

at 9:45 FILED o'clock A M

MAR 17 2022

360 County Road 2248, Cleveland, TX 77327

LEE H. CHAMBERS  
COUNTY CLERK, LIBERTY COUNTY, TEXAS  
BY: [Signature] DEPUTY

19-015989

**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: 05/03/2022

Time: Between 10am-1pm and beginning not earlier than 10am-1pm or not later than three hours thereafter.

Place: The area designated by the Commissioners Court of Liberty County, pursuant to §51.002 of the Texas Property Code as amended: if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

**2. Terms of Sale.** Highest bidder for cash.

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated 01/16/2015 and recorded in the real property records of Liberty County, TX and is recorded under Clerk's File/Instrument Number 2015001055, with Kristine Pollock (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for Royal United Mortgage, LLC. mortgagee to which reference is herein made for all purposes.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by Kristine Pollock, securing the payment of the indebtedness in the original amount of \$73,625.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Citizens Bank, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to be Sold.** BEING ALL THAT CERTAIN TRACT OR PARCEL OF LAND CONTAINING 1.00 ACRE SITUATED IN THE CLAYTON HARPER SURVEY, ABSTRACT NO. 209, LIBERTY COUNTY, TEXAS, AND BEING THE SAME TRACT AS RECORDED IN LIBERTY COUNTY CLERK'S FILE NO. 2006015826 AND VOLUME 1058, PAGE 563, OFFICIAL PUBLIC RECORDS LIBERTY COUNTY, TEXAS; SAID 1.00 ACRE TRACT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS, TO-WIT:

COMMENCING AT AN AXLE FOUND FOR THE NORTHWEST CORNER OF A CALLED 4.75 ACRE TRACT AS RECORDED IN VOLUME 830, PAGE 298, DEED RECORDS LIBERTY COUNTY, TEXAS;

THENCE SOUTH 02 DEGREES 35 MINUTES 10 SECONDS EAST, A DISTANCE OF 227.36 FEET (CALLED SOUTH 00 DEGREES 09 MINUTES 25 SECONDS WEST) WITH THE WEST LINE OF SAID 4.75 ACRE TRACT AND A CALLED 5.00 ACRE TRACT AS RECORDED IN LIBERTY COUNTY CLERK'S FILE NO. 2008021662 TO A POINT FOR THE NORTHEAST CORNER AND POINT OF BEGINNING OF THIS HEREIN DESCRIBED TRACT, FROM WHICH A FOUND 1/2 INCH IRON ROD BEARS: NORTH 68 DEGREES 43 MINUTES WEST, A DISTANCE OF 0.5 FEET;

THENCE SOUTH 02 DEGREES 35 MINUTES 10 SECONDS EAST, A DISTANCE OF 160.58 FEET (CALLED SOUTH 00 DEGREES 29 MINUTES 17 SECONDS WEST) WITH THE WEST LINE OF SAID 5.00 ACRE



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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 §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. , as Mortgage Servicer, is representing the current Mortgagee whose address is:

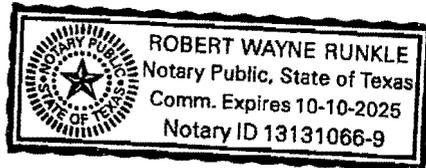
Citizens Bank, N.A.  
4201 S Treadaway Blvd.,  
Abilene, TX 79602

Keata Smith  
**SUBSTITUTE TRUSTEE**  
Tommy Jackson (Keata Smith) Margie Allen, Kyle  
Barclay 1320 Greenway Drive, Suite 300  
Irving, TX 75038

STATE OF Texas  
COUNTY OF Liberty

Before me, the undersigned authority, on this day personally appeared Keata Smith, as Substitute Trustee, known to me to be the person and officer whose name is subscribed to the foregoing instrument, and who acknowledged to me that he/she executed the same for the purposes and consideration therein expressed and in the capacity therein stated.

GIVEN UNDER MY HAND AND SEAL OF OFFICE this 17 day of March 2022.



Robert Runkle  
NOTARY PUBLIC in and for  
Liberty COUNTY  
My commission expires: 10/10/2025  
Print Name of Notary: Robert Runkle

**CERTIFICATE OF POSTING**

My name is Keata Smith, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on March 17, 2022 I filed at the office of the Liberty County Clerk and caused to be posted at the Liberty County courthouse this notice of sale.

Keata Smith  
Declarants Name: Keata Smith  
Date: 3-17-22

TRACT TO A POINT FOR THE SOUTHEAST CORNER OF THIS HEREIN DESCRIBED TRACT. FROM WHICH A FOUND 5/8 INCH IRON ROD BEARS: SOUTH 87 DEGREES 38 MINUTES WEST A DISTANCE OF 0.6 FEET;

THENCE SOUTH 87 DEGREES 26 MINUTES 07 SECONDS WEST, A DISTANCE OF 271.11 FEET (CALLED NORTH 89 DEGREES 53 MINUTES 15 SECONDS WEST, A DISTANCE OF 269.73 FEET) WITH THE NORTH LINE OF A CALLED 1.00 ACRE TRACT AS RECORDED IN VOLUME 1664, PAGE 209, OFFICIAL PUBLIC RECORDS LIBERTY COUNTY, TEXAS TO A 1/2 INCH IRON ROD FOUND IN THE EAST MARGIN OF COUNTY ROAD NO. 2248 FOR THE SOUTHWEST CORNER OF THIS HEREIN DESCRIBED TRACT;

THENCE NORTH 02 DEGREES 31 MINUTES 29 SECONDS WEST, A DISTANCE OF 160.58 FEET (CALLED NORTH 00 DEGREES 09 MINUTES 09 SECONDS EAST) WITH THE EAST MARGIN OF SAID COUNTY ROAD NO. 2248 TO A 1-1/4 INCH IRON PIPE FOUND FOR THE NORTHWEST CORNER OF THIS HEREIN DESCRIBED TRACT;

THENCE NORTH 87 DEGREES 26 MINUTES 07 SECONDS EAST, A DISTANCE OF 270.94 FEET (CALLED SOUTH 89 DEGREES 53 MINUTES 15 SECONDS EAST, A DISTANCE OF 270.67 FEET) WITH THE SOUTH LINE OF A CALLED 1.0265 ACRE TRACT AS RECORDED IN VOLUME 1040, PAGE 28, DEED RECORDS LIBERTY COUNTY, TEXAS TO THE POINT OF BEGINNING AND CONTAINING 1.00 ACRE.