



**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.

**DEEDS OF TRUST INFORMATION:**

Date: May 27, 2025  
Grantor(s): PAUL JOE OUANEMALAY, AN UNMARRIED MAN  
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR FAIRWAY INDEPENDENT MORTGAGE CORPORATION  
Original Principal: \$206,196.00  
Recording Information: 2025020520

Date: May 27, 2025  
Grantor(s): PAUL JOE OUANEMALAY, AN UNMARRIED MAN  
Original Mortgagee: TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS, A PUBLIC AND OFFICIAL AGENCY OF THE STATE OF TEXAS  
Original Principal: \$6,186.00  
Recording Information: 2025020521

**PROPERTY:**

Property County: Lubbock  
Property: A PORTION OF TRACT 21, CARLISLE ACRES, A SUBDIVISION IN THE NORTHEAST QUARTER (NE/4) OF SECTION 16, BLOCK JS, LUBBOCK COUNTY, TEXAS, ACCORDING TO THE MAP, PLAT AND/OR DEDICATION DEED THEREOF RECORDED IN VOLUME 1290, PAGE 338 OF THE DEED RECORDS OF LUBBOCK COUNTY, TEXAS, SAID PORTION BEING THAT SAME CERTAIN TRACT OF LAND PREVIOUSLY DESCRIBED AS A "2.00" ACRE TRACT IN A DEED WITH VENDOR'S LIEN RECORDED IN COUNTY CLERK'S FILE NUMBER 2008008439 OF THE OFFICIAL PUBLIC RECORDS OF LUBBOCK COUNTY, TEXAS, AND IS THE EAST 206 FEET OF THE SOUTHWEST PORTION OF SAID TRACT 21, CONTAINING 2.003 ACRES OF LAND BEING FURTHER DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 1/2" IRON ROD WITH A CAP MARKED "H.R. & ASSOCS" FOUND AT THE SOUTHEAST CORNER OF THIS TRACT AND THE SOUTHWEST CORNER OF THAT CERTAIN TRACT OF LAND DESCRIBED IN A WARRANTY DEED RECORDED IN COUNTY CLERK'S FILE NUMBER 2007050795 OF THE OFFICIAL PUBLIC RECORDS OF LUBBOCK COUNTY, TEXAS, WHENCE THE

SOUTHEAST CORNER OF SAID SECTION 16, BLOCK JS BEARS EAST A DISTANCE OF 1288.0 FEET AND SOUTH A DISTANCE OF 2640.0 FEET, PER CALLS IN PREVIOUS DEEDS;

THENCE S. 89° 55' 34" W. A DISTANCE OF 206.00 FEET TO A 1/2" IRON ROD WITH A CAP MARKED "STEVENS RPLS 4339" SET FOR THE SOUTHWEST CORNER OF THIS TRACT, SAME BEING THE SOUTHEAST CORNER OF A SECOND 2.00 ACRE TRACT OF LAND DESCRIBED IN A WARRANTY DEED RECORDED IN COUNTY CLERK'S FILE NUMBER 2006045961 OF THE OFFICIAL PUBLIC RECORDS OF LUBBOCK COUNTY, TEXAS, WHENCE A 3/8" IRON ROD FOUND AT THE SOUTHWEST CORNER OF SAID SECOND 2.00 ACRE TRACT AND TRACT 21 BEARS S. 89° 55' 34" W. A DISTANCE OF 205.01 FEET;

THENCE N. 00° 01' 36" W., AT A DISTANCE OF 20.00 FEET PASS A 1/2" IRON ROD WITH A CAP MARKED "STEVENS RPLS 4339" SET IN THE NORTH LINE OF COUNTY ROAD 6440, WHENCE A 3/4" IRON PIPE FOUND IN THE WEST LINE OF SAID SECOND 2.00 ACRE TRACT AND TRACT 21 AND THE NORTH LINE OF COUNTY ROAD 6440 BEARS S. 89° 55' 34" W. A DISTANCE OF 205.17 FEET, CONTINUING FOR A TOTAL DISTANCE OF 423.32 FEET TO A 1/2" IRON ROD WITH A CAP MARKED "STEVENS RPLS 4339" SET FOR THE NORTHWEST CORNER OF THIS TRACT; WHENCE A 3/8" IRON ROD FOUND AT THE NORTHWEST CORNER OF SAID SECOND 2.00 ACRE TRACT BEARS S. 89° 51' 17" W. A DISTANCE OF 206.41 FEET;

THENCE N. 89° 51' 17" E. A DISTANCE OF 206.00 FEET TO A 3/8" IRON ROD FOUND AT THE NORTHEAST CORNER OF THIS TRACT;

THENCE S. 00° 01' 36" E., AT A DISTANCE OF 403.57 FEET PASS A 1/2" IRON ROD WITH A CAP MARKED "STEVENS RPLS 4339" SET IN THE NORTH LINE OF COUNTY ROAD 6440, CONTINUING FOR A TOTAL DISTANCE OF 423.57 FEET TO THE POINT OF BEGINNING.

Property Address: 8112 County Road 6440  
Lubbock, TX 79416

**MORTGAGE SERVICING INFORMATION:**

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

Current Mortgagee: THE MONEY SOURCE INC.  
Mortgage Servicer: Servbank, N.A.  
Mortgage Servicer 3138 E. Elwood Street  
Address: Phoenix, AZ 85034

**SALE INFORMATION:**

Date of Sale: May 5, 2026  
Time of Sale: 10:00 AM or within three hours thereafter.  
Place of Sale: Lubbock County Courthouse, 904 Broadway, Lubbock, TX 79401 or, if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.  
Substitute Trustee: Auction.com, LLC, and Padgett Law Group, any to act

Substitute       **546 Silicon Dr., Suite 103**  
Trustee Address: **Southlake, TX 76092**

**APPOINTMENT OF SUBSTITUTE TRUSTEE:**

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 is the attorney for the mortgagee and/or mortgage servicer, and in such capacity does hereby remove the original trustee and all successor substitute trustees under the above-described Deeds of Trust and appoints in their place, any to act, those substitute trustees identified in the SALE INFORMATION section of this notice, whose address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092 as Substitute Trustee, who shall hereafter exercise all powers and duties to set aside the said original trustee under said Deeds of Trust, and further does hereby request, authorize, and instruct said Substitute Trustees to conduct and direct the execution of remedies set aside to the beneficiary therein.

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

WHEREAS, a default under the Note and Deeds of Trust was declared, such default was reported to not have been cured, and all sums secured by such Deeds of Trust are declared immediately due and payable.

WHEREAS, the original Trustee and any previously appointed Substitute Trustee under said Deeds of Trust has been hereby removed and the herein described Substitute Trustees, have been appointed as Substitute Trustees and authorized by the Mortgage Servicer to enforce the power of sale granted in the Deeds of Trust; 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 is hereby accelerated, and all sums secured by the Deeds of Trust are declared to be immediately due and payable.
2. The herein appointed Substitute Trustees, 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. *The Financial Crimes Enforcement Network ("FinCEN"), a bureau of the U.S. Department of Treasury, now requires the collection, certification and reporting of certain information relating to non-financed transfers of real property to legal entities and/or trusts, which such information the successful bidder(s) shall be expected to provide to the auctioneer at the time of the subject sale. Interested bidders with questions regarding the necessary information to be provided are hereby directed, generally, to FinCEN's website and, more specifically to the FinCEN Real Estate Report located in the forms bank thereof.*
4. This sale shall be subject to any legal impediments to the sale of the Property to any exceptions referenced in the Deeds 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 imposed by the Deeds of Trust.
5. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for the particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deeds of Trust. The property shall be sold "AS-IS", purchaser's 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 interest 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.

- 6. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, the Mortgagee's Attorney, or the duly appointed Substitute Trustee.

*PLGms*

*[Signature]*  
*Tony Borders*

Michael J. Burns / Paige Jones/ Gabrielle A. Davis/ Ronny George

**CERTIFICATE OF POSTING**

My name is *Tony Borders*, and my address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092. I declare under penalty of perjury that on *3/19/26*, I filed at the office of the Lubbock County Clerk to be posted at the Lubbock County courthouse this notice of sale.

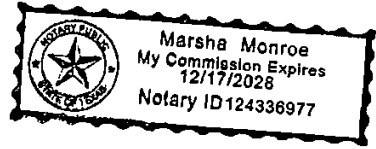
*[Signature]*  
Declarant's Name: *Tony Borders*

Date: *3/19/26*

Padgett Law Group  
546 Silicon Dr., Suite 103, Southlake, TX 76092  
(850) 422-2520

WITNESS MY HAND this *3* day of *March*, *2026*.

*Marsha Monroe*



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# FILED AND RECORDED

OFFICIAL PUBLIC RECORDS



*Kelly Pinion*

Kelly Pinion, County Clerk  
Lubbock County, TEXAS  
03/19/2026 09:54 AM  
FEE: \$2.00  
2026009818