

Notice of Substitute Trustee Sale

T.S. #: 23-9649

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: 12/5/2023  
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: Lubbock County Courthouse in Lubbock, Texas, at the following location: THE GAZEBO LOCATED ON THE FRONT LAWN OF THE COUNTY COURTHOUSE, WITH THE FIRST ALTERNATE LOCATION BEING THE 2ND FLOOR AUDITORIUM AT 916 Main AND THE SECOND ALTERNATE LOCATION BEING THE COMMISSIONER'S COURT ROOM LOCATED ON THE 5TH FLOOR 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:

LAND SITUATED IN THE CITY OF LUBBOCK IN THE COUNTY OF LUBBOCK IN THE STATE OF TX

FIELD NOTES ON A PORTION OF LOT THREE HUNDRED FORTY-SIX, DEPAUW-MCCLARTY ADDITION, AN ADDITION TO THE CITY OF LUBBOCK, LUBBOCK COUNTY, TEXAS, ACCORDING TO THE MAP. PLAT AND/OR DEDICATION DEED THEREOF, RECORDED IN VOLUME 672, PAGE 447, DEED RECORDS. LUBBOCK COUNTY, TEXAS, AND BEING FURTHER DESCRIBED AS FOLLOWS:

BEGINNING AT A FOUND 1/2" ROD AT THE SOUTHWEST CORNER OF LOT 345;

THENCE NORTH ALONG THE WEST LOT LINE OF LOT 346 A DISTANCE OF 113.5 FEET TO A FOUND 1/2" ROD;

THENCE EAST ALONG THE NORTH LINE OF SAID LOT 346, 67.6 FEET;  
THENCE SOUTH 19°14'26" W, ALONG THE WEST LINE OF QUAKER AVENUE, 120.2 FEET, TO A POINT WHENCE A FENCE POST BEAR WEST 0.2 FEET;

THENCE WEST, 28 FEET TO THE PLACE OF BEGINNING.

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust is dated 10/19/2012 and is recorded in the office of the County Clerk of Lubbock County, Texas, under County Clerk's File No 2012043353, recorded on 10/29/2012, of the Real Property Records of Lubbock County, Texas.  
Property Address: 4401 ITASCA ST LUBBOCK, TX, 79416

Trustor(s):	FRANCIS C. CALKINS and ANNA PHYLLIS CALKINS	Original Beneficiary:	MORTGAGE ELECTRONIC REIGSTRATION SYSTEMS INC
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**(MERS) AS NOMINEE AS  
BENEFICIARY FOR ONE  
REVERSE MORTGAGE, LLC,  
ITS SUCCESSORS AND  
ASSIGNS**

Current        **GITSIT Solutions LLC**  
Beneficiary:

Loan Servicer:    **GITSIT SOLUTIONS, LLC**

Current        **Auction.com, Terry Browder, Laura Browder, Jamie Osborne, Rick Snoke, Prestige Default**  
Substituted    **Services, LLC**  
Trustees:

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 with funds being made payable to Prestige Default Services, LLC, 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 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 FRANCIS C. CALKINS and ANNA PHYLLIS CALKINS. 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 \$127,500.00, executed by FRANCIS C. CALKINS and ANNA PHYLLIS CALKINS, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC (MERS) AS NOMINEE AS BENEFICIARY FOR ONE REVERSE MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of FRANCIS C. CALKINS and ANNA PHYLLIS CALKINS to FRANCIS C. CALKINS and ANNA PHYLLIS CALKINS. 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 and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses. **All checks must be made payable to Prestige Default Services, LLC**

ERROR: undefined  
OFFENDING COMMAND: "9S

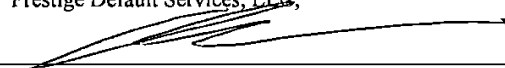
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Questions concerning the sale may be directed to the undersigned or to the beneficiary:

GITSIT Solutions LLC  
39303 COUNTRY CLUB DRIVE, SUITE A-1,  
FARMINGTON HILLS, MI 48331  
(855) 522-3863

Dated: 11/3/23

Auction.com, Terry Browder, Laura Browder, Jamie Osborne, Rick Snoke,  
Prestige Default Services, LLC,

  
Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Phone: (972) 893-3096 ext. 1035  
Fax: (949) 427-2732

## FILED AND RECORDED

OFFICIAL PUBLIC RECORDS



*Kelly Pinion*

Kelly Pinion, County Clerk  
Lubbock County, TEXAS  
11/03/2023 09:00 AM  
FEE: \$3.00  
2023042422