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.

Notice is hereby given that, subject to the terms and conditions set forth in this Notice, a public sale, at auction, of the Property (as that term is defined and described below) will be held at the date, time and place set forth in this Notice.

1. *Property to Be Sold.* The Property to be sold, including improvements (collectively, the "Property"), is described as follows:

Legal Description of the Property:

See Exhibit "A"

POSTED
AT 2:49 o'clock P M
JUL 14 2025
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By Katja Stovall Deputy
Katja Stovall

Mailing Address of the Property:

189 Hlavek Rd., Decatur, Texas 76234-8023

2. *Deed of Trust Creating Lien That Is The Subject of Sale.*

Homestead Lien Contract and Deed of Trust dated August 13, 2014, executed by Elizabeth Long Denman for the benefit of First Financial Bank, N.A., recorded in the Official Public Records of Wise County, Texas as Instrument No. 201408404 (the "***Deed of Trust***")

3. *Date, Time, and Place of Sale.* The sale is scheduled to be held at the following date, time, and place:

Date: August 5, 2025

Time: The sale will begin no earlier than 10:00 a.m. or no later than three hours thereafter.

Place: Wise County Courthouse, Texas at the following location: On the southeast porch of the Wise County Courthouse steps, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to Section 51.002 of the Texas Property Code.

The Beneficiary reserves the right to postpone, withdraw, or reschedule the sale for another day. In the event that the sale is postponed or rescheduled, notice of the date of any rescheduled Substitute Trustee's Sale will be reposted and re-filed in accordance with the posting and filing requirements of the Texas Property Code. The reposting or re-filing may be after the date originally scheduled for this sale.

4. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder for cash, subject to permitting the Beneficiary to have its bid(s) credited to the amounts owing under the terms of the Note (as hereafter described) that is secured by the Deed of Trust.

Those desiring to purchase the Property will need to demonstrate their immediate ability to pay by cash (which may be by cashier's check) at the time that the Property is sold.

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 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 of public record 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 or Substitute 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" 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 undersigned, as Substitute Trustee, reserves the right to set reasonable conditions (in addition to the conditions set forth herein) 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 Substitute Trustee.

5. *Type of Sale.* The sale is a non-judicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust and Court Order.

6. *Obligations Secured.* The Homestead Lien Contract Deed of Trust dated August 13, 2014 including all extensions, modifications, and renewals thereof provides that it secures the payment of the indebtedness and obligations therein described including, but not limited to the Credit Agreement and Disclosure in the original principal amount of $370,000.00 made payable to the order of First Financial Bank, N.A. First Financial Bank, is the current owner and holder of the afore-mentioned Note and Deed of Trust and is the beneficiary identified therein.

7. *Trustee/Substitute Trustee.* The undersigned has been appointed by the Beneficiary as Substitute Trustee under the terms of the Deed of Trust and may be referred to herein as either the "Trustee" or "Substitute Trustee".

8. *Default and Request to Act.* Default has occurred in the payment of indebtedness due under the afore-mentioned Note that is secured by the Deed of Trust. As a result, all of the unpaid balance of principal and accrued interest upon, the Note is now due and payable, along with all costs and expenses (including attorney's fees) that have been incurred by the Beneficiary and that are secured by the Deed of Trust. The Beneficiary has requested the Substitute Trustee under the Deed of Trust, to conduct this sale, the proceeds of such sale to be applied in accordance with the terms of the Deed of Trust. Notice is hereby given that before the sale, the Beneficiary may appoint another person substitute trustee to conduct the sale.

THEREFORE, at the date, time and place set forth above, the appointed Substitute Trustee will sell the Property (including any improvements) at public auction to the highest bidder for cash (subject to the right of the Beneficiary to have its bid(s) credited to the amounts due under the Note) pursuant to the terms of the Deed of Trust and applicable law.

Questions concerning the sale may be directed to the undersigned.

Dated: July 14, 2025.

Jessica Haile
McMahon Surovik Suttle, P.C.
400 Pine Street, Suite 800
Abilene, Texas 79601
(325-676-9183
jhaile@mss.law

EXHIBIT A

3.00 acres situated in the R. Salmon Survey Abstract No. 963, Wise County, Texas and being that same land as deeded to Drew Alexander Sachse in Volume 364, Page 503, Real Records of Wise County, Texas, and being more fully described as follows:

BEGINNING at the Northeast corner of said 3.00 acre tract, said point being in the center of Hlavek Road and being by Deed call South 89° 54' 00" West, 487.60' from the Northeast corner of said R. Salmon Survey;

THENCE South 0° 09' 37" East, and leaving said road at 30.00' pass 3/8 inch iron found for reference, in all and with a fence a distance of 373.31' to a 3/8 inch found for corner;

THENCE South 89° 47' 51" West, and continuing with said fence, a distance of 350.12' to a steel fence post for corner;

THENCE North 0° 08' 32" West, and with a fence, at 343.93' pass a 3/8 inch iron for reference, in all, a distance of 373.93' to a point for corner in Hlavek Road;

THENCE North 89° 54' 00" East, and with said road a distance of 350.00" to the point of beginning.

POSTED
AT 10:41 o'clock A M
JUL 14 2025
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By Katja Stovall Deputy
Katja Stovall

ATTENTION SERVICE MEMBERS: ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING IN ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR 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.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, NORTEX WATER RESOURCES, LLC delivered that one certain Deed of Trust dated JULY 18, 2024, which is recorded in INSTRUMENT NO. 202410367 of the real property records of WISE County, Texas, conveying to the Trustee(s) therein named the real property therein described, to secure the payment of a Promissory Note in the principal amount of $391,775.67 payable to the order of AQUATECH SALTWATER DISPOSAL, LLC, to which reference is hereby made for a description of the Promissory Note, the terms and covenants of the Deed of Trust, and the property therein conveyed; and

WHEREAS, default, as same is defined in the Promissory Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and

WHEREAS, the undersigned has been appointed Substitute Trustee in place of the original Trustee, upon the contingency and the manner authorized by the Deed of Trust; and

WHEREAS, AQUATECH SALTWATER DISPOSAL, LLC, the Mortgagee or Mortgage Servicer, has instructed a Substitute Trustee to sell real property described in the Deed of Trust in order to satisfy the indebtedness secured thereby.

THEREFORE, NOTICE IS HEREBY GIVEN that on AUGUST 5, 2025, beginning at 1:00 PM, or not later than three (3) hours after that time, a Substitute Trustee will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

SEE EXHIBIT "A" AND EXHIBIT "B" ATTACHED HERETO AND MADE A PART OF BY THIS REFERENCE.

The sale will occur at that area designated by the Commissioners Court of WISE County, Texas, for such sales (OR AT WISE COUNTY COURT CENTER LOCATED AT 306 W MAIN, DECATUR, TEXAS).

BE ADVISED that, pursuant to the Texas Property Code, a mortgagee may be the mortgage servicer and a mortgagee or a mortgage servicer may administer the foreclosure of property on behalf of the mortgagee if they have entered into an agreement granting the current mortgage servicer authority to service the mortgage. The Mortgage Servicer, if not the Mortgagee, is representing the Mortgagee under a servicing agreement. The name and address of the Mortgagee is AQUATECH SALTWATER DISPOSAL, LLC, 1541 NORTH 4TH ST, ABILENE, TEXAS 79601. The name and address of the Mortgage Servicer is AQUATECH SALTWATER DISPOSAL, LLC, 1541 NORTH 4TH ST, ABILENE, TX 79601. The name and address of a Substitute Trustee is Michael J. Schroeder, 3610 North Josey Lane, Suite 206, Carrollton, Texas 75007. A substitute trustee is authorized by the Texas Property Code to set reasonable conditions for a sale. A purchaser at a sale acquires the property "as is" without any expressed or implied warranties at the purchaser's own risk. A purchaser at a sale is not a consumer. If a sale is set aside, the Purchaser will be entitled only to a return of the purchase price, less any applicable fees and costs, and shall have no other recourse against the mortgagor, the mortgagee, or the substitute trustee.

Dated: JULY 14, 2025.

SUBSTITUTE TRUSTEE(S)
MICHAEL J. SCHROEDER OR DAVID STOCKMAN OR JAMIE DWORSKY OR DONNA STOCKMAN OR GUY WIGGS OR MICHELLE SCHWARZ, OR JANET PINDER OF JEFF BENTON OR BRANDY BACON OR ANGELA COOPER

FILE NO.: MISC-1900
PROPERTY: 1423 E HWY 114
BOYD, TEXAS 76023

NORTEX WATER RESOURCES, LLC

NOTICE SENT BY:
MICHAEL J. SCHROEDER
3610 NORTH JOSEY LANE, SUITE 206
CARROLLTON, TEXAS 75007
Tele: (972) 394-3086
Fax: (972) 394-1263

EXHIBIT "A"

LEGAL DESCRIPTION
26.718 ACRES
VAN ZANDT CSL SURVEY, A-1182
WISE COUNTY, TEXAS

BEING all of that certain tract or parcel of land situated in the Van Zandt County School Land Survey, Abstract No. 1182, Wise County, Texas, being a part of that certain called 41.76 acre tract of land described in deed to John Eric Schmitz, recorded in Document #201503721, Official Records, Wise County, Texas, said 41.76 acre tract of land being further described in Volume 807, Page 27, Deed Records, Wise County, Texas, subject tract being more particularly described as follows:

BEGINNING at the southwest corner of the tract being described herein at an iron rod found in the north right-of-way line of State Highway 114 for the southeast corner of that certain called 4.23 acre tract of land described in deed to Robert Wade Ratliff and wife, Linda Ratliff, recorded in Volume 379, Page 735, Deed Records, Wise County, Texas and the southwest corner of said 41.76 acre tract of land, from which an iron rod found for the southwest corner of said 4.23 acre tract of land bears N 65° 49' 15" W, a distance of 176.92 feet;

THENCE N 02° 16' 51" E, with the east line of said 4.23 acre tract of land and the west line of said 41.76 acre tract of land, a distance of 918.52 feet to a 2-inch metal fence corner post found in the south line of that certain called 14.97 acre tract of land described in deed to Robert Wade Ratliff and wife, Linda Ratliff, recorded in Volume 379, Page 733, Deed Records, Wise County, Texas for the northeast corner of said 4.23 acre tract of land, the most westerly northwest corner of said 41.76 acre tract of land and the most westerly northwest corner of said tract herein described;

THENCE N 86° 48' 08" E, with the south line of said 14.97 acre tract of land and a north line of said 41.76 acre tract of land, a distance of 264.01 feet to a 2-inch metal fence corner post found for the southeast corner of said 14.97 acre tract of land and an ell corner of said 41.76 acre tract of land;

THENCE N 00° 17' 27" E, with the east line of said 14.97 acre tract of land and a west line of said 41.76 acre tract of land, a distance of 454.10 feet to a 1/2-inch iron rod found for the southwest corner of that certain called 15.00 acre tract of land described in deed to Robert Ratliff and wife, Linda Ratliff, recorded in Document #201503722, Official Records, Wise County, Texas and the most northerly northwest corner of said tract herein described;

THENCE S 87° 41' 31" E, severing said 41.76 acre tract of land and with the south line of said 15.00 acre tract of land, a distance of 819.88 feet to a 1/2-inch iron rod found in the west line of Lot 6, Griffin Country, according to the map or plat thereof recorded in Cabinet A, Slide 327, Plat Records, Wise County, Texas and the east line of said 41.76 acre tract of land for the southeast corner of said 15.00 acre tract of land and the northeast corner of said tract herein described;

THENCE S 00° 46' 22" E, with the east line of said 41.76 acre tract of land, the west line of said Lot 6 and the west line of Lot 5 of said Griffin Country, a distance of 303.58 feet to a capped iron rod found in the west line of said Lot 5;

THENCE S 01° 24' 46" E, continuing with the east line of said 41.76 acre tract of land, with the west line of said Lot 5 and the west line Lots 4 & 3 of said Griffin Country, a distance of 555.86 feet to a capped iron rod set in the west line of said Lot 3;

THENCE S 00° 48' 38" E, continuing with the east line of said 41.76 acre tract of land, the east line of said Lot 3 and the east line of Lot 2 of said Griffin Country, a distance of 299.67 feet to a 2-inch iron rod found for the northeast corner of that certain called 7.50 acre tract of land described in deed to Francis Griffin and Melba Griffin, Trustees of the Francis and Melba Griffin Trust, recorded in Document #2009-47656, Official Records, Wise County, Texas, the most easterly southeast corner of said 41.76 acre tract of land and the most easterly southeast corner of said tract herein described;

THENCE N 89° 14' 28" W, with the north line of said 7.50 acre tract of land and a south line of said 41.76 acre tract of land, a distance of 630.57 feet to a 1/2-inch iron rod found in the east line of that certain called 4.53 acre tract of land described in deed to Larry Thomas Whittenburg and wife, Sharon F. Whittenburg, recorded in Volume 299, Page 63, Deed Records, Wise County, Texas for the northwest corner of said 7.50 acre tract of land and a reentrant corner of said 41.76 acre tract of land;

THENCE N 00° 37' 42" E, with the east line of said 4.53 acre tract of land and an east line of said 41.76 acre tract of land, a distance of 153.45 feet to a 2-inch metal fence corner post found in the north line of said 4.53 acre tract of land for an ell corner of said 41.76 acre tract of land;

THENCE S 89° 30' 48" W, with the north line of said 4.53 acre tract of land and a south line of said 41.76 acre tract of land, a distance of 337.72 feet to a 6-inch metal fence corner post found for the northwest corner of said 4.53 acre tract of land and an ell corner of said 41.76 acre tract of land;

THENCE S 00° 38' 15" W, with the west line of said 4.53 acre tract of land and an east line of said 41.76 acre tract of land, a distance of 431.06 feet to an iron rod found in the north right-of-way line of said State Highway 114 for the southwest corner of said 4.53 acre tract of land, the most southerly southeast corner of said 41.76 acre tract of land and the most southerly southeast corner of said tract herein described;

THENCE N 65° 49' 15" W, with the north right-of-way line of said State Highway 114 and the south line of said 41.76 acre tract of land, a distance of 188.95 feet to the POINT OF BEGINNING and containing 26.718 acres of land, more or less.

DISPOSAL PERMIT

1. All of Debtors' rights, title and interest in that certain Texas Railroad Commission Injection / Disposal Permit No. F-17337 (Hydro-FX Lease, Well No. 1, Boonsville (Ellenburger) Field, Wise County, Texas.)

SALTWATER DISPOSAL WELL

1. API No. 42-497-35728 (Hydro-FX Well No. 1), Wise County, Texas

OTHER INTERESTS

1. All of Debtors' rights, titles, and interests in and to personal property and fixtures currently owned or hereafter acquired that are on or used or obtained for use, in connection with operations under the Leases and/or on the Lands and/or operations related to the Wells, including but not limited to all rights, titles, and interests in and to all equipment, machinery, structures (including office buildings), fixtures, pumps, inventory, improvements, and other personal, mixed, or movable property, located on the lands covered by the Leases or otherwise described on, including, without limitation: water wells; saltwater disposal wells and facilities; injection wells and facilities; well equipment; casing; rods; tanks and tank batteries; tubing; pumps; pumping units and engines; platforms; treatment, oil skimming and separation plants and facilities; testing and

sampling equipment; tank washouts and facilities; valves; gauges; meters; generators; motors; gun barrels; flow lines; water lines; chemicals; solutions; water systems (for treatment, disposal, and injection); and any and all additions or accessions to, substitutions for, and replacements of any of the foregoing, together with all attachments, components, parts, equipment, and accessories installed thereon or affixed thereto.

2. All of Debtors' rights, titles and interests in and to all files, records (including, without limitation, land and title records, plats, surveys, abstracts of title, title insurance policies, title opinions, and title curative, lease, contract, marketing, correspondence, operations, environmental, insurance, production, accounting, Property-Related Tax, regulatory, Texas Railroad Commission filings and correspondence and facility service and well records and files), and other information that relate in any way to any of the items listed in this Exhibit A.

3. All of Debtors' rights, titles and interests in and to revenues, contract rights, general intangibles, inventory, as-extracted collateral relating to the Lands, the Leases and/or the Wells.

EXHIBIT "B"

SWD EQUIPMENT INVENTORY

SURFACE PLANT

Pumps:

1 Baker Hughes H-Pump 150 HP

2 Boretts H-Pumps 300 HP & 150 HP

2 Apex MA-155L Triplex Plunger Pumps/155HP

2 Gould Transfer Pumps/10HP

2 Electric Motor Driven Chemical Pumps (attached to Tank Works 220 gal chem tanks)

2 Sump pumps various sized

Sheds:

A. Electrical system's wooden shed 8X12 feet

Custom PLC

All main power panels

GE window unit air conditioner

APC computer back-up system (UPS)

Laptop Computer (PC type) w/Updated OS and software

Printer, Canon MF3010

Leased Hughes Net satellite dish and modem with wireless router

B. Wooden shed 10 X 16 feet

C. Office trailer

Storage Tanks:

3 500 bbl (good) fiberglass tanks for off-loading w/electronic level indicators
1 500 bbl (bad) fiberglass tank for off-loading – hit by lightening
2 400 bbl fiberglass saltwater tanks
3 300 bbl fiberglass storage tanks
1 750 bbl fiberglass gun barrel tank
1 300 bbl (good) steel oil tank
1 300 bbl (bad) steel oil tank
2 Tank Works 200 gal chemical tanks
Multiple custom-installed steel stairs and landings

Misc. Equipment: Powder-Coated Filter Pod at H-Pump

Electrical Valves/Pump and Tank Components:

5 Electronic Sonic Level Indicators/Switches (Measure tank levels for computer and Cause programmed events at specified levels)
2 Premier Force Feed Lubricators (Attached to Triplex pumps/20 gal oil tanks)
4 Status flow pulsation stabilizers
2 Murphy pulsation dampener/Switch gauge
2 Murphy shock/vibration control switches
1 High/Low tank switch

Lighting:

6 Light poles w/Halogen Site Lights

Building-mounted Halogen Site lights

1 Auto on/off switch (Day and night indication)

Perimeter Security:

Chain-link fence w/3 large gate openings and 3 small gate openings and gates

Complete fence line topped w/three string barbed-wire

Offloading station: Dual Lane cement pad w/various dedicated valves

WELL

Commercial SWD Site: 1 - 7500' Permitted and Active SWD Well:

Casing heads, 3-10 ¾", 7 5/8", Spool (adapter)
Tubing head 1 – 2 7/8"
Wing valves – Various off tree
Surface casing – 470'. 10 ¾". 40.5#, cemented to surface
Intermediate (Original long string) Casing – 3000'. 7 5/8", 26.4#, cemented to surface
Long string casing – 7,570', 5 ½"
Tubing – 7495', 2 7/8" J55, 8rd
Packer: 1 – Baker AD Tension – 2 7/8" x 5 ½"

POSTED
AT 12:19 o'clock P M
JUL 11 2025
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By Katja Stovall Deputy
Katja Stovall

STATE OF TEXAS §
§
COUNTY OF WISE §

NOTICE OF FORECLOSURE SALE

Notice is hereby given of a public foreclosure sale.

1. **Property to be Sold:** The property to be sold is certain real property located in Wise County, Texas and more fully described as:

127 Bandana Circle, Newark, TX 76071; a/k/a

Lot 5, Block J of Chisholm Springs, Phase 2, a Subdivision in Wise County, Texas according to the Final Map or Plat thereof recorded in Cabinet E, Slide 153 of the Map Records of Wise County and referenced to by Instrument filed for record under Wise County Clerk's File No. 201907769;

2. **Owner(s):** Loren Michael Saucier

3. **Date, Time, and Place of Sale:** The sale is scheduled to be held at the following date, time, and place:

Date: Tuesday, August 5, 2025

Time: Between the hours of 10:00 a.m. and 1:00 p.m. The sale shall commence at no earlier time than 10:00 a.m.

Place: At the County Courthouse in Wise County, Texas, in the area where foreclosure sales are to take place as designated by the commissioner's court of said county, said designation having been recorded in the real property records of said county.

4. **Terms of Sale:** The sale will be conducted as a public auction to the highest bidder for cash. Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day of the sale for the property being sold. The Property will be sold "as is", "where is" and "with all faults" of whatever nature or kind. NO warranty or representation of any kind is made regarding the property.

The sale will be made expressly subject to the provisions of the Declaration, any and all prior matters of records affecting the Property and any rights of redemption granted by law. **Prospective bidders are strongly urged to examine the applicable property records and the law.**

5. **Type of Sale:** The sale is a foreclosure sale to foreclose the Lien of Chisholm Springs Homeowners Association, Inc. a/k/a Chisholm Springs for the failure of the above-referenced owner(s) to pay assessments and related charges again the Property as reflected in the Notice of Lien filed in the County Clerk's Office.

6. **Obligation Secured:** The Lien as reflected in the Notice of Lien secures the failure to pay assessments and related charges to the Association in the amount of $10,034.90, as of June 16, 2025.

7. **Default and Request to Act:** Default has occurred by the failure to pay assessments to the Association, and the Association has requested me as agent on behalf of the Association to conduct this sale. Notice is given that before the sale the Association may appoint another person as agent or trustee to conduct the sale.

Dated: June 18, 2025

Jack Manning, Casey Meyers, Lance Erickson, Philip Traynor, Shannon Gonzales, William "Bill" Attmore, and Ivonne Saldaña,
Attorneys & Substitute Trustees
MANNING & MEYERS
Attorneys at Law
4340 N. Central Expressway, Suite 200
Dallas, Texas 75206
(214) 823-6600 – *Telephone*
(214) 821-3800 – *Facsimile*

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED ABOVE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE ABOVE NAMED ASSOCIATION.

NOTICE OF TRUSTEE'S SALE COPY

Pursuant to authority conferred upon me by that certain Deed of Trust executed by **FERNANDO SANTIVANEZ,** **WISE** County, Texas dated **DECEMBER 14, 2020** and duly recorded in **DOCUMENT # 202102983** , of the Deed Records of **WISE** County, Texas: I will, as Trustee under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, default having been made in the payment thereof, sell on Tuesday, **AUGUST 5, 2025,** (that being the first Tuesday of said month), at public auction to the highest bidder for cash at the **FLAGPOLE LOCATED AT THE WISE COUNTY COURT CENTER, 306 WEST MAIN STREET** of **WISE** County, **DECATUR,** Texas between the hours of **9:00 AM AND 1:00 PM.**, of that day, the following described property, to-wit:

LOT 3, BLOCK 3, SALT CREEK PHASE II, AN ADDITION TO WISE COUNTY, TEXAS ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT CABINET B, SLIDES 170 - 177, PLAT RECORDS, WISE COUNTY, TEXAS
AND
A DOUBLE WIDE MOBILE HOME, LABEL # PFS0380650 AND PFS0380651, SERIAL # PH076742A AND PH076742B , SURRENDERED TO PROPERTY.

EXECUTED this 3RD day JULY , 2025

KARON GANN
Trustee

POSTED
AT 11:40 o'clock A M
JUL 03 2025
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By Katja Stovall Deputy
Katja Stovall

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.

DEED OF TRUST INFORMATION:

Date:	07/12/2023
Grantor(s):	GAVIN K. MICHEL AND MARISSA C. FERNANDEZ, HUSBAND AND WIFE
Original Mortgagee:	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR AMCAP MORTGAGE, LTD. DBA GOLD FINANCIAL SERVICES, ITS SUCCESSORS AND ASSIGNS
Original Principal:	$279,837.00
Recording Information:	Instrument 202309576
Property County:	Wise
Property:	(See Attached Exhibit "A")
Reported Address:	313 COUNTY ROAD 2735, DECATUR, TX 76234

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee:	Idaho Housing and Finance Association
Mortgage Servicer:	Idaho Housing and Finance Association
Current Beneficiary:	Idaho Housing and Finance Association
Mortgage Servicer Address:	565 W. Myrtle, Boise, ID 83702

SALE INFORMATION:

Date of Sale:	Tuesday, the 5th day of August, 2025
Time of Sale:	1:00PM or within three hours thereafter.
Place of Sale:	Wise County Courthouse, 101 N. Trinity Street, Decatur, TX 76234 in Wise County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Wise County Commissioner's Court, at the area most recently designated by the Wise County Commissioner's Court.

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

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Meryl Olsen, Misty McMillan, Tiffiney Bruton, Tionna Hadnot, Auction.com, David Ray, Guy Wiggs, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; 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 has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Meryl Olsen, Misty McMillan, Tiffiney Bruton, Tionna Hadnot, Auction.com, David Ray, Guy Wiggs, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, 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. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed 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 of the Deed of Trust.

POSTED
AT 1001 o'clock A M
JUL 03 2025

BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy
CHRIS SHENKIR

4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers 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 interests 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.

Substitute Trustee(s): Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Meryl Olsen, Misty McMillan, Tiffiney Bruton, Tionna Hadnot, Auction.com, David Ray, Guy Wiggs, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

Substitute Trustee Address: 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

Document Prepared by:
Bonial & Associates, P.C.
14841 Dallas Parkway, Suite 350, Dallas, TX 75254
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

Certificate of Posting

I am Donna Stockman whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 7/3/25 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Wise County Clerk and caused it to be posted at the location directed by the Wise County Commissioners Court.

By: Donna Stockman

Exhibit "A"

BEING LOT 4, BLOCK 1 OF ROCKIN W, AN ADDITION TO WISE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET E, SLIDE 269, PLAT RECORDS, WISE COUNTY, TEXAS.

Return to: Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

125 DODGE CITY COURT
NEWARK, TX 76071

00000010450245

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: August 05, 2025
   Time: The sale will begin at 1:00 PM or not later than three hours after that time.
   Place: THE DOOR OF THE FIRST FLOOR IN THE SOUTHEAST CORNER OF THE WISE COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. **Terms of Sale.** Cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated September 19, 2011 and recorded in Document INSTRUMENT NO. 2011-11353; AS AFFECTED BY LOAN MODIFICATION AGREEMENT INSTRUMENT NO. 202211459 real property records of WISE County, Texas, with CANDICE D. POE AND WIFE, RICHARD D. POE, JR, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by CANDICE D. POE AND WIFE, RICHARD D. POE, JR, securing the payment of the indebtednesses in the original principal amount of $136,683.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. **Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

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 § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. WELLS FARGO BANK, N.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o WELLS FARGO BANK, N.A.
3476 STATEVIEW BLVD.
FORT MILL, SC 29715

POSTED
AT 1001 o'clock A M
JUL 03 2025
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy
CHRIS SHENKIR

125 DODGE CITY COURT
NEWARK, TX 76071

00000010450245

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 as attorney for the mortgagee or mortgage servicer does herby remove the original trustee and all successor substitute trustees and appoints in their steed DAVID STOCKMAN, JAMIE DWORSY, DONNA STOCKMAN, GUY WIGGS, MICHELLE SCHWARTZ, KATHY ARRINGTON, JANET PINDER, BRANDY BACON, JEFF BENTON, ANGELA COOPER OR STOCKMAN FORECLOSURE SERVICES INC. whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.

Israel Saucedo

Certificate of Posting

My name is Donna Stockman, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 7/3/25 I filed at the office of the WISE County Clerk and caused to be posted at the WISE County courthouse this notice of sale.

Donna Stockman

Declarants Name: Donna Stockman

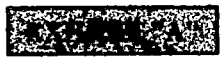
Date: 7/3/25

125 DODGE CITY COURT
NEWARK, TX 76071

00000010450245

00000010450245

WISE



LOT NINETY-SEVEN R (97R), BLOCK B, OF CHISHOLM SPRINGS SUBDIVISION (CHISHOLM SPRINGS SUBDIVISION), LOCATED IN WISE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET C, SLIDE(S) 177-179, (REFILED IN CABINET C, SLIDE(S) 184-186), MAP RECORDS OF WISE COUNTY, TEXAS.

POSTED
AT 1:46 o'clock P M

JUL 01 2025

BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By Katja Stovall Deputy
Katja Stovall

Notice of Substitute Trustee Sale

T.S. #: 25-14941

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:	8/5/2025
Time:	The sale will begin no earlier than **1:00 PM** or no later than three hours thereafter. The sale will be completed by no later than **4:00 PM**
Place:	**Wise** County Courthouse in **Decatur**, Texas, at the following location: **The Southeast porch of the courthouse steps** 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:

Lot 71, Block A, FAIRVIEW MEADOWS, PHASE 2, an Addition to the City of New Fairview, ETJ, Wise County, Texas, according to the Amending Plat Recorded in Cabinet F, Page 71, Plat Records Wise County, Texas

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust is dated 6/29/2022 and is recorded in the office of the County Clerk of Wise County, Texas, under County Clerk's File No 202210936, recorded on 7/5/2022, of the Real Property Records of Wise County, Texas.
Property Address: 124 PRAIRIE MEADOWS CT NEW FAIRVIEW Texas 76078

Trustor(s):	**KALIE MULLEN**	Original Beneficiary:	**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR FIRST BANK ITS SUCCESSORS AND ASSIGNS**
Current Beneficiary:	**FIRST BANK**	Loan Servicer:	**Servbank**
Current Substituted Trustees:	**Auction.com, David Stockman, Donna Stockman, Brenda Wiggs, Michelle Schwartz, Guy Wiggs, Janet Pinder, Brandy Bacon, Jamie Dworsky, Angela Cooper, Jeff Benton, Rick Snoke, Prestige Default Services, LLC**		

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 KALIE IRENE MULLEN, A SINGLE WOMAN. 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 $423,000.00, executed by KALIE IRENE MULLEN, A SINGLE WOMAN, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR FIRST BANK ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of KALIE IRENE MULLEN, A SINGLE WOMAN to KALIE MULLEN. FIRST BANK 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**

Questions concerning the sale may be directed to the undersigned or to the beneficiary:
FIRST BANK c/o Servbank
3138 E Elwood St
Phoenix, AZ 85034
(800) 272-3286

Dated: 7-1-25

Auction.com, David Stockman, Donna Stockman, Brenda Wiggs, Michelle Schwartz, Guy Wiggs, Janet Pinder, Brandy Bacon, Jamie Dworsky, Angela Cooper, Jeff Benton, Rick Snoke, Prestige Default Services, LLC

Donna Stockman

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

T.S. #: 25-14941

AFTER RECORDING, PLEASE RETURN TO:
Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Attn: Trustee Department

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.

NOTICE OF SALE

PURSUANT TO AUTHORITY conferred upon the Trustee by that certain Deed of Trust dated October 17, 2005, executed by **BILLY R. YEAGER**, ("Mortgagor") to James Robichaux, Trustee, for the benefit of The CIT Group/Sales Financing, Inc., filed for record under Instrument No. 378100, Official Public Records of Wise County, Texas; said Deed of Trust being assigned to **VANDERBILT MORTGAGE AND FINANCE, INC.** ("Mortgagee") by that certain Assignment of Deed of Trust dated January 17, 2025, filed for record under Instrument No. 202500638, Official Public Records of Wise County, Texas, Mortgagee appoints K. Clifford Littlefield or Norma Jean Hesseltine, whose address is listed below, or Donna Stockman, David Stockman, Guy Wiggs, Denise Boerner, Tim Lewis, Michelle Schwartz, Brandy Bacon, Angela Cooper, Jeff Benton or Jamie Dworsky, whose business address is 14800 Landmark Blvd., Suite 850, Dallas, Texas 75254, under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, default having been made in the covenants of the Deed of Trust, to sell on **Tuesday, August 5, 2025**, (that being the first Tuesday of the month), at public auction to the highest bidder for cash, at the Wise County Courthouse at the place designated by the Commissioner's Court for such sales in Wise County, Texas, (on the steps of the county courthouse or as designated by the County Commissioner), the sale to begin at 1:00 o'clock p.m. or not later than three (3) hours after such time on that date, selling all of the property as an entirety or in such parcels as the Trustee acting may elect the property offered for sale, more particularly described on Exhibit "A" attached hereto and made a part hereof, together with any and all improvements constructed upon, affixed to or located upon the above described real property, including but not limited to the 1998 Town & Country Manufactured Home, Serial No. TXCTGR980340AB.

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.

EXECUTED this 23 day of June, 2025.

POSTED
AT 11:31 o'clock A M
JUN 26 2025
BLANCA TUMA COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy
CHRIS SHENKIR

K. Littlefield

K. CLIFFORD LITTLEFIELD, Mortgagee Attorney
UPTON, MICKITS & HEYMANN, L.L.P.
802 N. Carancahua, Suite 450
Corpus Christi, Texas 78401
Telephone: (361) 884-0612
Facsimile: (361) 884-5291
Email: clittlefield@umhlaw.com

THE STATE OF TEXAS §
COUNTY OF NUECES §

SUBSCRIBED and SWORN TO BEFORE ME, the undersigned Notary Public, by **K. CLIFFORD LITTLEFIELD**, this 23 day of June, 2025, to certify which witness my hand and official seal.

NORMA JEAN HESSELTINE
My Notary ID # 3623671
Expires December 11, 2025

NOTARY PUBLIC, STATE OF TEXAS

EXHIBIT "A"

Lot 6, Hillside Estates, a subdivision in Wise County, Texas, according to the plat recorded in Cabinet A, Page 362 of the Plat Records, Wise County, Texas.

A

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.

DEED OF TRUST INFORMATION:

Date:	**July 25, 2005**
Grantor(s):	**LARRY VANHOOSE AND SPOUSE, CATHY VANHOOSE**
Original Mortgagee:	**WELLS FARGO BANK, NATIONAL ASSOCIATION**
Original Principal:	**$147,200.00**
Recording Information:	**Book 1583, Page 841**
Property County:	**Wise**
Property:	**LOT 3-R, BLOCK 59-R, OF SOUTH DECATUR ADDITION TO THE CITY OF DECATUR, WISE COUNTY, TEXAS ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET B, SLIDE 232, PLAT RECORDS, WISE COUNTY, TEXAS.**
Property Address:	**309 Collum Decatur, TX 76234**

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

Current Mortgagee:	**NewRez LLC dba Shellpoint Mortgage Servicing**
Mortgage Servicer:	**Shellpoint Mortgage Servicing**
Mortgage Servicer Address:	**75 Beattie Place Greenville, SC 29601**

SALE INFORMATION:

Date of Sale:	**August 5, 2025**
Time of Sale:	**1:00 PM or within three hours thereafter.**
Place of Sale:	**Wise County Courthouse, 101 N. Trinity Street, Decatur, TX 76234 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:	**Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Tionna Hadnot, Shawn Schiller, Lisa Bruno, Conrad Wallace, Misty McMillan, Angie Uselton, Tonya Washington, Auction.com LLC, Ashlee Luna, Padgett Law Group, Michael J. Burns, Jonathan Smith, Gabrielle A. Davis, or Paige Jones, any to act**
Substitute Trustee Address:	**546 Silicon Dr., Suite 103 Southlake, TX 76092 TXAttorney@PadgettLawGroup.com**

POSTED
AT 11:39 o'clock A M
JUN 26 2025
BLANCA TIJMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy CHRIS SHENKIR

12147
PLG File Number: 25-006991-1

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 Deed 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 Deed 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 Deed of Trust; and

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

WHEREAS, the original Trustee and any previously appointed Substitute Trustee under said Deed 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 Deed 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 Deed 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. This sale shall be subject to any legal impediments to the sale of the Property to any exceptions referenced in the Deed 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 Deed of Trust.
4. 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 Deed 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.
5. 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.

Pjones

Michael J. Burns / Jonathan Smith/ Gabrielle A. Davis/ Paige Jones

CERTIFICATE OF POSTING

My name is Donna Stockman, 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 6/26/25, I filed at the office of the Wise County Clerk to be posted at the Wise County courthouse this notice of sale.

Donna Stockman

Declarant's Name: Donna Stockman

Date: 6/26/25

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

WITNESS MY HAND this 26 day of June, 2025.

Donna Stockman

POSTED
AT 11:39 o'clock AM
JUN 26 2025
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy
CHRIS SHENKIR

Notice of Foreclosure Sale

June 26, 2025

Note/Deed of Trust ("Deed of Trust"):

Dated:	April 30, 2024
Grantor:	Justin Omar Whitfield and spouse, Kourtney M. Whitfield
Trustee:	Michael Fritz Baird
Lender:	Texas Dow Employees Credit Union
Recorded in:	Filed of record under clerk's file number 202405716 of the real property records of Wise County, Texas
Legal Description:	**Lot 26, Block G, of SPRINGHILL ADDITION, PHASE 2, a subdivision to Wise County, Texas, according to the map or plat thereof recorded in Cabinet G, Slide 115, Plat Records of Wise County, Texas.**
Property Address:	208 Running River Dr., Boyd, TX 76023
Secures:	Note ("Note") in the original principal amount of $324,990.00, executed by Justin Omar Whitfield ("Borrower") and payable to the order of Lender
Property:	The real property, improvements, and personal property described in and mortgaged in the Deed of Trust, and all rights and appurtenances thereto.
Substitute Trustee:	David Stockman, Donna Stockman, Guy Wiggs, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Angela Cooper, Jeff Benton.
Substitute Trustee's Address:	1770 St. James Place, Suite 150, Houston, Texas 77056

Foreclosure Sale:

Date:	August 5, 2025
Time:	The sale of the Property will be held between the hours of 10:00 a.m. and 4:00 p.m. local time; **the earliest time at which the Foreclosure Sale will begin is 1:00 p.m. and not later than three hours thereafter.**

I 113103

Place:	101 N. Trinity Street, Decatur, TX 76234; at the door of the first floor in the southeast corner of the Wise County Courthouse located at 101 ½ North Trinity, or if the preceding area is no longer the designated area at the area most recently designated by the County Commissioner Court.
Terms of Sale:	The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Lender's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Lender, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Lender's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Lender passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure 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 Foreclosure Sale will necessarily be made subject to all prior 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. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Lender. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold **"AS IS," without any expressed or implied warranties, except as to the warranties (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(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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.

Donna Stockman

David Stockman, Donna Stockman, Guy Wiggs, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Angela Cooper, Jeff Benton, Substitute Trustee

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 OR 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. ***Property to Be Sold.*** The property to be sold is described as follows: LOT TWENTY-SEVEN (27), IN BLOCK M, OF CHISHOLM SPRINGS, PHASE 3, AN ADDITION TO WISE AND TARRANT COUNTIES, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET E, SLIDE 364, OF THE MAP RECORDS OF WISE COUNTY, TEXAS, AND RECORDED UNDER COUNTY CLERKS FILE NO(S). D221089295 AND D221051061, OF THE OFFICIAL PUBLIC RECORDS OF TARRANT COUNTY, TEXAS; THE SUBJECT PROPERTY LIES WHOLLY WITHIN WISE COUNTY, TEXAS. (PROPERTY LIES WHOLLY WITHIN WISE COUNTY).

2. ***Instrument to be Foreclosed.*** The instrument to be foreclosed is the Deed of Trust dated 10/07/2022 and recorded in Document 202216392 real property records of Wise County, Texas.

3. ***Date, Time, and Place of Sale.*** The sale is scheduled to be held at the following date, time, and place:

Date:	08/05/2025
Time:	01:00 PM
Place:	Wise County, Texas at the following location: THE AREA BY THE FLAGPOLE AT THE SOUTH END OF THE WISE COUNTY COURT CENTER LOCATED AT 306 W. MAIN, DECATUR, TX OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

4. ***Terms of Sale.*** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee 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.

5. ***Obligations Secured.*** The Deed of Trust executed by EDDIE JESUS GUTIERREZ AND BERONICA MARIA GUTIERREZ, provides that it secures the payment of the indebtedness in the original principal amount of $411,143.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. LoanDepot.com, LLC is the current mortgagee of the note and deed of trust and LOANDEPOT.COM, LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is LoanDepot.com, LLC c/o LOANDEPOT.COM, LLC, 6531 Irvine Center Drive, Suite 100, Irvine, CA 92618 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. ***Substitute Trustee(s) Appointed to Conduct Sale.*** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

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.

Mackie Wolf Zientz & Mann, P.C.
Brandon Wolf, Attorney at Law
L. Keller Mackie, Attorney at Law
Michael Zientz, Attorney at Law
Lori Liane Long, Attorney at Law
Chelsea Schneider, Attorney at Law
Ester Gonzales, Attorney at Law
Karla Balli, Attorney at Law
Parkway Office Center, Suite 900
14160 Dallas Parkway
Dallas, TX 75254

For additional sale information visit: www.mwzmlaw.com/tx-investors

Certificate of Posting

I am Jamie Dworsky whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 6/26/25 I filed this Notice of Foreclosure Sale at the office of the Wise County Clerk and caused it to be posted at the location directed by the Wise County Commissioners Court.

POSTED
AT 11:39 o'clock A M
JUN 26 2025

BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy

CHRIS SHENKIR

110 PRIVATE ROAD 3326
PARADISE, TX 76073

00000010467959

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: August 05, 2025

   Time: The sale will begin at 1:00 PM or not later than three hours after that time.

   Place: THE DOOR OF THE FIRST FLOOR IN THE SOUTHEAST CORNER OF THE WISE COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. **Terms of Sale.** Cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated October 13, 2023 and recorded in Document INSTRUMENT NO. 202314585 real property records of WISE County, Texas, with RICHARD E THURSTON, JR., A MARRIED MAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by RICHARD E THURSTON, JR., A MARRIED MAN, securing the payment of the indebtednesses in the original principal amount of $231,500.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. CITIBANK, N.A., NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE OF BRAVO RESIDENTIAL FUNDING TRUST 2024-NQM1 is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. **Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

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 § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. SERVICEMAC LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o SERVICEMAC LLC
9726 OLD BAILES RD., SUITE 200
FORT MILL, SC 29707-7882

POSTED
AT 11:20 o'clock AM
JUN 18 2025

BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy

CHRIS SHENKIR

110 PRIVATE ROAD 3326
PARADISE, TX 76073

00000010467959

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 as attorney for the mortgagee or mortgage servicer does herby remove the original trustee and all successor substitute trustees and appoints in their steed DAVID STOCKMAN, JAMIE DWORSY, DONNA STOCKMAN, GUY WIGGS, MICHELLE SCHWARTZ, KATHY ARRINGTON, JANET PINDER, BRANDY BACON, JEFF BENTON, ANGELA COOPER OR STOCKMAN FORECLOSURE SERVICES INC. whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.

Ryan Bourgeois

Certificate of Posting

My name is Donna Stockman, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 6/18/25 I filed at the office of the WISE County Clerk and caused to be posted at the WISE County courthouse this notice of sale.

Donna Stockman

Declarants Name: Donna Stockman

Date: 6/18/25

EXHIBIT "A"

BEING A 5.01 ACRE TRACT OFLAND IN BLOCK 16 OF THE MATAGORDA COUNTY, SCHOOL LAND SURVEY, ABSTRACT NO. 535, WISE COUNTY, TEXAS AND BEING A PORTION OF THAT CERTAIN TRACT OF LAND AS DESCRIBED IN DEED TO ANGELA AND GAVIN NORVELL AS RECORDED IN INSTRUMENT NO. 202005973 OFFICIAL RECORDS OF WISE COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 1/2" IRON ROD FOUND AND AT THE NORTHWEST CORNER OF SAID NORVELL TRACT, BEING THE NORTHEAST CORNER OF THAT CERTAIN TRACT OF LAND AS DESCRIBED IN DEED TO GEORGE HERRON AS RECORDED IN INSTRUMENT NO. 201712909 O.R.W.C.T. AND BEING IN THE SOUTH LINE OF THAT CERTAIN TRACT OF LAND AS DESCRIBED IN DEED TO GEORGE AND ROSALIE ROBINSON AS RECORDED IN VOLUME 1116, PAGE 754 DEED RECORDS OF WISE COUNTY, TEXAS;

THENCE N 89°44'37' E ALONG SAID ROBINSON TRACT A DISTANCE OF 437.48 FEET TO A 1/2" IRON ROD FOUND AT THE SOUTHEAST CORNER OF SAID ROBINSON TRACT AND IN THE WEST LINE OF THAT CERTAIN TRACT OF LAND AS DESCRIBED IN DEED TO BARBARA MCDOUGALD AS RECORDED IN INSTRUMENT NO. 202201516 O.R.W.C.T.;

THENCE S 00°09'43" E ALONG SAID MCDOUGALD TRACT A DISTANCE OF 300.56 FEET TO A 1/2" IRON ROD FOUND WITH A CAP;

THENCE S 00°22'03" E ALONG SAID MCDOUGALD TRACT PASSING A 4" METAL POST AT 392.96 AND CONTINUING IN ALL A DISTANCE OF 398.33 FEET TO A PK NAIL SET IN THE ASPHALT OF COUNTY ROAD 3336;

THENCE S 89°55'29" W ALONG SAID COUNTY ROAD 3336 A DISTANCE OF 218.72 FEET TO A PK NAIL AT THE SOUTHWEST CORNER OF SAID NORVELL TRACT AND THE SOUTHEAST CORNER OF THAT CERTAIN TRACT OF LAND AS DESCRIBED IN DEED TO JAMES LUSTER AS RECORDED IN VOLUME 2146, PAGE 170 D.R.W.C.T.;

THENCE N 00°21'49" W LEAVING SAID COUNTY ROAD ALONG SAID LUSTER TRACT A DISTANCE OF 398.33 FEET TO A. 1/2" IRON ROD FOUND WITH A CAP;

THENCE S 89°50'09" W ALONG SAID LUSTER TRACT A DISTANCE OF 219.16 FEET TO A 1/2" IRON ROD FOUND AT THE NORTHWEST CORNER OF SAID LUSTER TRACT AND IN THE EAST LINE OF SAID HERRON TRACT;

THENCE N 00°05'30" W ALONG SAID HERRON TRACT A DISTANCE OF 299.52 FEET TO THE POINT OF BEGINNING AND CONTAINING IN ALL 218,395 SQUARE FEET OR 5.01 ACRES OF LAND.

POSTED
AT 10 16 o'clock A M
JUN 05 2025
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

CHRIS SHENKIR

R 1536

T.S. #: 2025-15072-TX

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:	8/5/2025
Time:	**The earliest time the sale will begin is 1:00 PM**, or within three (3) hours after that time.
Place:	Wise County Courthouse, Texas, at the following location: THE FLAGPOLE AT THE SOUTH END OF THE WISE COUNTY COURT CENTER, LOCATED AT 306 W. MAIN, DECATUR, TX 76234; OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

Property To Be Sold - The property to be sold is described as follows:

BEING LOT 6, BLOCK 1, OF PROSPERITY ESTATES, AN ADDITION TO WISE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET F, PAGE 179, PLAT RECORDS OF WISE COUNTY, TEXAS.

Commonly known as: 359 COUNTY ROAD 4791 BOYD, TX 76023

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust dated **7/25/2023** and recorded in the office of the County Clerk of Wise County, Texas, recorded on **7/28/2023** under County Clerk's File No **202310332**, in Book -- and Page -- of the Real Property Records of Wise County, Texas.

Grantor(s):	**VICTORIA ECHERD, A SINGLE WOMAN AND GARY ROARK AND PAMELA ROARK, HUSBAND AND WIFE**
Original Trustee:	**BLACK, MANN & GRAHAM, LLP**
Substitute Trustee:	**Nestor Solutions, LLC, Auction.com, Donna Stockman, David Stockman, Guy Wiggs, Brenda Wiggs, Denise Boerner, Tim Lewis, Michelle Schwartz, Janet Pinder, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Ed Henderson, Brandy Bacon, Jamie Dworsky, Angela Cooper, Jeff Benton, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Stockman Foreclosure Services inc.**
Original Mortgagee:	**Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, its successors and assigns**
Current Mortgagee:	**Freedom Mortgage Corporation**

T.S. #: 2025-15072-TX

Mortgage Servicer: **Freedom Mortgage Corporation**

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 referenced property securing the above referenced loan.

Terms of 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 mortgagee 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.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

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 prior 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. 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 mortgagee 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.

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 $307,070.00, executed by VICTORIA ECHERD, A SINGLE WOMAN AND GARY ROARK AND PAMELA ROARK, HUSBAND AND WIFE, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee 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(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

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

Freedom Mortgage Corporation
11988 EXIT 5 PKWY BLDG 4
FISHERS IN 46037-7939
Phone: (855) 690-5900

Default and Request to Act - Default has occurred under the deed of trust, and the mortgagee has requested me, as Trustee, to conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.

T.S. #: 2025-15072-TX

Dated: 6/5/25

Nestor Solutions, LLC, Auction.com, Donna Stockman, David Stockman, Guy Wiggs, Brenda Wiggs, Denise Boerner, Tim Lewis, Michelle Schwartz, Janet Pinder, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Ed Henderson, Brandy Bacon, Jamie Dworsky, Angela Cooper, Jeff Benton, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Stockman Foreclosure Services inc.

Donna Stockman

c/o Nestor Solutions, LLC
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115
Fax: (888) 345-5501

For sale information visit: https://www.xome.com or Contact (800) 758-8052.

SENDER OF THIS NOTICE:
AFTER FILING, PLEASE RETURN TO:

Nestor Solutions, LLC
214 5th Street, Suite 205
Huntington Beach, California 92648

294 COUNTY ROAD 2590
ALVORD, TX 76225

00000010366151

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: August 05, 2025
   Time: The sale will begin at 1:00 PM or not later than three hours after that time.
   Place: THE DOOR OF THE FIRST FLOOR IN THE SOUTHEAST CORNER OF THE WISE COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. **Terms of Sale.** Cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated February 14, 2020 and recorded in Document CLERK'S FILE NO. 202002313 real property records of WISE County, Texas, with DAVID MINOR AND SPOUSE, MELISSA R MINOR, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by DAVID MINOR AND SPOUSE, MELISSA R MINOR, securing the payment of the indebtednesses in the original principal amount of $314,204.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. **Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

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 § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK
999 N.W. GRAND BLVD
STE 110
OKLAHOMA CITY, OK 73118-6077

POSTED
AT 10:16 o'clock A M
JUN 05 2025
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy
CHRIS SHENKIR

294 COUNTY ROAD 2590
ALVORD, TX 76225

00000010366151

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 as attorney for the mortgagee or mortgage servicer does herby remove the original trustee and all successor substitute trustees and appoints in their steed RAMIRO CUEVAS, AURORA CAMPOS, JONATHAN HARRISON, PATRICK ZWIERS, DARLA BOETTCHER, DANA KAMIN, LISA BRUNO, ANGIE USELTON, TONYA WASHINGTON, MERYL OLSEN, MISTY MCMILLAN, TIFFINEY BRUTON, TIONNA HADNOT, AUCTION.COM, DAVID RAY, ASHLEE LUNA, JEFF BENTON, ANGELA COOPER, DAVID STOCKMAN, JAMIE DWORSY, DONNA STOCKMAN, GUY WIGGS, MICHELLE SCHWARTZ, KATHY ARRINGTON, JANET PINDER, BRANDY BACON OR STOCKMAN FORECLOSURE SERVICES INC whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.

Israel Saucedo

Certificate of Posting

My name is Donna Stockman, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 6/5/25 I filed at the office of the WISE County Clerk and caused to be posted at the WISE County courthouse this notice of sale.

Donna Stockman

Declarants Name: Donna Stockman

Date: 6/5/25

EXHIBIT "A"

BEING 6 000 ACRES OF LAND, MORE OR LESS, IN THE JAMES PINCHBACK SURVEY, ABSTRACT NO 674, WISE COUNTY, TEXAS, BEING THE SAME TRACT OF LAND AS DEEDED TO BART J LUNSFORD AND WFE, JEANINE R LUNSFORD IN VOLUME 584, PAGE 268, REAL RECORDS, WISE COUNTY, TEXAS, SAID 6 000 ACRES BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS, TO WIT,

BEGINNING AT A NAIL FOUND FOR THE NORTHEAST CORNER OF THE TRACT DESCRIBED HEREIN, SAID NAIL BEING IN THE CENTER OF COUNTY ROAD NO 2590 AND BEING LOCATED 1786 04 FEET NORTH 89°05'45" WEST AND 789 87 FEET SOUTH 00°08'30" WEST FROM THE NORTHWEST CORNER OF THE DALLAS COUNTY SCHOOL LAND SURVEY, ABSTRACT NO 237, WISE COUNTY, TEXAS, WHICH IS A CORNER OF SAID PINCHBACK SURVEY,

THENCE, SOUTH 00°08'30" WEST, PASSING AT 30 0 FEET AN IRON STAKE FOUND IN THE SOUTH RIGHT OF WAY OF SAID COUNTY ROAD, AND WITH A FENCE AND THE WEST LINE OF A TRACT AS DEEDED TO DAN D DAVS IN VOLUME 386, PAGE 311, DEED RECORDS, WISE COUNTY, TEXAS, A TOTAL DISTANCE OF 939 16 FEET TO AN IRON STAKE FOUND FOR THE SOUTHEAST CORNER OF THE TRACT DESCRIBED HEREIN AND THE SOUTHWEST CORNER OF SAID DAVIS TRACT,

THENCE WITH A FENCE AND THE NORTH LINE OF A TRACT AS DEEDED TO DAVID T COX IN VOLUME 266, PAGE 786, REAL RECORDS, WISE COUNTY, TEXAS, NORTH 89°05'45" WEST 283 57 FEET TO AN IRON STAKE FOUND FOR THE SOUTHWEST CORNER OF THE TRACT DESCRIBED HEREIN AND THE NORTHWEST CORNER OF SAID COX TRACT,

THENCE WITH A FENCE AND THE EAST LINE OF A TRACT AS DEEDED TO D E LUNSFORD IN VOLUME 682, PAGE 703, REAL RECORDS, WISE COUNTY, TEXAS, AND THE WEST LINE OF THE TRACT DESCRIBED HEREIN, NORTH 00°08'30" EAST 313 05 FEET TO AN IRON STAKE FOUND FOR THE NORTHEAST CORNER OF SAID D E LUNSFORD TRACT AND THE SOUTHEAST CORNER OF A TRACT AS DEEDED TO CHARLES LEN PEACE IN VOLUME 375, PAGE 855, DEED RECORDS, WISE COUNTY, TEXAS,

THENCE WITH A FENCE AND THE EAST LINE OF SAID PEACE TRACT AND THE WEST LINE OF THE TRACT DESCRIBED HEREIN, NORTH 01°35'06" EAST, AT 595 20 FEET PASSING A POST IN THE SOUTH RIGHT OF WAY OF COUNTY ROAD NO 2590, A TOTAL DISTANCE OF 626 10 FEET TO A P-K NAIL WITH SHINER SET IN THE CENTER OF SAID COUNTY ROAD FOR THE NORTHWEST CORNER OF THE TRACT DESCRIBED HEREIN,

THENCE WITH THE CENTER OF SAID COUNTY ROAD SOUTH 89°05'45" EAST 267 80 FEET TO THE POINT OF BEGINNING, CONTAINING 6 000 ACRES OF LAND, MORE OR LESS

12134 Shine Avenue, Rhome, TX 76078 25-007071

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: 08/05/2025

Time: Between 1:00 PM - 4:00 PM and beginning not earlier than 1:00 PM and ending not later than three hours thereafter.

Place: The area designated by the Commissioners Court of Wise 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 July 18, 2012 and recorded in the real property records of Wise County, TX and is recorded under Clerk's Book 2376, Page 459 with Brian M. Gonzales and Daisy G. Gonzales (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for Cendera Funding, Inc., a Texas Corporation mortgagee to which reference is herein made for all purposes.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by Brian M. Gonzales and Daisy G. Gonzales, securing the payment of the indebtedness in the original amount of $117,482.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Wells Fargo Bank, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. **Property to be Sold.** LOT 8, BLOCK 14, SHALE CREEK, AN ADDITION IN WISE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET B, SLIDE 336-337, OF THE PLAT RECORDS OF WISE COUNTY, TEXAS.

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. Wells Fargo Home Mortgage, as Mortgage Servicer, is representing the current Mortgagee whose address is:

Wells Fargo Bank, N.A.
11625 N Community House Rd
Charlotte, NC 28277

POSTED
AT 10:54 o'clock A M
MAY 29 2025

BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By Patti Uthmann Deputy
Patti Uthmann

4844451

7. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code §51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint Kirk Schwartz Esq. or Carson Emmons, Esq. or Justin Ritchie, Esq. OR AWEST OR Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Shawn Schiller, Patrick Zwiers, Darla Boettcher, Irene Lindsay, Dana Kamin, Lisa Bruno, Angie Uselton, Jami Hutton, Tonya Washington, Monica Henderson, Terry Waters, Logan Thomas, David Stockman whose address is 1320 Greenway Drive, Suite 300, Irving, TX 75038 OR AUCTION.COM , Substitute Trustee to act under and by virtue of said Deed of Trust.

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.

05/27/2025

Executed on

/s/Justin Ritchie

James E. Albertelli, P.A.
Kirk Schwartz, Esq.
Carson Emmons, Esq.
Justin Ritchie, Esq.
6565 N. MacArthur, Suite 470
Irving, TX 75039

5/29/25

Executed on

Donna Stockman

SUBSTITUTE TRUSTEE
Agency Sales & Posting
David Stockman, Brenda Wiggs, Donna Stockman, Guy Wiggs, Michelle Schwartz, Kathy Arrington, Janet Pinder
1320 Greenway Drive, Suite 300
Irving, TX 75038

CERTIFICATE OF POSTING

My name is Donna Stockman, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on 5/29/25 I filed at the office of the Wise County Clerk and caused to be posted at the Wise County courthouse this notice of sale.

Donna Stockman

Declarants Name: Donna Stockman
Date: 5/29/25

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 OR 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. ***Property to Be Sold.*** The property to be sold is described as follows: BEING TRACT 17, OF BALD RIDGE RANCHETS, A SUBDIVISION IN WISE COUNTY, TEXAS, AS SHOWN ON PLAT RECORDED IN CABINET A, PAGE 356, PLAT RECORDS OF WISE COUNTY, TEXAS

2. ***Instrument to be Foreclosed.*** The instrument to be foreclosed is the Deed of Trust dated 08/31/2020 and recorded in Document 202011488 real property records of Wise County, Texas.

3. ***Date, Time, and Place of Sale.*** The sale is scheduled to be held at the following date, time, and place:

Date:	08/05/2025
Time:	01:00 PM
Place:	Wise County, Texas at the following location: THE AREA BY THE FLAGPOLE AT THE SOUTH END OF THE WISE COUNTY COURT CENTER LOCATED AT 306 W. MAIN, DECATUR, TX OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

4. ***Terms of Sale.*** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee 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.

5. ***Obligations Secured.*** The Deed of Trust executed by SCOTT WILLARD SIEK AND KATHLEEN KAYE SIEK, provides that it secures the payment of the indebtedness in the original principal amount of $340,714.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. SFMC, LP DBA SERVICE FIRST MORTGAGE COMPANY is the current mortgagee of the note and deed of trust and SERVICE FIRST MORTGAGE COMPANY is mortgage servicer. A servicing agreement between the mortgagee, whose address is SFMC, LP DBA SERVICE FIRST MORTGAGE COMPANY c/o SERVICE FIRST MORTGAGE COMPANY, 1 Corporate Dr., Ste 360, Lake Zurich, IL 60047 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. ***Substitute Trustee(s) Appointed to Conduct Sale.*** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

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.

Mackie Wolf Zientz & Mann, P.C.
Brandon Wolf, Attorney at Law
✓L. Keller Mackie, Attorney at Law
Michael Zientz, Attorney at Law
Lori Liane Long, Attorney at Law
Chelsea Schneider, Attorney at Law
Ester Gonzales, Attorney at Law
Karla Balli, Attorney at Law
Parkway Office Center, Suite 900
14160 Dallas Parkway
Dallas, TX 75254

For additional sale information visit: servicelinkauction.com/texas or (866) 539-4173

Certificate of Posting

I am Donna Stockman whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 5/22/2025 I filed this Notice of Foreclosure Sale at the office of the Wise County Clerk and caused it to be posted at the location directed by the Wise County Commissioners Court.

POSTED
AT 11:23 o'clock A M
MAY 22 2025
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy
CHRIS SHENKIR

22-000209-391-5 // 342 COUNTY ROAD 3435, PARADISE, TX 76073