

NOTICE OF TRUSTEE'S SALE

PREPARED FOR RECORD
 DAY OF February 2025
 AT 10 HR 25 MIN 12 M.
 IRENE ESPINOZA, COUNTY CLERK
 BAILEY COUNTY, TEXAS

DEED OF TRUST INFORMATION:

Grantor(s)	Donald M. Phelps and Nancy Jo Phelps	Deed of Trust Date	April 20, 2016
Original Mortgagee	Mortgage Electronic Registration Systems, Inc. ("MERS"), as beneficiary, as nominee for Willow Bend Mortgage Company, LLC, its successors and assigns	Original Principal	\$102,000.00
Recording Information	Instrument #: 2016-20934 Book #: 0312 Page #: 0709 in Bailey County, Texas	Original Trustee	Tommy Bastain
Property Address	217 W 6th Street, Muleshoe, TX 79347	Property County	Bailey

MORTGAGE SERVICER INFORMATION:

Current Mortgagee	Wilmington Savings Fund Society, FSB, not in its individual capacity but solely in its capacity as Owner Trustee for Ocwen Loan Acquisition Trust 2023-HB1	Mortgage Servicer	PHH Mortgage Corporation
Current Beneficiary	Wilmington Savings Fund Society, FSB, not in its individual capacity but solely in its capacity as Owner Trustee for Ocwen Loan Acquisition Trust 2023-HB1	Mortgage Servicer Address	1661 Worthington Road, Suite 100, West Palm Beach, FL 33409

SALE INFORMATION:

Date of Sale	04/01/2025
Time of Sale	10:00 AM or no later than 3 hours thereafter
Place of Sale	The easterly Courthouse door facing State Highway #214 in Bailey County, Texas, or if the preceding area is no longer the designated area, at the area most recently designated by the Bailey County Commissioner's Court.
Substitute Trustees	Ronald Byrd, Jonathan Schendel, Charles Green, Lisa Bruno, Shawn Schiller, Patrick Zwiers, Kristopher Holub, Dana Kamin, Aarti Patel, Auction.com, Ronald Byrd, Brad Dickey, Nicole Dickey, Mike Quartaro, Keith Rodgers, Drew Dickey, Kevin Key, Jay Jacobs, Selim Taherzadeh, or Michael Linke, any to act
Substitute Trustees' Address	15851 N. Dallas Parkway, Suite 410, Addison, TX 75001

PROPERTY INFORMATION:

Legal Description as per the Deed of Trust:
A RECTANGULAR TRACT OF LAND, 70 FEET BY 100 FEET, AND BEING MORE PARTICULARLY DESCRIBED AS THE NORTHWESTERLY SEVENTY FEET (NWLY 70') OF LOTS NUMBERS SEVEN (7), AND EIGHT (8), IN BLOCK NUMBER EIGHT (8), WARREN ADDITION TO THE TOWN OF MULESHOE, BAILEY COUNTY, TEXAS, AS SHOWN BY PLAT OF SAID ADDITION RECORDED IN VOL. 15, PAGE 298, DEED RECORDS OF BAILEY COUNTY, TEXAS.

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

Default has occurred under the Deed of Trust and all sums secured by the Deed of Trust were declared immediately due and payable. The Beneficiary has, or caused another to, removed the Original Trustee and appointed Substitute Trustees. On behalf of the Mortgagee, Mortgage Servicer, and Substitute Trustees, the undersigned is providing this Notice of Trustee's Sale.

The sale will be conducted as a public auction to the highest bidder for cash, 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.

NOTICE OF TRUSTEE'S SALE

The sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all other matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. The sale shall not cover any part of the property that has been released from the lien of the Deed of Trust. 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 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. Purchasers will buy the property "at the purchaser's own risk" and "at his/her peril", and no representation is made concerning the quality of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property.

Pursuant to 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.

The Deed of Trust permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee, or any subsequently appointed Trustee, need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiled may be after the date originally scheduled for this sale.

Interested parties are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Assert and protect your rights as a member of the armed forces of the United States. If you 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.

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.

Dated January 31, 2025.

/s/ Selim H. Taherzadeh

Selim H. Taherzadeh
15851 N. Dallas Parkway, Suite 410
Addison, TX 75001
(469) 729-6800

Return to: TAHERZADEH, PLLC
15851 N. Dallas Parkway, Suite 410, Addison, TX 75001

CAUSE NUMBER 10593

IN RE: ORDER FOR FORECLOSURE
CONCERNING

217 W 6TH STREET
MULESHOE, TX 79347

UNDER TEX. R. CIV. PROC. 736

Petitioner:

WILMINGTON SAVINGS FUND SOCIETY,
FSB, NOT IN ITS INDIVIDUAL CAPACITY
BUT SOLELY IN ITS CAPACITY AS
OWNER TRUSTEE FOR OCWEN LOAN
ACQUISITION TRUST 2023-HB1,

Respondent(s):

DONALD M. PHELPS AND NANCY JO
PHELPS.

IN THE DISTRICT COURT

OF BAILEY COUNTY, TEXAS

FILED 10:19 a.m./p.m.
January 30, 2025
District Court, Bailey County, Texas
Lupita Pineda, District Clerk
Lupita Pineda, Deputy

287th JUDICIAL DISTRICT

DEFAULT ORDER ALLOWING FORECLOSURE

Wilmington Savings Fund Society, FSB, not in its individual capacity but solely in its capacity as Owner Trustee for Ocwen Loan Acquisition Trust 2023-HB1, Petitioner, on behalf of itself, its successors and assigns, has brought before this Court for consideration its Application for Court Order Allowing Foreclosure of a Lien Under Texas Constitution Article XVI, Section 50(k)(6) ("Application"). Having considered the evidence presented, the Court finds that:

- 1) the Application complies with Texas Rule of Civil Procedure ("TRCP") 736.1;
- 2) the Application was properly served in accordance with TRCP 736.3;
- 3) a Respondent did not file a response to the Application by the due date; and
- 4) the return of service has been on file with the Clerk of the Court for at least 10 days; and
- 5) Petitioner has established the basis for foreclosure and finds that:

(a) Petitioner is the holder of a Texas Home Equity Conversion Note secured by a lien created under Texas Constitution Article XVI, Section 50(k). A debt exists.

(b) The obligation secured by the lien sought to be foreclosed is in default.

(c) The requisite notice to cure the default has been mailed to each person as required under applicable law and the loan agreement, contract, or lien sought to be foreclosed and the opportunity to cure has expired. Before the Application was filed, any other action required under applicable law and the loan agreement, contract, or lien sought to be foreclosed was performed.

IT IS THEREFORE ORDERED that:

1. Wilmington Savings Fund Society, FSB, not in its individual capacity but solely in its capacity as Owner Trustee for Ocwen Loan Acquisition Trust 2023-HB1, together with its successors and assigns, is hereby authorized to serve Notice of Sale on each Respondent and may proceed with a foreclosure sale in accordance with the security agreement and Texas Property Code Section 51.002 concerning the property with a commonly known mailing address of 217 W 6th Street, Muleshoe, TX 79347 and legal description as described in the Real Property Records of Bailey County, Texas as follows:

A RECTANGULAR TRACT OF LAND, 70 FEET BY 100 FEET, AND BEING MORE PARTICULARLY DESCRIBED AS THE NORTHWESTERLY SEVENTY FEET (NW'LY 70') OF LOTS NUMBERS SEVEN (7), AND EIGHT (8), IN BLOCK NUMBER EIGHT (8), WARREN ADDITION TO THE TOWN OF MULESHOE, BAILEY COUNTY, TEXAS, AS SHOWN BY PLAT OF SAID ADDITION RECORDED IN VOL. 15, PAGE 298, DEED RECORDS OF BAILEY COUNTY, TEXAS.

2. The name and last known address of each respondent subject to the order are:

Donald M. Phelps, Deceased
217 W 6th Street
Muleshoe, TX 79347

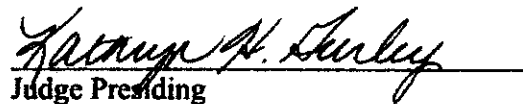
Nancy Jo Phelps
217 W 6th Street
Muleshoe, TX 79347

3. The recording or indexing information of each lien to be foreclosed is as follows:

Instrument #: 2016-20934 Book #: 0312 Page #: 0709 in the Real Property
Records of Bailey County, Texas.

4. A conformed copy of an Order Allowing Foreclosure must be attached to the Trustee or Substitute Trustee's Foreclosure Deed in accordance with TRCP 736.12.
5. Petitioner may communicate with each Respondent and all third parties as reasonably necessary to conduct a foreclosure sale.
6. Notice of Foreclosure Sale must be mailed to Respondent's counsel by certified mail if a Respondent is represented by counsel.

Signed, this 29th day of January, 2025.



Judge Presiding

Approved as to form by:

By: /s/ Scott H. Crist

- Selim H. Taherzadeh
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ATTORNEYS FOR PETITIONER