or Douglas Ritcheson

Recording Information: Deed of Trust recorded under document number 2022005763 of the Official Public Records of Shelby County, Texas.

2. Property to be Sold. The property to be sold (the "Property") is described as follows:

**Being 1.8331 acre of land, situated in the DANIEL HOPKINS SURVEY A-298, Shelby County, Texas, and being a part of the called 2.25 acre tract described in Warranty Deed from Billy D. Rodgers and wife, Helen Rodgers to David Shields, Jr. and wife, Modra Danielle Shields, dated November 27, 2019, and recorded under Documents No. 2019003842, in the Official Public Records of Shelby County, Texas; said 1.8331 acre of land being more particularly described in Exhibit "A" attached hereto and incorporated herein for all purposes. The property currently has the address of 1216 FM 2468, Center, TX 75935.**

3. Date, Time, and Place of Sale. The sale is scheduled to be held at the following date, time and place:

Date: October 7, 2025

Time: The sale shall begin no earlier than 1:00 p.m. or no later than three (3) hours thereafter. The sale shall be completed by no later than 4:00 p.m.

Place: Shelby County District Court Building in Center, Texas, at the following location:

The area within a radius of 100 feet of the southeastern door of the District Court building in the city of Center, Shelby County, Texas, or in the area of such location designates by the Shelby County Commissioners' Court as the area where foreclosure sales shall take place.

The deed of trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust need not appear at the date, time and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. Such reporting or refiling may be after the date originally scheduled for this sale.

4. 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 date the property is sold.

The sale will be made expressly subject to unpaid ad valorem taxes and 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 other 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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

A purchaser at the sale of the Property “acquires the Property “AS IS” without any expressed or implied warranties” (except as to the warranties of title from the borrower identified in the deed of trust described below). Any purchaser acquires the Property “at the purchaser’s own risk.” Texas Property Code §51.009. Nothing set forth in this Notice is an express or implied representation or warranty regarding the Property, all of which are specifically disclaimed by the undersigned and by the beneficiary of the herein described deed of trust.

5. 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 James Miller and Pamela Miller. The deed of trust is dated October 31, 2022 and is recorded in the office of the County Clerk of Shelby County, Texas, under document number 2022005763 of the Official Public Records of Shelby County.

6. Obligations Secured. The deed of trust provides that it secures the payment of the indebtedness and obligation therein described including, but not limited to 1) the Note in the original principal amount of \$260,000.00, executed by James Miller and Pamela Miller and payable to the order of Cooperative Teachers Credit Union; 2) all renewals and extensions of the note; 3) all interest, late charges, fees and other expenses payable under said note on the herein described deed of trust; 4) all other debts and obligations described in the deed of trust (including all debts secured by any cross-collateralization clause in the deed of trust). Cooperative Teachers Credit Union is the current owner and holder of the Obligation and is the beneficiary under the deed of trust.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, Cooperative Teacher Credit Union, (903) 787-8189.

7. Default and Request to Act. Default has occurred under the deed of trust, and the beneficiary has asked me, as substitute trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

DATED: September 9, 2025.



Charles E. Lauffer, Jr., Substitute Trustee  
821 ESE Loop 323, Suite 530  
Tyler, Texas 75701  
Tel: (903) 535-2900  
Fax: (903) 533-8646

**Notice to Members of the Armed Forces of the United States:**

**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.**

# EXHIBIT A

Being 1.8331 acres of land situated in the Daniel Hopkins Survey, Abstract 298, Shelby County, Texas, and being part of the called 2.25 acre tract described in a Warranty Deed with Vendor's Lien from Billy D. Rodgers and wife, Helen Rodgers, to David Shields, Jr., and wife, Modra Danielle Shields, dated November 27, 2019, and recorded under Document No. 2019003842, in the Official Public Records of Shelby County, Texas, said called 2.25 acre tract formerly being part of a called 13.481 acre tract described as "First Tract" in a Special Warranty Deed from Helen Rodgers to Billy D. Rodgers, dated June 15, 1998, and recorded in Volume 840, Page 573, in the Official Public Records of Shelby County, Texas, said 1.8331 acres being more particularly described by metes and bounds as follows:

BEGINNING at the Northwest corner of said Shields called 2.25 acre tract in the centerline of Farm-to-Market Road 2468, from which a 3/8-inch iron rod found for witness bears N 74°44'06" E, 47.93 feet, and being S 10°10'14" E, 198.57 feet from the Northwest corner of said Rodgers called 13.481 acre tract, from which a 3/8-inch iron rod found for witness bears N 79°13'00" E, 50.06 feet;

THENCE N 74°44'06" E, with the North line of said called 2.25 acre tract (basis of bearing orientation) a distance of 297.11 feet to a 3/8-inch iron rod found near the Northeast base of a cross-tie fence corner post;

THENCE S 24°15'26" E, with the East line of said called 2.25 acre tract, a distance of 205.42 feet a 1/2-inch iron rod with plastic cap stamped RPLS 5313 set;

THENCE S 01°49'36" W, continuing with said East line of the called 2.25 acre tract, (called S 00°54'26" W), a distance of 4.66 feet (called 4.81 feet) to a 3/8-inch iron rod found on the East side of a cross-tie fence corner post;

THENCE S 22°31'02" W, continuing with said East line of the called 2.25 acre tract (called S 23°09'23" W), a distance of 14.06 feet (called 14.32 feet) to a 3/8-inch iron rod found at the South base of a cross-tie fence corner post and on the North side of a dirt and gravel driveway, from which a 3/8-inch iron rod found at the East base of a cross-tie fence corner post bears S 43°02'53" E, 17.60 feet;

THENCE along the North side of said dirt and gravel driveway as follows:

- 1.) S 49°56'22" W, 72.12 feet to a 1/2-inch iron rod with plastic cap stamped RPLS 5313 set;
- 2.) S 80°46'18" W, a distance of 112.33 feet to a 1/2-inch iron rod with plastic cap stamped RPLS 5313 set;
- 3.) S 74°27'58" W, a distance of 80.10 feet to a 1/2-inch iron rod with plastic cap stamped RPLS 5313 set; and,
- 4.) S 41°44'28" W, passing at a distance of 41.66 feet a 1/2-inch iron rod with plastic cap stamped RPLS 5313 set for reference in the East right-of-way line of Farm-to-Market Road 2468, and continuing for a total distance of 105.19 feet to the centerline of said Farm-to-Market Road 2468 and the West line of said Shields called 2.25 acre tract and said Rodgers called 13.481 acre tract;

THENCE N 10°10'14" W, with said centerline of Farm-to-Market Road 2468 as the West line of said Shields called 2.25 acre tract, a distance of 295.71 feet to the POINT of BEGINNING and containing 1.8331 acres of land within these calls.