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GWINDA JONES, COUNTY CLERK
ERATH COUNTY, TEXAS

By CW Deputy

Notice of Substitute Trustee Sale

RTS 1964
T.S. #: 22-7825

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.

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

Date: 12/6/2022
Time: The sale will begin no earlier than 10:00 AM or no later than three hours thereafter.
The sale will be completed by no later than 1:00 PM
Place: Erath County Courthouse in Stephenville, Texas, at the following location: **THE OUTSIDE SOUTH STEPS OF THE COURTHOUSE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE**

Property To Be Sold - The property to be sold is described as follows:

SEE ATTACHED EXHIBIT "A"

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust is dated 12/24/2009 and is recorded in the office of the County Clerk of Erath County, Texas, under County Clerk's File No 2009-06214, recorded on 12/31/2009, of the Real Property Records of Erath County, Texas.
Property Address: 640 E SHERIDAN ST DUBLIN, TX 76446

Trustor(s):	MELODY WARNER	Original Beneficiary:	ONE REVERSE MORTGAGE LLC
Current Beneficiary:	GITSIT Solutions LLC	Loan Servicer:	Kondaur Capital, LLC FKA Kondaur Capital Corporation
Current Substituted Trustees:	Auction.com, Guy Wiggs, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Kathy Arrington, Janet Pinder, Brandy Bacon, Jamie Dworsky, Rick Snoke, Brandy Bacon, Prestige Default Services, LLC		

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.

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. 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. Pursuant to section 51.0075 of the Texas Property Code, the trustee

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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 non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by MELODY WARNER, AN UNMARRIED WOMAN. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$157,500.00, executed by MELODY WARNER, AN UNMARRIED WOMAN, and payable to the order of ONE REVERSE MORTGAGE LLC; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of MELODY WARNER, AN UNMARRIED WOMAN to MELODY WARNER. GITSIT Solutions LLC is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.


The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Questions concerning the sale may be directed to the undersigned or to the beneficiary:

GITSIT Solutions LLC
c/o Kondaur Capital, LLC FKA Kondaur Capital Corporation
333 S. Anita Drive,
Suite 400,
Orange, CA 92868
888) 566-3287

Dated: 11/14/22

Auction.com, Guy Wiggs, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Kathy Arrington, Janet Pinder, Brandy Bacon, Jamie Dworsky, Rick Snoke, Brandy Bacon, Prestige Default Services, LLC,



Prestige Default Services, LLC
9720 Coit Road, Suite 220-228
Plano, Texas 75025
Phone: (972) 893-3096 ext. 1035
Fax: (949) 427-2732

AFTER RECORDING, PLEASE RETURN TO:
Prestige Default Services, LLC
9720 Coit Road, Suite 220-228
Plano, Texas 75025
Attn: Trustee Department

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EXHIBIT "A"

ALL THAT CERTAIN LAND, SITUATED IN THE CITY OF DUBLIN IN ERATH COUNTY, TEXAS, AND DESCRIBED AS FOLLOWS, TO-WIT:

FIRST TRACT: LOTS 10 AND 11, IN BLOCK 20, OF THE CITY OF DUBLIN, ERATH COUNTY, TEXAS, ACCORDING TO THE KING ABSTRACT CO. MAP OF THE CITY OF DUBLIN, REVISED NOVEMBER 10, 1955, LOT 10 BEING THE SAME LAND CONVEYED TO LOYD HINES, BY DEED DATED FEBRUARY 13, 1939, AND RECORDED IN VOL. 257, PAGE 351, AND IN THE DEED RECORDED IN VOL. 60, PAGE 530, ERATH COUNTY DEED RECORDS, LOT 11 BEING THE SAME LAND DESCRIBED IN DEED TO LOYD HINES RECORDED IN VOL. 346, PAGE 510, OF THE DEED RECORDS OF ERATH COUNTY, TEXAS, TO WHICH DEEDS REFERENCE IS MADE FOR ALL PURPOSES.

SAVE AND EXCEPT: THE WESTERLY 120 FEET OF LOT 11, BLOCK 20, CITY OF DUBLIN, ERATH COUNTY, TEXAS. SAID LOT BEING THE SAME LAND DESCRIBED IN DEED TO LOYD HINES. RECORDED IN VOLUME 345, PAGE 519. ERATH COUNTY, TEXAS, DEED RECORDS. TO WHICH DEED REFERENCE IS MADE FOR FURTHER DESCRIPTIVE PURPOSES AND BEING LOT LOCATED ON NORTH SIDE OF EAST SHERIDAN STREET IN DUBLIN, TEXAS.

FURTHER SAVE AND EXCEPT: PART OF LOT 10, BLOCK 20, TO THE CITY OF DUBLIN, ERATH COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A ½" IRON ROD SET FOR CORNER OF THE NORTHERLY LINE OF E. SHERIDAN AT A POINT THAT IS EASTERLY 415 FEET FROM

THE SOUTHWEST CORNER OF SAID BLOCK 20:

THENCE SOUTH 71° EAST ALONG THE NORTHERLY LINE OF SAID E. SHERIDAN 80 FEET TO A ½" IRON ROD SET FOR CORNER:

THENCE NORTH 19° EAST, 71 FEET TO A 3/8" IRON ROD SET FOR CORNER:

THENCE NORTH 71° WEST, 50 FEET TO A 1/2" IRON ROD SET FOR CORNER:

THENCE SOUTH 19° WEST, 71 FEET TO THE PLACE OF BEGINNING AND CONTAINING 3.680 SQUARE FEET OF LAND.

TRACT TWO: LOT A IN BLOCK 74, OF THE CITY OF DUBLIN, IN ERATH COUNTY, TEXAS. AS SHOWN ON KING ABSTRACT COMPANY MAP OF DUBLIN, REVISED NOVEMBER 10, 1955, AND BEING THE EASTERLY 187 VRS, OF THAT CERTAIN 10.5 ACRE TRACT CONVEYED TO LOYD HINES, BY DEED OF RECORD IN VOLUME 350, AT PAGE 125 OF THE DEED RECORDS OF ERATH COUNTY, TEXAS.

DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT THE S.E.C. OF SAID 10.5 ACRE TRACT:

THENCE N. 19 E. 267 VRS, TO THE N.E.C. OF SAID 10.5 ACRES:

THENCE N. 71 W. 187 VRS. TO THE N.E.C. OF THE WESTERLY 59 VRS. OF SAID 10.5 ACRES IN THE N.E.C. OF LOT B. IN SAID BLOCK:

THENCE S. 19 W. 267 VRS. TO THE SOUTHERLY S.W.C. OF SAID 10.5 ACRES: THENCE S. 19 E. 187 VRS. TO THE PLACE OF BEGINNING.

SAVE AND EXCEPT: A PORTION OF LOT A, BLOCK 74, CITY OF DUBLIN, ERATH COUNTY, TEXAS. ACCORDING TO KING'S MAP OF SAID CITY, BEING A PORTION OF THAT SAME TRACT DESCRIBED IN THE DEED TO MELODY WARNER, RECORDED IN VOLUME 824, PAGE 926, DEED RECORDS, ERATH COUNTY, TEXAS. BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

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Exhibit A continued

BEGINNING AT A 6" WOOD FENCE CORNER POST IN THE WEST LINE OF WILLIAM STREET FOR THE SOUTHEAST CORNER OF LOT A, SAME BEING THE NORTHEAST CORNER OF LOT 5, BLOCK 20 OF THE CITY OF DUBLIN:

THENCE N 70° 41' 59" W. 111.96 FEET ALONG THE COMMON LINE BETWEEN LOT A AND LOT 5 TO A FENCE POST:

THENCE N. 13° 50' 42" E.. 114.80 FEET TO A 3/8" REBAR ROD SET WITH A CAP STAMPED RPLS 1983 (CONTROL MONUMENT):

THENCE N. 69° 54' 53" W., 193.49 FEET TO A 3/8 REBAR ROD SET WITH A CAP STAMPED RPLS 1983 (CONTROL MONUMENT):

THENCE N. 53° 13' 29" W., 170.12 FEET TO A 3/8" REBAR ROD SET WITH A CAP STAMPED RPLS 1983 IN THE WEST LINE OF LOT A, SAME BEING THE EAST LINE OF LOT 1 OF SAID BLOCK 20:

THENCE N. 17° 10' 10" E.. ALONG THE COMMON LINE BETWEEN LOT A AND LOT 1. AT 110.41 FEET PASSING THE NORTHEAST CORNER OF LOT 1, SAME BEING THE SOUTHEAST CORNER OF LOT F OF SAID BLOCK 74, BEING THAT SAME TRACT OF LAND DESCRIBED IN THE DEED TO L. H. JONES, RECORDED IN VOLUME 532, PAGE 1064, DEED RECORDS, ERATH COUNTY, TEXAS. CONTINUING ALONG THE COMMON LINE BETWEEN LOT A AND THE JONES TRACT IN ALL. 478.61 FEET TO A 6" WOOD FENCE CORNER POST IN THE SOUTH LINE OF EAST MESQUITE STREET FOR THE NORTHWEST CORNER OF THIS DESCRIBED TRACT:

THENCE S. 73° 34' 41" E, 488.75 FEET ALONG THE SOUTH LINE OF EAST MESQUITE STREET TO A 6" WOOD FENCE CORNER POST AT THE INTERSECTION OF THE SOUTH LINE OF EAST MESQUITE STREET AND THE WEST LINE OF WILLIAM STREET FOR THE NORTHEAST CORNER OF THIS DESCRIBED TRACT:

THENCE S. 18° 35' 38" W. (BASE BEARING PER GPS OBSERVATION, WGS 84). 670.89 FEET ALONG THE WEST LINE OF WILLIAM STREET TO THE POINT OF BEGINNING AND CONTAINING 6.22 ACRES. MORE OR LESS.

APN: R000035010