POSTED
AT 2:05 o'clock P M
NOV 10 2025

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

Notice of Substitute Trustee 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.

Instrument to be Foreclosed: Commercial Deed of Trust, Security Agreement, Fixture Filing and Assignment of Leases and Rents ("Deed of Trust").

Dated:	March 31, 2025
Trustor:	AVP Custom Construction, Inc., a Texas corporation.
Trustee:	Michael J. Schroeder, Esq.
Lender:	Hard Money Fast LLC, ISAOA/ATIMA
Guarantor:	Aleksandr Vladimirovich Patov, Individually.
Recorded in:	Document #202504517 in the real property records of Wise County, Texas.
Secures:	Commercial Promissory Note ("Note") in the original principal amount of One Hundred Ten Thousand and 00/100 dollars ($110,000.00), executed by Aleksandr Vladimirovich Patov on behalf of AVP Custom Construction, Inc. ("Borrower") and payable to the order of Lender and all other indebtedness of Borrower to Lender

Property to be Sold: Commonly known as **120 FM 2123, Bridgeport, TX 76426.**

TRACT ONE:

The Surface Estate only in and to 8.73 acres of land situated in the Rebecca Coleman Survey, abstract No. 155, in Wise County, Texas, and more fully described as follows:

BEGINNING at a concrete monument at the intersection of the West line of State Highway No. 114 with the North line of State FM Road No. 2123 same being 850.51 varas North and 645.21 varas East of the Southwest corner of the Rebecca Coleman Survey;

THENCE South 12 deg. 50 min. West 49.98 varas to a concrete monument in the

North line of State FM Road No. 21233;

THENCE in a Westerly direction with a 9 deg. curve to the right a distance of 98.64 varas to a concrete monument at the end of said curve, same being in the North line of State FM Road No. 2123;

THENCE South 89 deg. 54 min. 30 seconds West with the North line of said Road No. 2123, a distance of 72.43 varas to an iron rod on the East bank of the West Fork of the Trinity River;

THENCE North 1 deg. 45 min. West along the East bank of said Trinity River, 227.51 varas to an iron rod for corner:

THENCE North 7 deg. 45 min. 20 seconds East along the East bank of said Trinity River 144.75 varas to an iron rod in the North line of the original H. G. Leonard Tract;

THENCE South 88 deg. 26 min. East 85.97 varas to an iron rod in the West line of State Highway No. 114;

THENCE in a Southeasterly direction along the West line of State Highway No. 114, with a 3 deg. 30 min. curve to the left, a distance of 310.63 varas to the PLACE OF BEGINNING; and being the same land described in Deed from W. H. Reed et ux to W. W. Ray, dated November 24, 1967, recorded in Vol. 285, Page 52, Wise County Deed Records.

Property Address is commonly known as: 120 FM 2123, Bridgeport, TX 76426

Foreclosure Sale:

Date:	~~Tuesday, December 2, 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 10:00 A.M. and not 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 as designated by the County Commissioners, pursuant to Section 51.002 of the Texas Property Code.
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 Hard Money Fast LLC, ISAOA/ATIMA'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, Hard Money Fast LLC, ISAOA/ATIMA, the owner and holder of the Note, has requested Substitute Trustee to sell the Property. Alexander M. Campbell and/or Austin Ernst have been appointed Substitute Trustee, and will sell the Property in accordance with the terms set forth in this Notice.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Hard Money Fast LLC, ISAOA/ATIMA's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Hard Money Fast LLC, ISAOA/ATIMA'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.

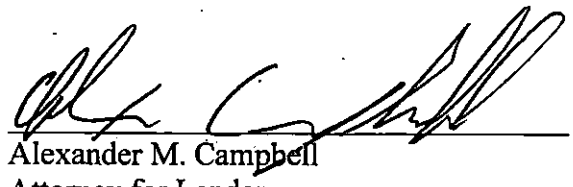
If Hard Money Fast LLC, ISAOA/ATIMA passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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 Hard Money Fast LLC, ISAOA/ATIMA. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

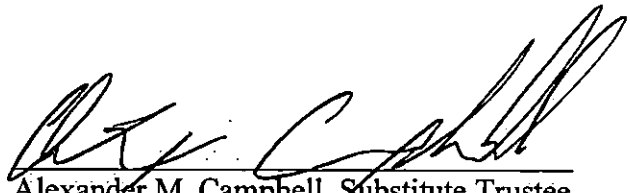
Pursuant to section 51.009 of the Texas Property Code, the Property will be sold **"AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust**. Prospective bidders are advised to conduct an independent investigation of the nature and 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.

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.



Alexander M. Campbell
Attorney for Lender



Alexander M. Campbell, Substitute Trustee
5 Cowboys Way, Ste. 300
Frisco, TX 75034
Telephone (469) 423-6852

STATE OF TEXAS §
§
COUNTY OF WISE §

NOTICE OF FORECLOSURE SALE
For December 2, 2025

Deed of Trust:

POSTED
AT 9:58 o'clock A M
NOV 10 2025
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By Kathy Gyger Deputy
Kathy Gyger

Dated:	May 15, 2019
Grantor:	Edwin Alberto Torres Bernice Bonny Bernal
Original Trustee:	Celeste Rondinaro
Substitute Trustee:	Timothy Jones
Beneficiary:	Softwood Industries, LLP
Recorded in:	Recorded as Document No. 201905443 of the Official Public Records of Wise County, Texas.

Legal Description:

Being a tract 60 by 150 feet, more or less out of the J.C. Tatum and N.W. Ellis Surveys in Wise County, Texas.

Beginning at a point in the North line of said tract which is the center of a 30 foot road, 2002.6 feet N. 89 degrees no minutes west from N.E. corner of said tract;

Thence South 150 feet to iron pin for corner;

Thence West 60 feet to iron pin;

Thence North 150 feet to center line of road for corner;

Thence East 60 feet down center line of road to the place of beginning.

Secures:	Real Estate Lien Note ("Note") in the original principal amount of $94,700.00, executed by Edwin Alberto Torres and Bernice Bonny Bernal ("Borrower") payable to the order of Softwood Industries, LLP ("Lender").
Substitute Trustee's Address:	500 W. 7th Street, Suite 1025, Fort Worth, Texas 76102.

Foreclosure Sale:

Date:	December 2, 2025
Time:	The sale of the Property will be held between the hours of 1:00 p.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.
Place:	306 W. Main, Decatur, Texas 76234.
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 Beneficiary'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, which has matured, and in the performance of the obligations of the Deed of Trust. Because of that default, Beneficiary, 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 Beneficiary's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Beneficiary'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 Beneficiary 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/Beneficiary]. 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.

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 SERVICES.

Signed on November 10, 2025.

Timothy Jones, Substitute Trustee

STATE OF TEXAS §
§
COUNTY OF TARRANT §

Before me, the undersigned notary public, on this day personally appeared Timothy Jones, who is known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein express.

Date: November 10, 2025.

EVELINE ROSE BAKER
Notary Public, State of Texas
Comm. Expires 11-20-2028
Notary ID 130672379

Notary Public, State of Texas

R:\AP\Properties\Hickory\Notice of Foreclosure 10.6.25.docx

POSTED
AT 10:07 o'clock A M
NOV 07 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:

188 Point Rider Road, Newark, TX 76071; a/k/a

Lot 40, Block I, 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, Texas, and referenced to by Instrument filed for record under Wise County Clerk's File No. 201907769;

2. **Owner(s):** Laney Sims & William Fields

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

Date: Tuesday, December 2, 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 $4,977.10, as of October 23, 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: October 23, 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.

COPY

WKC/kl/rasuli/davis/noticeofsale
10/22/25

Notice of Foreclosure Sale

1. *Property to Be Sold.* The property to be sold is described as follows:

Lots 1, 2, 3, 4, and 5, Block 66, ORIGINAL TOWN OF BRIDGEPORT, an Addition to the City of Bridgeport, Wise County, Texas, according to the Plat thereof recorded in Volume 26, Page 232, Deed Records, Wise County, Texas.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Warranty Deed With Vendor' Lien dated June 12, 2024, recorded in Instrument Number 202407675, Official Public Records, Wise County, Texas; and a Deed of Trust dated June 12, 2024, recorded in Instrument Number 202407676, Official Public Records, 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: December 2, 2025

Time: The sale will begin no earlier than 10:00 a.m. or no later than three hours thereafter. The sale will be completed by no later than 1:00 p.m.

Place: The sale will be held at the area by the flagpole at the south end of the Wise County Court Center, located at 306 W. Main, Decatur, Texas.

The deed of trust permits the beneficiary 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. 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.

POSTED
AT 3:47 o'clock P M
NOV 06 2025
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy
CHRIS SHENKIR

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.

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 Kevin Lee Davis and Dani Janell Davis.

The real property and personal property, if any, 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.

6. *Obligations Secured.* The deed of trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to the promissory note executed by ~~Kevin Lee Davis and Dani Janell Davis~~, and payable to the order of Nasir Rasuli and Ghizala Venu Rasuli. ~~Nasir Rasuli and Ghizala Venu Rasuli~~ is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

Questions concerning the sale may be directed to the undersigned attorney, William K. Clary, PO Box 98, Bridgeport, Texas 76426.

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.

8. **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.**

Dated: November 6, 2025

William K. Clary

William K. Clary
P. O. Box 98
Bridgeport, Texas 76426
Telephone (940) 683-6722
Telecopier (940) 683-4029

POSTED
AT 12:16 o'clock P M
OCT 31 2025
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By Katja Stovall Deputy
Katja Stovall

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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.

Matter No.: 140981-TX

Date: October 28, 2025

County where Real Property is Located: Wise

ORIGINAL MORTGAGOR:	SARAH KAY ATKINSON
ORIGINAL MORTGAGEE:	UNITED STATES OF AMERICA ACTING THROUGH THE RURAL HOUSING SERVICE OR SUCCESSOR AGENCY, UNITED STATES DEPARTMENT OF AGRICULTURE
CURRENT MORTGAGEE:	United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture
MORTGAGE SERVICER:	Dawson's Management - USDA

DEED OF TRUST DATED 3/11/2022, RECORDING INFORMATION: Recorded on 3/18/2022, as Instrument No. 202204412

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): **BEING A 0.258 ACRE TRACT OF LAND AND BEING A PORTION OF LOT 2, BLOCK 77 OF THE SOUTH DECATUR ADDITION TO THE CITY OF DECATUR, TEXAS, AS RECORDED IN VOLUME 8, PAGE 642A OF THE DEED RECORDS OF WISE COUNTY, TEXAS AND BEING THAT SAME PROPERTY AS DESCRIBED IN TO CARL M. TULEY AND WIFE, NINVA J. TULEY AS RECORDED IN VOLUME 634, PAGE 8 OF THE DEED RECORDS OF WISE COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED IN EXHIBIT "A"**

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **12/2/2025** the foreclosure sale will be conducted in **Wise** County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than **1:00 PM**, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

Dawson's Management - USDA is acting as the Mortgage Servicer for United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. Dawson's Management - USDA, as Mortgage Servicer, is representing the Mortgagee, whose address is:

United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture
c/o Dawson's Management - USDA

4856976

Matter No.: 140981-TX

1455 Pleasant Hill Rd, Ste 206, Mailbox 209
Lawrenceville, GA 30044

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.

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 AGENCY SALES AND POSTING, LLC, ALDRIDGE PITE, LLP** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Aldridge Pite, LLP, 3333 Camino Del Rio South, Suite 225, San Diego, CA 92108-0935, Phone: (866) 931-0036.

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.

By: Hollis Hamilton
Hollis Rose Hamilton, Attorney
Aldridge Pite, LLP
3333 Camino Del Rio South, Suite 225
San Diego, California 92108

Return to:
ALDRIDGE PITE, LLP
3333 Camino Del Rio South, Suite 225
P.O. BOX 17935
SAN DIEGO, CA 92108-0935
FAX #: 619-590-1385
Phone: (866) 931-0036

140981-TX

Exhibit "A"

Legal Description

Legal Description of Land:

Being a 0.258 acre tract of land and being a portion of Lot 2, Block 77 of the SOUTH DECATUR ADDITION to the
City of Decatur, Texas, as recorded in Volume 8, Page 642A of the Deed Records of Wise County, Texas and
being that same property as described in to Carl M. Tuley and wife, Ninva J. Tuley as recorded in Volume 634,
Page 8 of the Deed Records of Wise County, Texas and being more particularly described as follows:

BEGINNING at a 3/4" iron rod found at the northwest corner of said Block 77 and also being in the south line of
East Prince Street and the East line South Church Street;

THENCE East along the said south line of said East Prince St. a distance of 150.0 feet to a 1/2" inch iron rod
found and said in the west line of a 20' alley;

THENCE South along said west line of alley a distance of 75.00 feet to a 1/2" iron rod found with a cap;

THENCE West leaving said alley a distance of 150.0 feet to a capped 1/2" iron rod found with a cap in the east
line of said South Church St.;

THENCE North along said right-of-way a distance of 75.00 feet to the POINT OF BEGINNING and containing in
all 11,250.00 square feet or 0.258 acres of land.

AT 12:16 o'clock P M

OCT 31 2025

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

C&M No. 44-23-3117/ 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 January 12, 2018 and recorded under Clerk's File No. 201800701, in the real property records of Wise County Texas, with Angela Doles, a single woman as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Guild Mortgage Company, A California Corporation, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Angela Doles, a single woman securing payment of the indebtedness in the original principal amount of $91,200.00 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 Angela Doles. Lakeview Loan Servicing, LLC 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. LoanCare, LLC is acting as the Mortgage Servicer for the Mortgagee. LoanCare, LLC, is representing the Mortgagee, whose address is: 3637 Sentara Way, Virginia Beach, VA 23452.

Legal Description:
BEING A 1.73 ACRE TRACT IN THE J-A. BEARDEN SURVEY, ABSTRACT NO. 1218, WISE COUNTY, TEXAS, ALSO BEING A CERTAIN CALLED 1.73 ACRE TRACT DESCRIBED IN INSTRUMENT RECORDED IN VOLUME 1061, PAGE 65, OFFICIAL PUBLIC RECORDS, WISE COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED BY EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES

SALE INFORMATION

Date of Sale: 12/02/2025 **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 David Stockman, Brenda Wiggs, Donna Stockman, Guy Wiggs, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Brown, Jeff Benton, Auction.com, LLC, or Codilis & Moody, P.C., 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 October 28, 2025.

/s/ Will Morphis SBOT No. 24131905, 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. 44-23-3117

Escrow File No.: 171339

EXHIBIT "A"

Being a 1.73 acre tract in the J-A. BEARDEN SURVEY, Abstract No. 1218, Wise County, Texas, also being a certain called 1.73 acre tract described in instrument recorded in Volume 1061, Page 65, Official Public records, Wise County, Texas and being described by metes and bounds as follows:

Begining at a point in County Road Number 1653 for the Southeast corner of said 1.73 acre tract and the Northeast corner of a certain called 4.940 acre tract described in instrument recorded in Volume 100, Page 351. Real Records, Wise County, Texas:

THENCE South 87"25' 03" West passing a 2" pipe found at a distance of 16.99 feet, in all a distance of 503.35 feet to a 1/2" iron set for the Southwest corner of said 1.73 acre tract and the Northwest corner of said 4.940 acre tract:

THENCE North 00"05'19' East a distance of 149.50 feet to a 1/2" iron found for the Northwest corner of said 1.73 acre tract and the Southwest corner of a certain called 1.73 acre tract described in instrument recorded in Volume 1238, Page 695, official public record, Wise County, Texas.

THENCE North 87 degrees 25' 03" East passing a 8" steel post found at a distanceof 487.16 feet, in all a distance of 503.35 feet to a point in said County Road for thee Northeast Corner of said 1.73 acre tract; (re-1061-65) and thee Southeast corner of said 1.73 acre tract (re:1238/595);

THENCE South 00"08'19" West with said County Road a distance of 149.50 feet to the POINT OF BEGINNING and containing 1.73 acres of land.

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

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.

DEEDS OF TRUST INFORMATION:

Date:	**August 23, 2024**
Grantor(s):	**Ryen Xaivier Anderson, a Single Man**
Original Mortgagee:	**Mortgage Electronic Registration Systems, Inc., as nominee for American Financial Network Inc. DBA: Orion Lending**
Original Principal:	**$210,123.00**
Recording Information:	**202411189**

POSTED
AT 12:16 o'clock P M
OCT 31 2025
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy
Katja Stovall

Date:	**August 23, 2024**
Grantor(s):	**Ryen Xaivier Anderson, a Single Man**
Original Mortgagee:	**American Financial Network Inc. DBA: Orion Lending**
Original Principal:	**$7,490.00**
Recording Information:	**202411190**

PROPERTY:

Property County:	**Wise**
Property:	**Being Lot 16, Block 22, of UNIT No. 5 of RUNAWAY BAY, an Addition to Wise County, Texas, according to the Plat thereof recorded in Cabinet A, Page 420, Plat Records of Wise County, Texas.**
Property Address:	**203 Overland Trail Bridgeport, TX 76426**

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

Current Mortgagee:	**American Financial Network, Inc.**
Mortgage Servicer:	**Servbank, N.A.**
Mortgage Servicer Address:	**3138 E. Elwood Street Phoenix, AZ 85034**

R 2987
PLG File Number: 25-013462-1

SALE INFORMATION:

Date of Sale:	December 2, 2025
Time of Sale:	**1:00 PM or within three hours thereafter.**
Place of Sale:	**Wise County Courthouse, 101 N. Trinity Street, Decatur, TX 76234or, 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**

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 Deeds 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 Deeds 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 Notes set forth in the above-described Deeds of Trust; and

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

WHEREAS, the original Trustee and any previously appointed Substitute Trustee under said Deeds 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 Deeds 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 Notes is hereby accelerated, and all sums secured by the Deeds 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 Deeds 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 Deeds 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 Deeds 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 10/30/25, 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: 10/30/25

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

WITNESS MY HAND this 30 day of Oct 2025, _____.

Donna Stockman

POSTED
AT 4:27 o'clock P M
OCT 23 2025
BLANCA TUMA COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy
CHRIS SHENKIR

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

R 29708
T.S. #: 2025-18174-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:	12/2/2025
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 91, Block 7, of RUNAWAY BAY, UNIT 5, an Addition to Wise County, Texas, according to the Plat thereof recorded in Cabinet A, Slide 420, Plat Records of Wise County, Texas.

Commonly known as: 208 OVERLAND TRL BRIDGEPORT, TX 76426

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust dated **7/25/2024** and recorded in the office of the County Clerk of Wise County, Texas, recorded on **9/25/2024** under County Clerk's File No **202412787**, in Book -- and Page -- of the Real Property Records of Wise County, Texas.

Grantor(s):	**Barbara Sharon Yelverton, a single woman and Christopher Yelverton, a single man**
Original Trustee:	**Black, Mann and Graham, L.L.P.**
Substitute Trustee:	**Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Donna Stockman, David Stockman, Guy Wiggs, Brenda Wiggs, Denise Boerner, Tim Lewis, Michelle Schwartz, Janet Pinder, Abstracts/Trustees of Texas, LLC, 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, Resolve Trustee Services, LLC**
Original Mortgagee:	**Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Mortgage Corporation, its successors and assigns**
Current Mortgagee:	**Freedom Mortgage Corporation**
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 $207,521.00, executed by Barbara Sharon Yelverton, a single woman and Christopher Yelverton, a single man, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Mortgage Corporation, 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

T.S. #: 2025-18174-TX

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.

Dated: 10/23/25

Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Donna Stockman, David Stockman, Guy Wiggs, Brenda Wiggs, Denise Boerner, Tim Lewis, Michelle Schwartz, Janet Pinder, Abstracts/Trustees of Texas, LLC, 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, Resolve Trustee Services, LLC

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

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 A 0.61 ACRE TRACT IN SECTION 19 OF THE M.E.P. AND P.RR. CO. SURVEY, ABSTRACT NUMBER 625, WISE COUNTY, TEXAS, BEING A CERTAIN CALLED 0.621 ACRE TRACT DESCRIBED IN INSTRUMENT RECORDED IN VOLUME 965, PAGE 554, OFFICIAL PUBLIC RECORDS, WISE COUNTY, TEXAS, BEING DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A POINT IN PRIVATE ROAD NO. 4768 FOR THE NORTHEAST CORNER OF SAID 0.621 ACRE TRACT;

THENCE SOUTH 18 DEGREES 51 MINUTES 27 SECONDS WEST, PASSING A 5/6 INCH IRON ROD FOUND AT A DISTANCE OF 12.24 FEET IN ALL A DISTANCE OF 97.02 FEET TO A 3/6 INCH IRON ROD FOUND FOR A CORNER OF SAID 0.621 ACRE TRACT;

THENCE SOUTH 00 DEGREES 17 MINUTES 19 SECONDS WEST, A DISTANCE OF 99.86 FEET TO A 1/2 INCH IRON ROD FOUND FOR THE SOUTHEAST CORNER OF SAID 0.621 ACRE TRACT;

THENCE SOUTH 89 DEGREES 22 MINUTES 07 SECONDS WEST, WITH THE SOUTH LINE OF SAID 0.621 ACRE TRACT A DISTANCE OF 130.80 FEET TO A 5/8 INCH IRON ROD FOUND FOR THE SOUTHWEST CORNER OF SAID 0.621 ACRE TRACT;

THENCE NORTH 00 DEGREES 15 MINUTES 30 SECONDS EAST, WITH THE WEST LINE OF SAID 0.621 ACRE TRACT PASSING A 1/2 INCH IRON ROD FOUND AT A DISTANCE OF 180.66 FEET IN ALL A DISTANCE OF 195.00 FEET TO A POINT IN SAID PRIVATE ROAD FOR THE NORTHWEST CORNER OF SAID 0.621 ACRE TRACT;

THENCE SOUTH 89 DEGREES 19 MINUTES 58 SECONDS EAST, WITH SAID PRIVATE ROAD AND THE NORTH LINE OF SAID 0.621 ACRE TRACT A DISTANCE OF 161.79 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.61 ACRES OF LAND, MORE OR LESS.

THE COMPANY IS PROHIBITED FROM INSURING THE AREA OR QUANTITY OF THE LAND DESCRIBED HEREIN. THEREFORE, THE COMPANY DOES NOT REPRESENT THAT THE ACREAGE OR SQUARE FOOTAGE CALCULATIONS ARE CORRECT AND REFERENCES TO THE QUANTITY ARE FOR INFORMATIONAL PURPOSES ONLY.

2. ***Instrument to be Foreclosed.*** The instrument to be foreclosed is the Deed of Trust dated 03/01/2023 and recorded in Document 202302771 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:	12/02/2025
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 FWE INVEST LLC provides that it secures the payment of the indebtedness in the original principal amount of $164,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR LEGACY MORTGAGE ASSET TRUST 2024-INV1 is the current mortgagee of the note and deed of trust and FAY SERVICING, LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR LEGACY MORTGAGE ASSET TRUST 2024-INV1 c/o FAY SERVICING, LLC, 425 S. Financial Place, Suite 2000, Chicago, IL 60605 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

POSTED
AT 4:27 o'clock P M
OCT 23 2025
BLANCA TIJINA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy
CHRIS SHENKIR

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

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 10/23/25 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.

25-000041-347-1 // 105 PRIVATE ROAD 4768, BOYD, TX 76023

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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.

POSTED
AT 2:16 o'clock P M
OCT 16 2025
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy
Katja Stovall

Matter No.: 140593-TX

Date: October 13, 2025

County where Real Property is Located: Wise

ORIGINAL MORTGAGOR:	DORIS AND ROBERT WARE
ORIGINAL MORTGAGEE:	THE UNITED STATES OF AMERICA ACTING THROUGH THE RURAL HOUSING SERVICE OR SUCCESSOR AGENCY, UNITED STATES DEPARTMENT OF AGRICULTURE
CURRENT MORTGAGEE:	United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture
MORTGAGE SERVICER:	Dawson's Management - USDA

DEED OF TRUST DATED 3/23/2007, RECORDING INFORMATION: Recorded on 3/26/2007, as Instrument No. 2007-4072 in Book 1794 Page 433

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): **TRACT ONE: BEING ALL THAT CERTAIN LOT OR PARCEL OF LAND, BEING KNOWN AS LOT 4, COTTONDALE ESTATES, AN UNRECORDED SUBDIVISION, BEING OUT OF A 7.98 ACRE TRACT SITUATED IN BLOCK 81, MATAGORDA COUNTY SCHOOL LAND SURVEY, ABSTRACT NO. 534, WISE COUNTY, TEXAS AND BEING THE SAME LAND AS DESCRIBED IN DEED TO DALE MORROW AS RECORDED IN VOLUME 1707, PAGE 744, OFFICIAL PUBLIC RECORDS, WISE COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED IN EXHIBIT "A"**

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **12/2/2025** the foreclosure sale will be conducted in **Wise** County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than **1:00 PM**, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

Dawson's Management - USDA is acting as the Mortgage Servicer for United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. Dawson's Management - USDA, as Mortgage Servicer, is representing the Mortgagee, whose address is:

United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture
c/o Dawson's Management - USDA

4855757

Matter No.: 140593-TX

1455 Pleasant Hill Rd, Ste 206, Mailbox 209
Lawrenceville, GA 30044

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.

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 AGENCY SALES AND POSTING, LLC, ALDRIDGE PITE, LLP** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Aldridge Pite, LLP, 3333 Camino Del Rio South, Suite 225, San Diego, CA 92108-0935, Phone: (866) 931-0036.

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.

By: Hollis Hamilton
Hollis Rose Hamilton, Attorney
Aldridge Pite, LLP
3333 Camino Del Rio South, Suite 225
San Diego, California 92108

Return to:
ALDRIDGE PITE, LLP
3333 Camino Del Rio South, Suite 225
P.O. BOX 17935
SAN DIEGO, CA 92108-0935
FAX #: 619-590-1385
Phone: (866) 931-0036

140593-tx

EXHIBIT "A"

TRACT ONE:
BEING all that certain lot or parcel of land, being known as Lot 4, Cottondale Estates, an unrecorded subdivision, being out of a 7.98 acre tract situated in Block 81, Matagorda County School Land Survey, Abstract No. 534, Wise County, Texas and being the same land as described in deed to Dale Morrow as recorded in Volume 1707, Page 744, Official Public Records, Wise County, Texas and being more particularly described as follows:

BEGINNING at a ½ inch iron rod found in the south line of said 7.98 acre tract and by deed being located 551.65 feet South 16 degrees 53 minutes 45 seconds East, 186.6 feet North 84 degrees 19 minutes 25 seconds East and 49.27 feet North 87 degrees 29 minutes 15 seconds East from the northwest corner of a 10.67 acre tract;

THENCE North 03 degrees 41 minutes 35 seconds West 254.96 feet to a ½ inch iron rod found for corner in the south line of a private road known as Gentry Court;

THENCE with the south line of said road, North 86 degrees 18 minutes 25 seconds East 77.00 feet to a ½ inch iron rod found for corner;

THENCE South 03 degrees 41 minutes 35minutes East 256.55 feet to a ½ inch iron rod found for corner;

THENCE South 87 degrees 29 minutes 15 seconds West 77.02 feet to the POINT OF BEGINNING and containing 0.45 acres of land, more or less.

TRACT TWO:
TOGETHER with the right of ingress and egress across a 50' wide roadway known as Gentry Court extending to County Road in common with Grantors as shown in deed dated September 1, 1991, and recorded in Volume 420, Page 529, Real Records of Wise County, Texas.

POSTED
AT 2:16 o'clock P M
OCT 16 2025

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

Notice of Substitute Trustee Sale

R 25897
T.S. #: 25-16275

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:	12/2/2025
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: **IN THE AREA OF THE COURTHOUSE DESIGNATED BY THE COMMISSIONERS' COURT, OF SAID COUNTY, PURSUANT TO SECTION §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 WAS POSTED.** 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:

DESCRIPTION FOR A 2.50 ACRE TRACT OF LAND OUT OF THE A. HARGUS SURVEY, A-447, WISE COUNTY, TEXAS.

BEGINNING AT A 1/2" IRON FOUND, SAID IRON BEING BY DEED CALL FOR THE NORTHEAST CORNER OF SAID A. HARGUS SURVEY, A-447, SAID IRON BEING IN THE SOUTH LINE OF THAT CERTAIN TRACT OF LAND AS RECORDED IN VOLUME 222, PAGE 151, D.R.W.C.T. AND IN THE WEST LINE OF OAK COUNTRY II, AN UNRECORDED SUBDIVISION;

THENCE SOUTH, WITH THE WEST LINE OF LOT 16, OAK COUNTRY II, 173.14 FEET TO A 1/2" IRON SET IN THE WEST LINE OF SAID LOT 16, OAK COUNTRY II;

THENCE SOUTH 88 DEG. 51' 59" WEST 623.99 FEET TO A 1/2" IRON SET IN THE EAST LINE OF OLD COTTONDALE ROAD;

THENCE NORTH 01 DEG. 56' 13" WEST WITH THE EAST LINE OF SAID OLD COTTONDALE ROAD, 173.72 FEET TO A CEDAR FENCE POST;

THENCE NORTH 88 DEG. 51' 59" EAST, WITH THE SOUTH LINE OF SAID TRACT RECORDED IN VOLUME 222, PAGE 151, 629.86 FEET TO THE POINT OF BEGINNING AND CONTAINING 2.50 ACRES OF LAND.

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust is dated 9/19/2019 and is recorded in the office of the County Clerk of Wise County, Texas, under County Clerk's File No 201911182, recorded on 9/23/2019, of the Real Property Records of Wise County, Texas.
Property Address: 2466 COTTONDALE RD SPRINGTOWN TX 76082

T.S. #: 25-16275

Trustor(s):	**NTH PROPERTIES, LLC, A TEXAS LIMITED LIABILITY COMPANY**	Original Beneficiary:	**MILLER HIRKO MANAGEMENT, LLC, A LIMITED LIABILITY COMPANY**
Current Beneficiary:	**TOORAK CAPITAL PARTNERS LLC**	Loan Servicer:	**BSI Financial Services, Inc.**
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, Stockman Foreclosure Services Inc., Rick Snoke, Prestige Default Services, LLC, Agency Sales and Posting 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 NTH PROPERTIES, LLC, A TEXAS LIMITED LIABILITY COMPANY. 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 $159,000.00, executed by NTH PROPERTIES, LLC, A TEXAS LIMITED LIABILITY COMPANY, and payable to the order of MILLER HIRKO MANAGEMENT, LLC, A LIMITED LIABILITY COMPANY; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of NTH PROPERTIES, LLC, A TEXAS LIMITED LIABILITY COMPANY to NTH PROPERTIES, LLC, A TEXAS LIMITED LIABILITY COMPANY. TOORAK CAPITAL PARTNERS LLC 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**

T.S. #: 25-16275

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

TOORAK CAPITAL PARTNERS LLC
c/o BSI Financial Services, Inc.
4200 Regent Blvd, Ste B200
Irving TX 75063
800.327.7861

Dated: 10/16/25

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

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

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Auction.com, LLC
c/o Malcolm Cisneros/Trustee Corps
17100 Gillette Avenue
Irvine, CA 92614
(949) 252-8300

ISL 116765

TS No TX05000064-25-2S | APN 781275 | F0100030500 | TO No 250386463-TX-RWI

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on August 1, 2014, ARNE WISSMANN AND ESTHER G. WISSMANN, 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 AMCAP MORTGAGE LTD. DBA GOLD FINANCIAL SERVICES, its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of $294,500.00, payable to the order of Nationstar Mortgage LLC as current Beneficiary, which Deed of Trust recorded on August 5, 2014 as Document No. 201407822 and that said Deed of Trust was modified by Modification Agreement and recorded March 28, 2019 as Instrument Number 201903315 in Wise County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN 781275 | F0100030500

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 **Auction.com, LLC** 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 **Nationstar Mortgage LLC**, 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.

POSTED
AT 1032 o'clock A M
OCT 09 2025
BLANCA TIJINA COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy
CHRIS SHENKIR

NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, December 2, 2025 at 01:00 PM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Wise County, Texas, 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 County Courthouse, 101 N. Trinity Street, Decatur, TX 76234 or in the area designated by the Commissioner`s Court.**

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

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. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and are advised to conduct an independent investigation of the nature and physical condition 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 expressed or implied warranties, except as to the warranted.

WITNESS, my hand this 8th day of October, 2025.

By: Joshua Sanders on behalf of Auction.com, LLC
Substitute Trustee(s)

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.

SALE INFORMATION CAN BE OBTAINED ONLINE AT www.Auction.com
FOR AUTOMATED SALES INFORMATION PLEASE CALL: Auction.com at 800.280.2832

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (949) 252-8300

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

TS No TX05000064-25-2S APN 781275 | F0100030500 TO No 250386463-TX-RWI

EXHIBIT "A"

LOTS 5R, BLOCK 3, SKY VIEW RANCH ESTATES, AN ADDITION TO THE CITY OF NEW FAIRVIEW, WISE COUNTY, TEXAS, BEING A REVISION OF LOTS 1 THROUGH 10, BLOCK 3, SKYVIEW RANCH ESTATES, PHASE 3, AN ADDITION TO THE CITY OF NEW FAIRVIEW, WISE COUNTY, TEXAS, ACCORDING TO THE RE- PLAT RECORDED IN PLAT CABINET C, SLEEVE 482, PLAT RECORDS, WISE COUNTY, TEXAS.

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 9/28/2022	**Grantor(s)/Mortgagor(s):** JAMES MICHAEL GRESHAM, A SINGLE PERSON
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR FIRST STATE BANK, ITS SUCCESSORS AND ASSIGNS	**Current Beneficiary/Mortgagee:** PENNYMAC LOAN SERVICES, LLC
Recorded in: **Volume:** N/A **Page:** N/A **Instrument No:** 202216013	**Property County:** WISE
Mortgage Servicer: PennyMac Loan Services, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	**Mortgage Servicer's Address:** 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361
Date of Sale: 12/2/2025	**Earliest Time Sale Will Begin:** 1pm
Place of Sale of Property: 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 IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: PLEASE SEE THE ATTACHED EXHIBIT "A".

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Donna Stockman, David Stockman, Guy Wiggs, Denise Boerner, Tim Lewis, Michelle Schwartz, Brandy Bacon, Angela Cooper, Jeff Benton, Jamie Dworsky, Brian Hooper, Mike Jansta, Mike Hayward, or Jay Jacobs, Jeff Benton or Jamie Dworsky, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there 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

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

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 TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by 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.

NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL 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.

Dated: 9/24/2025

Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for PennyMac Loan Services, LLC

Dated: 9/25/25

Donna Stockman

Printed Name: Donna Stockman

Substitute Trustee
c/o Xome
1255 West 15th Street, Suite 1060
Plano, TX 75075
https://sales.mccarthyholthus.com/

POSTED
AT 3:35 o'clock P M
SEP 25 2025
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By Katja Stovall Deputy
Katja Stovall

MH File Number: TX-25-122969-POS
Loan Type: FHA

TX-25-122969-POS

EXHIBIT A

A 15.40 acre tract of land in the J. H. Howell Survey A-938, Wise County, Texas and being part of a tract of land described in deed to John and Nicole Hawkins, III recorded in File No. 201807514, Official Public Records, Wise County, Texas, as depicted on Surveyor's Plat No. 09-15-2022, and being more particularly described as follows:

COMMENCING at a sixteen penny nail found in the intersection of County Road No. 1886 and County Road No. 1890 for the inner corner of the Joseph Luce Survey A-499 and for the southwest corner of said Howell Survey and for the southwest corner of said Hawkins tract;

THENCE South 89°44'05" East with the north line of said Luce Survey and with the south line of said Howell Survey 480.99 feet to the POINT OF BEGINNING from which a two inch iron post bears North 01°06'13" East 18.01 feet;

THENCE North 01°06'13" East at 18.01 feet pass said two inch iron post in the north line of the said County Road No. 1886 and continuing in all 436.66 feet to a two inch iron post for corner;

THENCE North 01°28 '23" East 382.58 feet to a two inch iron post in the south line of a tract of land described in deed to Forrest Jones recorded in Volume 669, Page 259, Real Records, Wise County, Texas and in the north line of said Hawkins tract;

THENCE South 89 30'06" East with the south line of said Jones tract 506.01 feet to a 5/8 inch iron rod found for the northwest corner of a tract of land described in deed to Angel's Trust recorded in File No. 201413332, Official Public Records, Wise County, Texas and for the northeast corner of said Hawkins tract;

THENCE South 01°40'51" West at 1312.85 feet pass a capped iron rod found in the north line of said County Road No. 1886 and continuing in all 1329. 72 feet to a point in the north line of said Luce Survey and in the south line of said Howell Survey for the southwest corner of said Angel's Trust tract and for the southeast corner of said Hawkins tract;

THENCE North 89°44'05" West 501.09 feet to the POINT OF BEGINNING.