

## NOTICE OF FORECLOSURE 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

Dated: September 29, 2005

Indebtedness (original amount): \$65,000.00

Grantor: Steven Christian Northam and Tonya Michelle Northam

Mortgagee: Highland Lakes Habitat for Humanity

Recorded: Document # Volume 1331, Page 697 in the Real Property Records of Llano County, Texas

### PROPERTY

BEING SURFACE RIGHTS ONLY IN AND TO LOT NO. FIVE HUNDRED EIGHTY-EIGHT (588), REPLAT OF NOB HILL, A SUBDIVISION LOCATED IN LLANO COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 1, PAGE 81, PLAT RECORDS OF LLANO COUNTY, TEXAS.

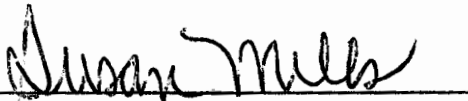
DATE OF SALE May 7, 2024

EARLIEST TIME SALE WILL BEGIN 1:00 pm

PLACE OF SALE OF THE PROPERTY At the Llano County Courthouse or as otherwise designated by the County Commissioners Court.

Covey Financial, LLC hereby discloses, as required by the Sec. 51.0025 of the Texas Property Code, as amended, that Covey Financial, LLC, whose address is 8626 Tesoro Drive, Suite 701, San Antonio, TX 78217, is a mortgage servicer representing the actual holder of the Note under a servicing agreement with said holder; the name of the actual holder of the Note is Highland Lakes Habitat for Humanity.

The Substitute Trustee will sell the Property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.



Dated April 15, 2024

Richard Duncan, Yanira Reyes, Jim Mills, George Hawthorne, Susan Mills, Ed Henderson, Cynthia Pratt, Carlos Anderson, T. Noel Wood, and/or Andrew Mills-Middlebrook  
Substitute Trustee  
c/o Harrison & Duncan PLLC, 8700 Crownhill, Suite 505, San Antonio, Texas 78209

**POSTING Foreclosure**  
*Cecilia McClintock*  
COUNTY CLERK, LLANO COUNTY, TEXAS  
BY *CSpratt* DEPUTY  
DATE 4-12-2024  
TIME 11:50 am