

FILED FOR RECORD  
MORRIS COUNTY, TX  
SEP 25 2025  
TIME 11:54 AM  
COUNTY CLERK OFFICE

404 EAST MAIN STREET  
OMAHA, TX 75571

00000010474500

NOTICE OF [SUBSTITUTE] 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.

1. Date, Time, and Place of Sale.

Date: December 02, 2025

Time: The sale will begin at 10:00 AM or not later than three hours after that time.

Place: THE FRONT (EAST) DOOR, OF THE MORRIS COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated September 25, 2007 and recorded in Document VOLUME 400 PAGE 444 real property records of MORRIS County, Texas, with BILLY O KRANER AND WIFE SHANNON B KRANER, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by BILLY O KRANER AND WIFE SHANNON B KRANER, securing the payment of the indebtednesses in the original principal amount of \$71,773.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to Be Sold. The property to be sold is described in the attached Exhibit A.

6. Mortgage Servicer Information. 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 lien securing the Property referenced above. MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK  
999 N.W. GRAND BLVD  
STE 110  
OKLAHOMA CITY, OK 73118-6077



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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.

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead HARRIETT FLETCHER, ROBERT LAMONT, RONNIE HUBBARD, SHERYL LAMONT, ALLAN JOHNSTON, RAMIRO CUEVAS, AURORA CAMPOS, JONATHAN HARRISON, PATRICK ZWIERS, DARLA BOETTCHER, DANA KAMIN, MISTY MCMILLAN, AUCTION.COM, SHANNAH WALKER, KEVIN MCCARTHY, AL DAVIS, MURPHY HOWLE OR BEATRICE CARRILLO whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.

*Israel Saucedo*

Israel Saucedo

Certificate of Posting

My name is \_\_\_\_\_, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on \_\_\_\_\_ I filed at the office of the MORRIS County Clerk and caused to be posted at the MORRIS County courthouse this notice of sale.

\_\_\_\_\_  
Declarants Name: \_\_\_\_\_

Date: \_\_\_\_\_

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MORRIS

**EXHIBIT "A"**

ALL THAT CERTAIN TRACT OR PARCEL OF LAND LOCATED IN THE EASTERN PORTION OF THE TOWN OF OMAHA, MORRIS COUNTY, TEXAS, A PART OF THE ISAAC CAMPBELL HEADRIGHT SURVEY, A-327, AND THE HEREIN DESCRIBED TRACT OF LAND BEING THAT SAME TRACT CONVEYED FROM KRISTI GRIDER LEE AND HUSBAND, JOHNNY LEE TO MITCHELL MCCOLLUM BY DEED DATED AUGUST 18, 2005 AND RECORDED IN VOLUME 363, PAGES 610-612 OF THE OFFICIAL PUBLIC RECORDS OF MORRIS COUNTY, TEXAS AND THE HEREIN DESCRIBED TRACT OF LAND INCLUDES THE EAST 14.00 FEET OF THAT TRACT OF LAND DESCRIBED IN WARRANTY DEED FROM LEON COKER TO LEWIS ROGERS, DATED APRIL 19, 1957, RECORDED IN VOLUME 85, PAGE 108, DEED RECORDS, MORRIS COUNTY, TEXAS, AND THE SUBJECT TRACT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 1/2 INCH REINFORCING STEEL ROD FOUND FOR CORNER ON THE SOUTH RIGHT-OF-WAY LINE OF U. S. HIGHWAY NO. 67 AND BEING ON THE EAST LINE OF SAID MCCOLLUM TRACT;

THENCE: S 02 DEG. 50 MIN. 27 SEC. W, 315.45 FEET WITH THE EAST LINE OF SAID MCCOLLUM TRACT AND THE WEST LINE OF A CERTAIN TRACT CONVEYED TO JAMES AND REBECCA REYNOLDS BY DEED DATED MAY, 20, 2002 AND RECORDED IN VOLUME 320, PAGE 503 OF THE DEED RECORDS OF MORRIS COUNTY, TEXAS, TO A 1/2 INCH REINFORCING STEEL ROD FOUND FOR CORNER ON THE NORTH RIGHT-OF-WAY LINE OF THE UNION PACIFIC RAILROAD AT THE SOUTHEAST CORNER OF SAID MCCOLLUM TRACT;

THENCE: N 81 DEG. 53 MIN. 07 SEC. W, 106.83 FEET WITH THE NORTH RIGHT-OF-WAY LINE OF THE SAID RAILROAD TO A 1/2 INCH REINFORCING STEEL ROD FOUND FOR CORNER AT THE SOUTHWEST CORNER OF SAID MCCOLLUM TRACT;

THENCE: N 02 DEG. 59 MIN. 16 SEC. E, 171.53 FEET WITH THE WEST LINE OF SAID MCCOLLUM TRACT AND THE EAST LINE OF A CERTAIN TRACT CONVEYED TO ALICIA AND RANDY TEAL BY DEED RECORDED IN VOLUME 324, PAGE 848 OF THE OFFICIAL PUBLIC RECORDS OF MORRIS COUNTY, TEXAS, TO A 1/2 INCH REINFORCING STEEL ROD FOUND FOR CORNER AT AN EXISTING FENCE CORNER;

THENCE: N 85 DEG. 26 MIN. 33 SEC. W, 13.76 FEET WITH A NORTH LINE OF SAID TEAL TRACT TO A 1/2 INCH REINFORCING STEEL ROD FOUND FOR CORNER AT AN EXISTING FENCE CORNER;

THENCE: N 03 DEG. 50 MIN. 00 SEC. E, 137.23 FEET ALONG AN EXISTING FENCE LINE AND WITH THE WEST LINE OF SAID MCCOLLUM TRACT AND THE EAST LINE OF SAID TEAL TRACT TO A 1/2 INCH REINFORCING STEEL ROD FOUND FOR CORNER ON THE SOUTH RIGHT-OF-WAY LINE OF U. S. HIGHWAY NO. 67;

THENCE: S 85 DEG. 26 MIN. 37 SEC. E, 117.36 FEET WITH THE SOUTH RIGHT-OF-WAY LINE OF U. S. HIGHWAY NO. 67 TO THE POINT OF BEGINNING AND CONTAINING 0.800 ACRES OF LAND, MORE OR LESS.