10-14-25

10/14/2025 10:18:29 AM Total Pages: 5 Fees: $37.00
Blanca Tuma, County Clerk - Wise County, Texas
Electronically Filed with Wise, TX

AMENDED NOTICE OF FORECLOSURE SALE

Notice is hereby given of a public nonjudicial foreclosure sale.

1. Property To Be Sold. The property to be sold is described as Lot 9 Demonbruen Ct, Chico, Texas 76431 and more specifically described as:

As described in Exhibit "A", attached hereto and incorporated herein as copied in full.

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

Date: Tuesday, November 4, 2025

Time: The sale shall begin no earlier than 1:00 P.M. and end no later than three (3) hours thereafter. The sale shall be completed by no later than 4:00 P.M.

Place: Door of the first floor in the southeast corner of the Wise County Courthouse, 101 North Trinity, Decatur, Texas, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court pursuant to Section 51.002 of the Texas Property Code.

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 reserved component of the Armed Forces of the United States, please send notice of the active duty military service to the sender of this notice immediately.

POSTED
AT 3:35 o'clock P M
OCT 14 2025
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy
Katja Stovall

Date of Deed of Trust: May 1, 2023

Grantor/Mortgagor: Steve Ryan

Original Beneficiary/Mortgagee: Harshad Patel

Current Beneficiary/Mortgagee: Harshad Patel, C/O Franklin W. Cram, 2000 East Lamar, Blvd, Suite 600, Arlington, Texas 76003

SubstituteTrustee: Franklin W. Cram, 2000 East Lamar, Blvd, Suite 600, Arlington, Texas 76003

The Deed of Trust permits the Substitute Trustee to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the Deed of Trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal,

or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. Such reposting or refiling may be after the date originally scheduled for this sale.

3. 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 Trustee hereunder 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 within one hour after 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.

4. Type of Sale. The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust executed by Steve Ryan. The Deed of Trust is dated May 1, 2023, and is recorded in the office of the County Clerk of Wise County, Texas, in Document No. 202410654, of the Real Property Records of Wise County, Texas. The Property will be sold "AS IS" without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of Texas Property Code Sections 51.002 and 51.009. Prospective bidders are advised to conduct an independant investigation of the nature and physical condition of the property.

5. Obligations Secured. The Deed of Trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the Promissory Note in the original principal amount of $48,000.00, executed bySteve Ryan, and payable to the order of Harshad Patel; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness. This debt has been accelerated.

Questions concerning the sale may be directed to the undersigned.

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

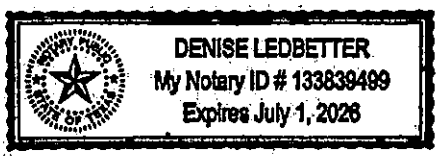
DATED: October 13, 2025

FRANKLIN W. CRAM
SubstituteTrustee
2000 East Lamar, Blvd, Suite 600,
Arlington, Texas 76003
(817) 453-0541
(817) 453-8964 Fax

STATE OF TEXAS

COUNTY OF TARRANT

This instrument was acknowledged before me on this 13 day of October, 2025, by Franklin W. Cram, Substitute Trustee.



Notary Public, State of Texas

AFTER RECORDING RETURN TO:
Franklin W. Cram
Franklin W. Cram, P.C.
Franklin W. Cram, 2000 East Lamar Blvd
Suite 600
Arlington, Texas 76003

Lot 9, Grand Harbor on Lake Bridgeport, Section I, Stage I an addition to Wise County Texas, according to the Map or Plat thereof recorded in Cabinet C, Sleeve 49 & 50, of the Map Records of Wise County Texas.

FILED AND RECORDED

Instrument Number: 202513839

Filing and Recording Date: 10/14/2025 10:18:29 AM Pages: 5 Recording Fee: $37.00

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the RECORDS of Wise County, Texas.



Blanca Tuma, County Clerk
Wise County, Texas

ANY PROVISION CONTAINED IN ANY DOCUMENT WHICH RESTRICTS THE SALE, RENTAL, OR USE OF THE REAL PROPERTY DESCRIBED THEREIN BECAUSE OF RACE OR COLOR IS INVALID UNDER FEDERAL LAW AND IS UNENFORCEABLE. **DO NOT DESTROY - This document is part of the Offical Record.**

Deputy: didral

Notice of Foreclosure Sale

1. *Property to Be Sold.* The property to be sold is fully Described in the attached Exhibit A.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the deed of trust recorded under County Clerk's File Number 202404797 in the 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: November 4, 2025

Time: The sale will occur between the hours of 10:00 A.M. and 4:00 P.M. The sale will begin no earlier than 10:00 A.M. or no later than three hours thereafter.

Place: At the door of the first floor in the southeast corner of the Wise County Courthouse located at 101 ½ North Trinity, or the PLACE DESIGNATED BY THE COMMISSIONERS COURT.

The deed of trust permits the beneficiary to abandon the 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 Texas Property Code. The reposting or refiling 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 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.

Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

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. 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 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.

POSTED
AT 11:54 o'clock A M
OCT 10 2025

CHRIS SHENKIR

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

5. *Type of Sale.* The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by Dexter D. Markes, Managing Member of Luxe Trading USA LLC.

The real property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust.

6. *Obligations Secured.* Promissory Note (the "Note") dated April 2, 2024, in the original principal sum of One Hundred Twenty-Five Thousand and NO/100 Dollars ($125,000.00), executed by Dexter D. Markes, Managing Member of Luxe Trading USA LLC (the "Borrower"), payable to the order of UNITED DREAM HOMES LLC (the "Lender"), secured by a Deed of Trust (the "Deed of Trust") dated April 2, 2024 recorded under County Clerk's File No. 202404797, in the Official Public Records of Wise County, Texas, covering the property particularly described therein.

Questions concerning the sale may be directed to the undersigned.

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

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 LENDER.

Date: October 9, 2025.

Kyle Sullivan, Substitute Trustee
430 N. Carroll Ave.#120
Southlake, Texas 76092
P: (469) 702-0099
Email: Kyle@SullivanLawOffices.com

Exhibit A

(Description of Property)

Lot 13, Block 14, of Unit Number 2 of Runaway Bay, an Addition in Wise County, Texas, according to the Map or Plat recorded In Cabinet A, Slide 401, Map Records of Wise County, Texas.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on the 24th day of March, 2023, Om Time Real Estate, Inc. (the "Grantor"), executed a Deed of Trust conveying to Keval Patel, Trustee, the Property hereinafter described, to secure Snap Alpha, LLC in payment of the indebtedness therein described, said Deed of Trust was duly recorded in the Official Public Records of Real Property of Wise County, Texas; and

WHEREAS, Snap Alpha, LLC is the owner and holder of the Note and has appointed the undersigned as Substitute Trustee under the Deed of Trust in the manner authorized by the Deed of Trust; and

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder of said debt has requested the undersigned to sell the Property to satisfy said indebtedness;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, the 4th day of November, 2025, between the hours of 1:00 P.M. and 4:00 P.M., I will sell the Property to the highest bidder for cash, at the door of the first floor in the southeast corner of the Wise County Courthouse, where the Commissioners Court has designated such sales to take place. The building is located at at 101 ½ North Trinity, Decatur, Texas 76234.

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Grantor to warrant title to the property under the terms of the Deed of Trust, conveyance of the property shall be made "AS IS" "WHERE IS" without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the property.

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 send of this notice immediately.

Said Property is described as follows:

1. SEE ATTACHED EXHIBIT "A".

2. ALL INTEREST OF GRANTOR IN AND TO THE IMPROVEMENTS NOW OR HEREAFTER ERECTED ON THE PROPERTY AS MORE SPECIFICALLY SET FORTH IN THE ABOVE REFERENCED DEED OF TRUST.

Witness my hand this the ___ day of October, 2025.

By: Donna Stockman
Donna Stockman, Substitute Trustee

ADDRESS OF SUBSTITUTE TRUSTEE:
Foreclosure Services, LLC
8101 Boat Club Road, Suite 320
Fort Worth, Texas 76179

Return to:
Snap Alpha, LLC
16107 Kensington Drive #220
Sugar Land, TX 77479

POSTED
AT 1110 o'clock A M
OCT 14 2025
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy
CHRIS SHENKIR

EXHIBIT A

Legal Description of Real Property

TRACT 1:
Being a 14.24 acre tract in Block 24, Grayson County School Land Survey, Abstract Number 329, Wise County, Texas, also being a certain called 5.6 acre tract (First Tract) and a certain called 8.63 acre tract (Second Tract) recorded in Volume 886, Page 157, Official Public Records, Wise County, Texas and being described by metes and bounds as follows:

BEGINNING at a 5/8" iron rod found in the West line of a certain called 148.608 acre tract recorded in Volume 147, Page 536, Deed Records, Wise County, Texas, for the Northeast corner of said Second Tract and the Southeast corner of a certain called 20.00 acre tract recorded in Volume 1638, Page 512, Official Public Records, Wise County Texas;

THENCE South 01 deg. 14' 50" East with said West line a distance of 1361.22 feet to a 3' monument found in the Northeast right-of-way of U.S. Highway Number 81/ 287 for the most Southerly corner of said First Tract and a corner of said 148.608 acre tract;

THENCE North 35 deg. 02' 50" West with said right-of-way and passing an X-tie found at a distance of 1616.60 feet, in all a distance of 1639.03 feet to a point in a ditch for the Northwest corner of said Second Tract and the Southwest corner of said 20.00 acre tract, and from which a 3' steel fence post bears 63.18 feet North 88 deg. 05' 02" East;

THENCE North 88 deg. 48' 10" East a distance of 911.26 feet to the POINT OF BEGINNING and containing 14.24 acres of land.

NOTE: THE COMPANY IS PROHIBITED FROM INSURING THE AREA OR QUANTITY OF LAND DESCRIBED HEREIN. ANY STATEMENT IN THE ABOVE LEGAL DESCRIPTION(S) IS NOT A REPRESENTATION THAT SUCH AREA OR QUANTITY IS CORRECT, BUT IS MADE ONLY FOR INFORMATIONAL AND/OR IDENTIFICATION PURPOSES AND DOES NOT OVERRIDE OR ALTER THE INSURING PROVISIONS OF ITEM TWO (2) OF SCHEDULE "B" HEREOF

TRACT 2:
Being a 164.150 acre tract in the Jesse B. Atkinson Survey, Abstract No. 2, the M.E.P. & P. R.R. Co. Survey No. 5, Abstract No. 633 and the A.J. Walker Survey, Abstract No. 861, situated in Wise County, Texas, and being a portion of that certain 563.029 acre tract described in deed to KMBS Joint Venture, recorded in Volume 182, Page 749, Real Records, Wise County, Texas, and more particularly described by metes and bounds as follows:

BEGINNING at a 5/8" iron rod found at the southeast corner of said KMBS Joint Venture 563.029 acre tract, said iron rod being by deed call in the north line of Block 56, Smith County School Land Survey, Abstract No. 744, from said iron rod a "T" bar with cap found at the southwest corner of a 350.006 acre tract described in deed to JCEF Limited, recorded in Volume 538, Page 738, Real Records, Wise County, Texas, bears North 00 deg. 58' 01" East, 1.7 feet;

THENCE North 89 deg. 41' 00" West, along the south line of said 563.029 acre tract and the called north line of said Block 56, Smith County School Land Survey, a distance of 750.36 feet to a concrete monument found for corner, said monument being by deed call, the southwest corner of said M.E.P. & P. R.R. Co. Survey, and the southeast corner of said Jesse B. Atkinson Survey;

THENCE North 89 deg. 48' 14" West, continuing along the south line of said 563.029 acre tract and the called north line of said Block 56, Smith County School Land Survey, a distance of 1802.28 feet to a 1/2" iron rod found for the southeast corner of the Oliver Creek Ranch Addition, the plat thereof recorded in Plat Cabinet A, Page 567, Plat Records, Wise County, Texas;
THENCE North 02 deg. 38' 26" East, along the east line of said Oliver Creek Ranch Addition, a distance of 3150.51 feet to a 1" iron rod found in the northerly edge of a soil and water conservation lake;

THENCE along the edge of said lake as follows:

North 73 deg. 21' 33" East, a distance of 32.70 feet;

North 27 deg. 08' 39" East, a distance of 106.29 feet;

North 70 deg. 44' 55" East, a distance of 105.49 feet;

South 52 deg. 54' 18" East, a distance of 34.52 feet;

North 73 deg. 25' 01" East, a distance of 158.24 feet;

South 89 deg. 46' 21" East, a distance of 47.89 feet;

North 62 deg. 17' 38" East, a distance of 39.29 feet;

North 78 deg. 20' 40" East, a distance of 56.53 feet;

North 85 deg. 48' 53" East, a distance of 98.27 feet;

South 83 deg. 42' 25" East, a distance of 64.25 feet;

South 55 deg. 22' 54" East, a distance of 78.08 feet;

South 21 deg. 04' 12" East, a distance of 62.32 feet;

South 22 deg. 46' 29" East, a distance of 97.88 feet;

South 51 deg. 10 '41" East, a distance of 28.20 feet;

South 20 deg. 18' 56" East, a distance of 39.44 feet;

South 11 deg. 50' 24" West, a distance of 35.33 feet;

South 18 deg. 43' 59" East, a distance of 180.53 feet;

South 18 deg. 59'16" East, a distance of 216.70 feet;

South 18 deg. 37' 47" East, a distance of 176.38 feet;

South 18 deg. 54' 12" East, a distance of 170.21 feet;

South 17 deg. 59' 14" West, a distance of 51.02 feet;

South 35 deg. 53' 09" West, a distance of 26.77 feet;

THENCE South 55 deg. 55' 39" East, at a distance of 42.99 feet passing a 1/2" iron rod found for corner in the southwesterly line of a 6.049 acre tract described in deed to Anthony J. Pointier, recorded in Volume 327, Page 800, Real Records, Wise County, Texas, in all a total distance of 211.88 feet to a 2" pipe corner post found for corner;
THENCE North 71 deg. 19' 51" East, along the southerly line of said 6.049 acre tract, a distance of 56.89 feet to a 2" pipe corner post found for corner;

THENCE along the easterly line of said 6.049 acre tract, North 09 deg. 52' 03" West, 332.96 feet to a 2" pipe corner post found for corner and North 19 deg. 27' 30" West, 168.77 feet to a 1/2" iron rod found for the southwesterly corner of a 100.25 acre tract described in deed to Russell J. Starr, recorded in Volume 560, Page 584, Real Records, Wise County, Texas;
THENCE South 89 deg. 02' 20" East, along the southerly line of said 100.25 acre tract, a distance of 1316.41 feet to a 1/2" iron rod found for the southeasterly corner thereof, said iron rod being in the east line of said KMBS Joint Venture 563.029 acre tract and in the west line of said JCEF Limited 350.006 acre tract;

THENCE South 00 deg. 58' 01" West, along the common line between said 563.029 acre tract and said 350.006 acre tract, a distance of 2658.88 feet to the POINT OF BEGINNING and containing 164.150 acres of land.

POSTED
AT 1:45 o'clock P M
OCT 09 2025
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy
Edualdo Villa

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"

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: November 4, 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: October 8, 2025.

Jessica Haile

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.

FILED
AT 9:55 o'clock A M
OCT 09 2025
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy

CHRIS SHENKIR

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Notice of confidentiality rights: If you are a natural person, you may remove or strike any or all of the following information from any instrument that transfers an interest in real property before it is filed for record in the public records: your Social Security number or your driver's license number.

STATE OF TEXAS §
§
COUNTY OF WISE §

WHEREAS, on the 1st day of November 2006, Brandon McComis and Erika McComis, as grantors, conveyed by Deed of Trust to Greg Reasoner, Trustee for the benefit of First National Bank f/k/a First State Bank, 605 West State Highway 114, Southlake, Texas 76092, the real property situated in Wise County, Texas, being described as follows ("Property"):

(See EXHIBIT "A" attached hereto and made a part hereof)

to secure payment of that one certain Real Estate Lien Note in the original principal amount of $151,377.00 executed by Brandon McComis and Erika McComis and payable to First National Bank f/k/a First State Bank, and all modifications, substitutions, replacements, remedies and/or extensions thereof, if any, ("Note"), which Deed of Trust was recorded under Instrument or Document No. 396945, of the Real Property Records of Wise County, Texas and all modifications, substitutions, replacements, renewals and/or extensions thereof, if any ("Deed of Trust");

WHEREAS, First National Bank f/k/a First State Bank previously named and appointed Michael H. Patterson to act as a Substitute Trustee under the Deed of Trust;

WHEREAS, the undersigned, at 3950 Highway 360, Grapevine, Texas 76051, has been appointed as one of the new Substitute Trustees in the place of the original Trustee and prior Substitute Trustee, upon the contingency and in the manner authorized by the Deed of Trust; and

WHEREAS, default has occurred under the terms of the Note secured by the Deed of Trust, and the indebtedness evidenced by the Note is now wholly due, and the owner and holder of the

Note and Deed of Trust and the beneficiary in the Deed of Trust has requested a Substitute Trustee to sell the Property to satisfy same.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, November 4, 2025, a Substitute Trustee will sell the Property either all together, or by groups of lots, or separately by lot as the Substitute Trustee deems appropriate or expedient, for cash, by the flagpole at the south end of the Wise County Court Center, 306 West Main, Decatur, Texas 76234, to the highest bidder, "AS IS" WITHOUT ANY EXPRESSED OR IMPLIED WARRANTIES, EXCEPT AS TO WARRANTIES OF TITLE. THERE WILL BE NO WARRANTY RELATING TO POSSESSION OR QUIET ENJOYMENT. THERE WILL BE NO WARRANTIES OF ANY KIND RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT, OR THE LIKE FOR ANY PERSONAL PROPERTY IN THIS DISPOSITION. The Substitute Trustee does not and will not make any representations, warranties, or covenants personally. The earliest time at which the sale shall occur is ten o'clock a.m. The sale shall begin at that time or not later than three hours after that time. At the sale of the Property, First National Bank f/k/a First State Bank reserves and shall have the right to credit bid all or any part of the indebtedness evidenced by the Note which remains due and owing to it.

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SUBSTITUTE TRUSTEE'S SALE. THE PERSON SIGNING THIS NOTICE OF SUBSTITUTE TRUSTEE'S SALE IS THE ATTORNEY FOR OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

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 on this 8TH day of October 2025.

STACY B. LOFTIN
SUBSTITUTE TRUSTEE
Adams, Lynch & Loftin, P.C.
3950 Highway 360
Grapevine, Texas 76051

STATE OF TEXAS §
§
COUNTY OF TARRANT §

BEFORE ME, the undersigned authority, on this day personally appeared Stacy B. Loftin, known to me to be the person whose name is subscribed in the foregoing instrument, and acknowledged to me that he executed the same for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE on this 8th day of October 2025.

THI THUY NGUYEN
Notary Public, State of Texas
Comm. Expires 09-13-2025
Notary ID 128016378

Thi Thuy Nguyen
Notary Public, State of Texas

After Recording, Return to:
Mr. Stacy B. Loftin
ADAMS LYNCH & LOFTIN, P.C.
3950 Highway 360
Grapevine, Texas 76051

EXHIBIT "A"

Real Property located in Wise County, State of Texas:

LOT 10, BLOCK 9-R, HINES & EMBRY ADDITION TO THE CITY OF BRIDGEPORT, WISE COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN PLAT CABINET B, SECTION 88, PLAT RECORDS, WISE COUNTY, TEXAS.

The Real Property or its address is commonly known as 2107 Lanice Avenue, Bridgeport, Texas 76426-3329.

7970 BRIAR ROAD
AZLE, TX 76020

00000010541118

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: November 04, 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 August 30, 2022 and recorded in Document INSTRUMENT NO. 202214613 real property records of WISE County, Texas, with CAMERON CLAY HUKILL A SINGLE MAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by CAMERON CLAY HUKILL A SINGLE MAN, securing the payment of the indebtednesses in the original principal amount of $392,744.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. TEXAS BANK FINANCIAL d/b/a TEXAS BANK MORTGAGE, N/K/A TEXASBANK 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. TEXAS BANK MORTGAGE, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o TEXAS BANK MORTGAGE
4521 S. HULEN
SUITE 200
FORT WORTH, TX 76109

POSTED
AT 1032 o'clock A M
OCT 09 2025

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

7970 BRIAR ROAD
AZLE, TX 76020

00000010541118

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 10/9/25 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: 10/9/25

7970 BRIAR ROAD
AZLE, TX 76020

00000010541118

00000010541118

WISE

EXHIBIT "A"

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND, DESCRIBED AS FOLLOWS:

BEING A TRACT OF LAND OUT OF THE M.E.P. AND P.R.R. SURVEY NO. 15, ABST. #617, AND BEING A PORTION OF A CERTAIN 60 ACRE TRACT OF LAND OFF THE SOUTH END OF THE NW MCCRAW 209 ACRE SURVEY WHICH IS PART OF THE WEST 1/2 OF THE M.E.P. AND P.R.R. SURVEY NO. 15, IN WISE COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHEAST CORNER OF SAID 60 ACRE TRACT, FROM WHICH THE SOUTHWEST CORNER OF THE M.E.P AND P.R.R. SURVEY NO. 15 BEARS WEST 2361 FEET;

THENCE WEST 211.2 FEET WITH THE SOUTH LINE OF SAID M.E.P. AND P.R.R. SURVEY;

THENCE NORTH, AT 35 FEET PASSING AN IRON ROD IN THE NORTH LINE OF BRIAR ROAD, CONTINUING IN ALL 1134.6 FEET TO AN IRON ROD IN FENCE LINE ON THE NORTH LINE OF SAID 60 ACRE TRACT;

THENCE NORTH 88 DEGREES 21 MINUTES EAST 184.2 FEET WITH FENCE TO A 2 INCH IRON PIPE AT FENCE CORNER,

THENCE SOUTH 849.5 FEET TO AN IRON PIPE AT FENCE CORNER;

THENCE EAST 27 .0 FEET TO A FENCE CORNER;

THENCE SOUTH AT 255.4 FEET PASSING AN IRON PIPE IN NORTH LINE OF BRIAR ROAD, CONTINUING IN ALL 290.4 FEET, TO PLACE OF BEGINNING, CONTAINING 5.0 ACRES MORE OR LESS. SA VE AND EXCEPT ANY PART OR PORTION THEREOF IN THE USE OR OCCUPANCY OF ANY PUBLIC ROAD OR HIGHWAY.

C&M No. 44-25-02970/ FILE NOS

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF 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. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated October 02, 2020 and recorded under Clerk's File No. 202013514, in the real property records of WISE County Texas, with Emily Wilson, a single woman as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for SWBC Mortgage Corp., its successors and assigns as Original Mortgagee.

Deed of Trust executed by Emily Wilson, a single woman securing payment of the indebtedness in the original principal amount of $143,726.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Emily Wilson. SWBC Mortgage Corporation is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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. Cenlar FSB is acting as the Mortgage Servicer for the Mortgagee. Cenlar FSB, is representing the Mortgagee, whose address is: 1000 Technology Drive, O'Fallon, MO 63368.

Legal Description:
BEING LOT 4R, BLOCK H, CHISHOLM SPRINGS, AN ADDITION TO WISE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET C, SLIDE 184, PLAT RECORDS, WISE COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 11/04/2025 **Earliest Time Sale Will Begin: 1:00 PM**

Location of Sale: **The place of the sale shall be: 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 Commissioner's Court

TERMS OF SALE

A default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. 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.**

The sale will begin at the earliest time stated above, or within three (3) hours after that time. 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 or the Mortgagee's attorney.

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.

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Tionna Hadnot, Shawn Schiller, Lisa Bruno, Conrad Wallace, Misty McMillan, Angie Uselton, Tonya Washington, Ashlee Luna, David Stockman, Brenda Wiggs, Donna Stockman, Guy Wiggs, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Jeff Benton, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Auction.com, as Substitute Trustee.**

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Executed on September 22, 2025.

/s/ Sarah A. Trad SBOT No. 24140355, Attorney at Law
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Posted and filed by: Donna Stockman

Printed Name: Donna Stockman

C&M No. 44-25-02970

POSTED
AT 3:37 o'clock P M
SEP 25 2025

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

R-2447

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:	**December 31, 2015**
Grantor(s):	**Richard Bradshaw Jr. and Wife Melissa Bradshaw**
Original Mortgagee:	**Mortgage Electronic Registration Systems, Inc., as nominee for The Money Source, Inc. DBA Endeavor America Loan Services**
Original Principal:	**$77,569.00**
Recording Information:	**201600144**
Property County:	**Wise**
Property:	**Lot 55, Block 2, SALT CREEK, an Addition to Wise County, Texas, and Parker County, Texas, according to the Plat thereof recorded in Cabinet B, Section 170-177, Plat Records, Wise County, Texas.**
Property Address:	**125 Rock Salt Drive Springtown, TX 76082**

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee:	**Servbank, SB**
Mortgage Servicer:	**Servbank, N.A.**
Mortgage Servicer Address:	**3138 E. Elwood Street Phoenix, AZ 85034**

SALE INFORMATION:

Date of Sale:	**November 4, 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:	**Auction.com, LLC or Padgett Law Group, any to act**
Substitute Trustee Address:	**546 Silicon Dr., Suite 103 Southlake, TX 76092**

POSTED
AT 9:59 o'clock A M
SEP 11 2025
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy
CHRIS SHENKIR

PLG File Number: 25-011394-1

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.

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 9/11/25, 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: 9/11/25

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

WITNESS MY HAND this 11 day of September, 2025.

Donna Stockman

Vylla Solutions, LLC
P.O. Box 3309
Anaheim, California 92803
For Sale Information: (888) 313-1969
For Reinstatement Requests: 1-866-874-5860
Pay Off Requests: 1-800-561-4567
TS#: 25-36166

POSTED
AT 10:17 o'clock ____ A M
AUG 21 2025
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By Patti Uthmann Deputy
Patti Uthmann

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 5/12/2022, Dylan C Harvey and Autumn Mae Bailey, husband and wife, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Allan B. Polunsky, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Highland Homeloans, LLC, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of $295,000.00, payable to the order of Highland Homeloans, LLC, which Deed of Trust is Recorded on 5/17/2022 as Volume 202208327, Book , Page , in Wise County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including , but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

BEING LOT 2, BLOCK 56, OF SOUTH DECATUR ADDITION, AN ADDITION TO THE CITY OF DECATUR, WISE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 8, PAGE 642, DEED RECORDS OF WISE COUNTY, TEXAS.

Commonly known as: **1101 S TRINITY ST DECATUR, TX 76234**

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Angela Cooper, Brandy Bacon, Brenda Wiggs, David Stockman, Donna Stockman, Guy Wiggs, Jamie Dworsky, Janet Pinder, Michelle Schwartz, Auction.com, LLC, Agency Sales and Posting LLC, Xome Inc., Tejas Corporate Services LLC, Dustin George** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Carrington Mortgage Services, LLC whose address is 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806 is acting as the mortgage servicer for **Carrington Mortgage Services, LLC**, which is the mortgagee of the Note and Deed of Trust or mortgage and the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on 11/4/2025 at 1:00 PM, or no later than three (3) hours after such time, in **Wise** County, Texas, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **Wise Court Center, Located at 306.W Main, Decatur, TX 76234, for the duration of the historic restoration of the Wise County Courthouse. Sales are to be held by the flagpole at the south end of the building so that the public entrance is not affected**

NOTICE IS FURTHER GIVEN that , except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.



4850750

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

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.

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.

WITNESS, my hand this 8/15/2025

Kavonnah Dobson

By: Kavonnah Dobson, Sr. Trustee Sale Specialist
Vylla Solutions, LLC as
authorized agent for Mortgagee or Mortgage Servicer
1600 South Douglass Road, Suite 140
Anaheim, CA 92806

WITNESS, my hand this 8/21/25

Donna Stockman

By: Substitute Trustee(s)
Angela Cooper, Brandy Bacon, Brenda Wiggs, David Stockman, Donna Stockman, Guy Wiggs, Jamie Dworsky, Janet Pinder, Michelle Schwartz
C/O Vylla Solutions, LLC
1600 South Douglass Road, Suite 140
Anaheim, CA 92806

POSTED
AT 9:19 o'clock A M
SEP 15 2025
BRANDA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy
Edualdo Villa

25TX267-0514
322 WILD WOOD DR, DECATUR, TX 76234

NOTICE OF FORECLOSURE SALE

Property: The Property to be sold is described as follows:

SEE EXHIBIT A

Security Instrument: Deed of Trust dated July 13, 2020 and recorded on July 23, 2020 as Instrument Number 202009388 in the real property records of WISE County, Texas, which contains a power of sale.

Sale Information: November 04, 2025, at 1:00 PM, or not later than three hours thereafter, at the first floor in the southeast corner of the Wise County Courthouse located at 101 ½ North Trinity, or as designated by the County Commissioners Court.

Terms of Sale: Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.

Obligation Secured: The Deed of Trust executed by CHRIS B FRANCIS AND ANDREA MARIE PARLEE secures the repayment of a Note dated July 13, 2020 in the amount of $617,500.00. CARRINGTON MORTGAGE SERVICES, LLC, whose address is c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806, is the current mortgagee of the Deed of Trust and Note and Carrington Mortgage Services, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

Substitute Trustee: In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

Substitute Trustee(s): Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Tionna Hadnot, Shawn Schiller, Lisa Bruno, Conrad Wallace, Misty McMillan, Angie Uselton, Tonya Washington, Ashlee Luna, David Stockman, Brenda Wiggs, Donna Stockman, Guy Wiggs, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Jeff Benton, Denise Boerner, Tim Lewis, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Jim Mills, Susan Mills, Ed Henderson, Andrew Mills-Middlebrook, Dustin George

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.

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.

Miller, George & Suggs, PLLC
Tracey Midkiff, Attorney at Law
Jonathan Andring, Attorney at Law
Rachel Son, Attorney at Law
6080 Tennyson Parkway, Suite 100
Plano, TX 75024

Donna Stockman

Substitute Trustee(s): Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Tionna Hadnot, Shawn Schiller, Lisa Bruno, Conrad Wallace, Misty McMillan, Angie Uselton, Tonya Washington, Ashlee Luna, David Stockman, Brenda Wiggs, Donna Stockman, Guy Wiggs, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Jeff Benton, Denise Boerner, Tim Lewis, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Jim Mills, Susan Mills, Ed Henderson, Andrew Mills-Middlebrook, Dustin George
c/o Miller, George & Suggs, PLLC
6080 Tennyson Parkway, Suite 100
Plano, TX 75024

Certificate of Posting

I, Donna Stockman, declare under penalty of perjury that on the 15th day of Sept., 2025, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of WISE County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

EXHIBIT A

Order No.: 8000932001797

Being 8.57 acres of land, situated in the Dolores Casanova Survey, Abstract No. 152, Wise County, Texas; and being a portion of the tract conveyed to Jerry's Chevrolet by Deed recorded in Vol. 8, p. 371, of the Real Records of said County, and also known as Tract 11 of Block 3 of "Seven Wires", a subdivision of said Jerry's Chevrolet tract, the plat of same being filed for record in Vol. A, p. 475 of the Plat Records of said County, being the same land described in Deed made by Veteran's Land Board of the State of Texas to Archie Dan Faires, dated September 26, 1995, recorded in Vol. 619, p. 458, Real Records of Wise County, Texas; and being more fully described by metes and bounds as follows:

BEGINNING at a 5/8" iron with a yellow plastic cap marked "RPS 314" set in the West line of said Jerry's Chevrolet tract 2379.62 feet South 00-58-43 West from the Northwest corner of same, and being the Northwest corner of said Tract 11, of said Block 3 and also being the Southwest corner of Tract 10 also of said Block 3;

THENCE East with the common line between said Tracts 10 and 11, in all a distance of 1134.58 feet to a 5/8" iron with a yellow plastic cap marked "RPS 314" said iron being in the West line of a 50 foot County Road known as Wild Wood Drive and also being the common East corner of said Tracts 10 and 11;

THENCE with the West line of said Wild Wood Drive, South 2-23-15 West a distance of 109.93 feet to a 5/8" iron with a yellow plastic cap marked "RPS 314", and South 0-46-42 West a distance of 275.07 feet to a 5/8" iron with a yellow plastic cap marked "RPS 314" set at the Southeast corner of said Tract 11, same being the Northeast corner of Tract 12 of said Block 3;

THENCE West with the common line between said Tracts 11 and 12, in all distance of 1132.84 feet to a 5/8" iron with a yellow plastic cap marked "RPS 314" set in the West line of said Jerry's Chevrolet Tract and also being the common West corner of said Tracts 11 and 12;

THENCE North 0-58-43 East with the West line of said Jerry's Chevrolet Tract in all a distance of 384.94 feet to the place of beginning and containing 10.01 acres;

SAVE AND EXCEPT that certain 1.44 acre tract described as follows:

BEGINNING at a 1/2 inch iron rod at the Northwest corner of said Lot 11;

THENCE South 00° 58' 43" West 55.78 feet to a 1/2 inch iron rod for corner;

THENCE East 1132.70 feet to a 1/2 inch iron rod for corner in the East line of Lot 11, also being in the West line of a 50 foot road;

THENCE North 02° 23' 15" East 54.97 feet along the East line of said Lot 11, the West line of said 50 foot road, to a 1/2 inch iron rod for corner, said iron being the Northeast corner of said Lot 11;

THENCE North 89° 57' 25" West 1134.04 feet to the Place of Beginning and containing 1.44 acres of land.

NOTE: COMPANY DOES NOT REPRESENT THAT THE ABOVE ACREAGE AND/OR SQUARE FOOTAGE CALCULATIONS ARE CORRECT.

UNOFFICIAL COPY