

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.

NOTICE OF SALE

PURSUANT TO AUTHORITY conferred upon the Trustee by that certain Deed of Trust dated January 10, 2022, executed by **BILLY GLENN CUMMINGS AND MARY SYLVIA MORENO, A MARRIED COUPLE** ("Mortgagor") to Tim Williams, Trustee, for the benefit of **21ST MORTGAGE CORPORATION** ("Mortgagee"), filed for record under Instrument No. 2022-000554, Official Public Records of Caldwell County, Texas, Mortgagee appoints K. Clifford Littlefield, Alexander J. Tiffany, Mara E. Schechter or Norma Jean Hesseltine, whose address is listed below, or Sharlet Watts, Angela Zavala, Michelle Jones, Richard Zavala, Jr or Deanna Ray, whose business address is 14800 Landmark Blvd., Suite 850, Dallas, Texas 75254, under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, default having been made in the covenants of the Deed of Trust, to sell on **Tuesday, November 5, 2024**, (that being the first Tuesday of the month), at public auction to the highest bidder for cash, at the Caldwell County Courthouse at the place designated by the Commissioner's Court for such sales in Caldwell County, Texas, (on the steps of the county courthouse or as designated by the County Commissioner), the sale to begin at 1:00 o'clock p.m. or not later than three (3) hours after such time on that date, selling all of the property as an entirety or in such parcels as the Trustee acting may elect the property offered for sale, more particularly described on Exhibit "A" attached hereto and made a part hereof, together with any and all improvements constructed upon, affixed to or located upon the above described real property, including but not limited to the 2022 Palm Harbor Manufactured Home, Serial No. PHH330TX21-24805AB-RMD.

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.

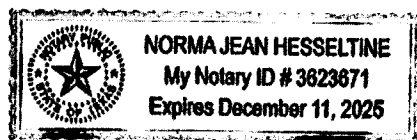
EXECUTED this 17 day of September, 2024.

Filed this 19 day of Sept. 2024
10:46 AM
TERESA RODRIGUEZ
COUNTY CLERK, CALDWELL COUNTY, TEXAS
By Sandra Guerra Deputy
Sandra Guerra

K. CLIFFORD LITTLEFIELD
K. CLIFFORD LITTLEFIELD, Mortgagee Attorney
UPTON, MICKITS & HEYMANN, L.L.P.
802 N. Carancahua, Suite 450
Corpus Christi, Texas 78401
Telephone: (361) 884-0612
Facsimile: (361) 884-5291
Email: clittlefield@umhlaw.com

THE STATE OF TEXAS §
COUNTY OF NUECES §

SUBSCRIBED and SWORN TO BEFORE ME, the undersigned Notary Public, by **K. CLIFFORD LITTLEFIELD**, this 17 day of September, 2024, to certify which witness my hand and official seal.



[Signature]
NOTARY PUBLIC, STATE OF TEXAS

EXHIBIT "A"

Lot 4 of REBECCA'S CROSSING, an addition in Caldwell County, Texas, according to the map or plat thereof recorded in Plat Cabinet C, Slide 177, Plat Records of Caldwell County, Texas

Return to:
K. Clifford Littlefield
Upton, Mickits & Heymann, L.L.P.
802 N. Carancahua, Suite 450
Corpus Christi, Texas 78401