

**NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S 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.**

**DEED OF TRUST INFORMATION:**

**Date:** 03/09/2020  
**Grantor(s):** NATHAN PALMER, A SINGLE MAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR QUICKEN LOANS INC., ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$125,000.00  
**Recording Information:** Book 2317 Page 72 Instrument 2020-1800  
**Property County:** Cooke  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 1414 RICE AVE, GAINESVILLE, TX 76240-5737

**MORTGAGE SERVICING INFORMATION:**

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

**Current Mortgagee:** Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc.  
**Mortgage Servicer:** Rocket Mortgage, LLC  
**Current Beneficiary:** Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc.  
**Mortgage Servicer Address:** 1050 Woodward Ave., Detroit, MI 48226

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 5th day of July, 2022  
**Time of Sale:** 11:00 AM or within three hours thereafter.  
**Place of Sale:** THE EAST STEPS OF THE HISTORIC COURTHOUSE LOCATED AT 101 SOUTH DIXON STREET, GAINSEVILLE, TX 76240 in Cooke County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Cooke County Commissioner's Court, at the area most recently designated by the Cooke County Commissioner's Court.

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Shawn Schiller, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Tonya Washington, Monica Henderson, Meryl Olsen, Misty McMillan, Tiffiney Bruton, Auction.com, Terry Waters, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Shawn Schiller, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Tonya Washington, Monica Henderson, Meryl Olsen, Misty McMillan, Tiffiney Bruton, Auction.com, Terry Waters, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

FILED FOR RECORD

22 JUN -9 PM 12: 25

PAM HARRISON  
COUNTY CLERK, COOKE CO. TX

9564-0098

2147034550

BY Be DEPUTY

PG1

POSTPKG

4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

**Substitute Trustee(s):** Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Shawn Schiller, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Tonya Washington, Monica Henderson, Meryl Olsen, Misty McMillan, Tiffney Bruton, Auction.com, Terry Waters, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

**Substitute Trustee Address:** 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

Document Prepared by:  
Bonial & Associates, P.C.  
14841 Dallas Parkway, Suite 425, Dallas, TX 75254  
AS ATTORNEY FOR THE HEREIN  
IDENTIFIED MORTGAGEE AND/OR  
MORTGAGE SERVICER

#### Certificate of Posting

I am \_\_\_\_\_ whose address is 14841 Dallas Parkway, Suite 425, Dallas, TX 75254. I declare under penalty of perjury that on \_\_\_\_\_ I filed and / or recorded this Notice of Foreclosure Sale at the office of the Cooke County Clerk and caused it to be posted at the location directed by the Cooke County Commissioners Court.

By: \_\_\_\_\_

#### Exhibit "A"

FIELD NOTES TO ALL THAT CERTAIN TRACT OR PARCEL OF LAND SITUATED IN THE P. CLARK SURVEY, ABSTRACT NUMBER 232, IN THE CITY OF GAINESVILLE, COOKE COUNTY, TEXAS, AND BEING ALL THAT CERTAIN TRACT OF LAND DESCRIBED IN THE DEED TO WALTER BRUCE NELSON, ET UX AS RECORDED IN VOLUME 429, PAGE 438, DEED RECORDS OF COOKE COUNTY, TEXAS AND ALSO ALL OF THAT TRACT OF LAND DESCRIBED IN THE DEED TO WALTER BRUCE NELSON, ET UX AS RECORDED IN VOLUME 443, PAGE 399, SAID DEED RECORDS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHWEST CORNER OF THE TRACT BEING DESCRIBED HEREIN AT A CAPPED IRON ROD FOUND FOR CORNER AT THE NORTHWEST CORNER OF SAID VOLUME 429, PAGE 438 IN THE EAST LINE OF RICE AVENUE AND AT THE SOUTHWEST CORNER OF A TRACT OF LAND DESCRIBED IN THE DEED TO KENNETH EARL CUNNINGHAM, ET UX, MARIE EFFIE CUNNINGHAM AS RECORDED IN VOLUME 966, PAGE 573, SAID DEED RECORDS, FROM WHICH A CAPPED IRON ROD FOUND BEARS NORTH 00 DEGREES 45' 38" WEST, A DISTANCE OF 101.74 FEET;

THENCE NORTH 89 DEGREES 46' 15" EAST, WITH THE SOUTH LINE OF SAID CUNNINGHAM TRACT A DISTANCE OF 181.00 FEET TO A CAPPED IRON ROD SET FOR CORNER AT THE SOUTHEAST CORNER OF SAID CUNNINGHAM TRACT AND IN THE WEST LINE OF A CALLED 2.47 ACRE TRACT DESCRIBED IN THE DEED TO STEVE MCELREATH AS RECORDED IN VOLUME 1644, PAGE 602, SAID DEED RECORDS;

THENCE SOUTH 00 DEGREES 45' 38" EAST, WITH THE WEST LINE OF SAID MCELREATH TRACT, A DISTANCE OF 74.92 FEET TO A 1/2" IRON ROD FOUND FOR CORNER AT A REENTRANT CORNER IN THE WEST LINE THEREOF;

THENCE SOUTH 89 DEGREES 46' 15" WEST, A DISTANCE OF 181.00 FEET TO A 1/2" IRON ROD FOUND FOR CORNER IN THE EAST LINE OF SAID RICE AVENUE AND AT THE NORTHWEST CORNER OF A TRACT OF LAND DESCRIBED IN THE DEED TO DEBORAH BIGGS AS RECORDED IN VOLUME 1958, PAGE 374, SAID DEED RECORDS, FROM WHICH THE SOUTHWEST CORNER THEREOF BEARS SOUTH 00 DEGREES 45' 38" WEST, A DISTANCE OF 75.25 FEET TO A 1/2" SQUARE IRON ROD FOUND FOR WITNESS;

THENCE NORTH 00 DEGREES 45' 38" WEST, WITH THE EAST LINE OF SAID RICE AVENUE, A DISTANCE OF 74.92 FEET TO THE PLACE OF BEGINNING AND ENCLOSING 0.311 OF AN ACRE OF LAND MORE OR LESS.

**Return to:** Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 425, Dallas, TX 75254