NOTICE OF SUBSTITUTE TRUSTEE'S SALE

February 13, 2023

NOTE:

Date:

September 10, 2021

Maker:

Geri Hesse dba Farmers Insurance

Payee:

World Business Lenders, LLC, its successors and

assigns

Original principal amount:

\$80,500.00

DEED OF TRUST:

Date:

September 13, 2021 (effective date)

Grantor: Trustee: Geraldeane Hesse

Panaficiana

James E. Cuellar

Beneficiary:

World Business Lenders, LLC, its successors and assigns

Recording data:

Recorded under Document No. 7881, Vol. 2448, Page 711, Official

Public Records of Cooke County, Texas.

LENDER:

WBL SPO I, LLC

MORTGAGE SERVICER:

World Business Lenders, LLC

P.O. Box 479

Elmsford, NY 10523

The above-named mortgage servicer is representing the above-named lender under a servicing agreement with said

lender.

BORROWER:

Geri Hesse dba Farmers Insurance

PROPERTY:

See Exhibit "A" attached hereto.

Commonly known as: 736 E. California St., Gainesville, TX 76240

DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

March 7, 2023, being the first Tuesday of the month, to commence at 10:00 AM, or within three hours thereafter.

SUBSTITUTE TRUSTEES:

Jeffrey D. Stewart ILED FOR RECORD

D. Brent Wells 23 FFB 14 AM 11: 56

Houston, Texas 77002AM HARRISON COUNTY CLERK. COOKE CO. TX



(713) 222-1281

MARY MANCUSO, FRANCESCA ORTOLANI, SHELLEY ORTOLANI, MICHELE HREHA 4600 Fuller Ave., Suite 400 Irving, Texas 75038

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.

James E. Cuellar

Attorney for WBL SPO I, LLC

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

On the east steps of the historic Cooke County Courthouse located at 101 South Dixon Street, Gainesville, TX 76240, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.

TEXAS BUSINESS AND COMMERCE CODE NOTICE

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust which secures the Note. Because of such default, Lender, the holder of the Note, has requested the Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust, in accordance with Lender's rights and remedies under the Deed of Trust and Section 9.604 of the Texas Business and Commerce Code.

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, Substitute Trustee, will sell the Property by public sale to the highest bidder for cash or other form of payment acceptable to Substitute Trustee, in accordance with the Deed of Trust.

ACTIVE DUTY MILITARY NOTICE

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.

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Exhibit "A"

Legal Description

Legal description of land:

The North 1/2 of Lot 1 in Block 11 of WILLIAMS ADDITION, an unrecorded Addition to the City of Gainesville,

Cooke County, Texas, and being more particularly described in Exhibit "A" attached hereto and made a part

hereof for all intents and purposes

Commonly Known As: 736 E. California St., Gainesville TX 76240

Parcel ID: 2570

Exhibit A

The North % of Lot 1 in Block 11 of Williams Addition to the City of Gainesville, Cooke County, Texas, described as follows:

BEGINNING at the intersection of the South boundary line of California Street with the West boundary line of Schopmeyer Street;

THENCE West with the South boundary line of California Street, 50 feet to the Northwest corner of said Lot 1;

THENCE South 100 feet;

THENCE East 50 feet to the West boundary line of Schopmeyer St.

THENCE North along the West boundary line of Schopmeyer Street to the place of beginning.