

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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.

Matter No.: 140418-TX

Date: October 10, 2025

County where Real Property is Located: Cooke

ORIGINAL MORTGAGOR: NATHAN PALMER, A SINGLE MAN

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS
BENEFICIARY, AS NOMINEE FOR QUICKEN LOANS INC., ITS
SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc.

MORTGAGE SERVICER: Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc.

DEED OF TRUST DATED 3/9/2020, RECORDING INFORMATION: Recorded on 3/9/2020, as Instrument No.
2020-1800 in Book 2317 Page 72

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): **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, MORE COMPLETELY DESCRIBED IN
ATTACHED LEGAL EXHIBIT "A"**

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **12/2/2025**, the foreclosure sale will be conducted in
Cooke County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property
Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners
Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be
conducted no earlier than **11:00 AM**, or not later than three (3) hours after that time, by one of the Substitute
Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien
indebtedness superior to the Deed of Trust.

Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. is acting as the Mortgage Servicer for
Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. who is the Mortgagee of the Note and
Deed of Trust associated with the above referenced loan. Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a
Quicken Loans Inc., as Mortgage Servicer, is representing the Mortgagee, whose address is:

Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc.
635 Woodward Ave
Detroit, MI 48226-1906

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.



FILED FOR RECORD
25 OCT 16 PM 12:54

PAM HARRISON
COUNTY CLERK, COOKE CO. TX

BY Bl DEPUTY

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE AUCTION.COM, LLC, AGENCY SALES AND POSTING, LLC, ALDRIDGE PITE, LLP** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Auction.com, 1 Mauchly, Irvine, CA 92618.

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.

By: Hollis Hamilton
Hollis Rose Hamilton, Attorney
Aldridge Pite, LLP
3333 Camino Del Rio South, Suite 225
San Diego, California 92108

Return to:
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P.O. BOX 17935
SAN DIEGO, CA 92108-0935
FAX #: 619-590-1385
Phone: (866) 931-0036

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°45'38" WEST, A DISTANCE OF 101.74 FEET;

THENCE NORTH 89°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°45'38" EAST, WITH THE WEST LINE OF SAID MCELREATH TRACT, A DISTANCE OF 74.92 FEET TO A ½" IRON ROD FOUND FOR CORNER AT A REENTRANT CORNER IN THE WEST LINE THEREOF;

THENCE SOUTH 89°46'15" WEST, A DISTANCE OF 181.00 FEET TO A ½" 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°45'38" WEST, A DISTANCE OF 75.25 FEET TO A ½" SQUARE IRON ROD FOUND FOR WITNESS;

THENCE NORTH 00°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.

NOTE*** Company does not represent that the above acreage and/or square footage calculations are correct.