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

NOTICE OF SALE

PURSUANT TO AUTHORITY conferred upon the Trustee by that certain Deed of Trust dated September 7, 2023, executed by **ANTONIO CASTILLO GUERRERO AND VERONICA TELLEZ GARCIA, A MARRIED COUPLE**, ("Mortgagor") to Tim Williams, Trustee, for the benefit of **21ST MORTGAGE CORPORATION** ("Mortgagee"), filed for record under Instrument No. Instrument No. 202312717, Official Public Records of Wise County, Texas, Mortgagee appoints K. Clifford Littlefield or Norma Jean Hesseltine, whose address is listed below, or Donna Stockman, David Stockman, Guy Wiggs, Denise Boerner, Tim Lewis, Michelle Schwartz, Brandy Bacon, Angela Cooper, Jeff Benton or Jamie Dworsky, whose business address is 14800 Landmark Blvd., Suite 850, Dallas, Texas 75254, under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, default having been made in the covenants of the Deed of Trust, to sell on **Tuesday, January 6, 2026**, (that being the first Tuesday of the month), at public auction to the highest bidder for cash, at the Wise County Courthouse at the place designated by the Commissioner's Court for such sales in Wise County, Texas, (on the steps of the county courthouse or as designated by the County Commissioner), the sale to begin at 1:00 o'clock p.m. or not later than three (3) hours after such time on that date, selling all of the property as an entirety or in such parcels as the Trustee acting may elect the property offered for sale, more particularly described on Exhibit "A" attached hereto and made a part hereof, together with any and all improvements constructed upon, affixed to or located upon the above described real property, including but not limited to the 2024 Legacy Manufactured Home, Serial No. L119886.

Assert and Protect Your Rights as a Member of the Armed Forces of the United States. If You Are or Your Spouse Is Serving on Active Military Duty, Including Active Military Duty as a Member of the Texas National Guard or the National Guard of Another State or as a Member of a Reserve Component of the Armed Forces of the United States, Please Send Written Notice of the Active Duty Military Service to the Sender of this Notice Immediately.

EXECUTED this 5 day of December, 2025.

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

THE STATE OF TEXAS §
COUNTY OF NUECES §

SUBSCRIBED and SWORN TO BEFORE ME, the undersigned Notary Public, by **K. CLIFFORD LITTLEFIELD**, this 5 day of December, 2025, to certify which witness my hand and official seal.

NORMA JEAN HESSELTINE
My Notary ID # 3623671
Expires December 11, 2029

NOTARY PUBLIC, STATE OF TEXAS

POSTED
AT 11:32 o'clock a M
DEC 08 2025
Kathy Gyger
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS

EXHIBIT "A"

Being Lot 2, Block 1, of SANDY ACRES ESTATES, an Addition to Wise County, Texas, according to the Plat thereof recorded in Cabinet D, Page 223, Plat Records of Wise County, Texas.

Katja Stovall
By _____ Deputy
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
DEC 16 2025
AT 12:18 o'clock P M

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 10 ACRE TRACT OF LAND IN THE S. G. EVITTS SURVEY, ABSTRACT NUMBER 266, WISE COUNTY, TEXAS, AND BEING PART OF A 35.50 ACRE TRACT DESCRIBED IN WARRANTY DEED BY BARBARA ANN CLARK TO DAVID A. TURNBOW AND WIFE, KIMBERLY L. TURNBOW, RECORDED IN VOLUME 482, PAGE 287, REAL PROPERTY RECORDS, WISE COUNTY, TEXAS.

BEING ALL THAT CERTAIN TRACT OR PARCEL OF LAND SITUATED IN S. G. EVITTS SURVEY, ABSTRACT NUMBER 266, WISE COUNTY, TEXAS, AND BEING A PART OF A CALLED 35.50 ACRE TRACT OF LAND TO DAVID TURNBOW AND KIMBERLY TURNBOW AS RECORDED IN VOLUME 482, PAGE 287, DEED RECORDS, WISE COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 1/2-INCH CAPPED IRON ROD SET (STAMPED R.P.L.S. NO. 5479), AT THE MOST NORTHERN NORTHEAST CORNER OF SAID 35.50 ACRE TRACT AND THE SOUTHEAST CORNER OF A 65 FOOT RIGHT-OF-WAY EASEMENT AS RECORDED IN VOLUME 643, PAGE 397, DEED RECORDS, WISE COUNTY, TEXAS, AND IN THE WEST LINE OF A CALLED 35.00 ACRE TRACT OF LAND RECORDED IN VOLUME 643, PAGE 397, REAL RECORDS, WISE COUNTY, TEXAS:

THENCE SOUTH 00 DEGREES 37 MINUTES 42 SECONDS WEST, WITH AN EAST LINE OF SAID 35.50 ACRE TRACT AND WITH THE SAID WEST LINE ALONG OR NEAR A FENCE, A DISTANCE OF 264.26 FEET TO A 8-INCH METAL FENCE POST FOR CORNER AT THE SOUTHWEST CORNER OF SAID 35.00 ACRE TRACT;

THENCE SOUTH 00 DEGREES 37 MINUTES 42 SECONDS WEST, WITH THE EAST LINE OF THE HEREIN DESCRIBED TRACT, A DISTANCE OF 651.74 FEET TO A 1/2-INCH CAPPED IRON ROD SET (STAMPED R.P.L.S. NO. 5479), FOR THE SOUTHEAST CORNER OF THE HEREIN DESCRIBED TRACT;

THENCE NORTH 88 DEGREES 43 MINUTES 11 SECONDS WEST, WITH THE SOUTH LINE OF THE HEREIN DESCRIBED TRACT, A DISTANCE OF 572.11 FEET TO A 1/2-INCH CAPPED IRON ROD SET (STAMPED R.P.L.S NO. 5479), FOR THE SOUTHWEST CORNER OF THE HEREIN DESCRIBED TRACT AND IN THE WEST LINE OF SAID 35.50 ACRE TRACT;

THENCE NORTH 01 DEGREES 33 MINUTES 02 SECONDS EAST, WITH SAID WEST LINE ALONG OR NEAR A FENCE, A DISTANCE OF 651.71 FEET TO A 1/2-INCH CAPPED IRON ROD SET FOR CORNER (STAMPED R.P.L.S. NO 5479);

THENCE SOUTH 88 DEGREES 43 MINUTES 10 SECONDS EAST, A DISTANCE OF 311.62 FEET TO A 1/2-INCH CAPPED IRON ROD SET FOR CORNER (STAMPED R.P.L.S NO. 5479);

THENCE NORTH 00 DEGREES 37 MINUTES 42 SECONDS EAST, A DISTANCE OF 264.26 FEET TO A 1/2-INCH CAPPED IRON ROD SET FOR CORNER (STAMPED R.P.L.S. NO. 5479) IN THE NORTH LINE OF SAID 35.50 ACRE TRACT;

THENCE SOUTH 88 DEGREES 43 MINUTES 10 SECONDS EAST, WITH THE SAID NORTH LINE ALONG OR NEAR A FENCE, A DISTANCE OF 250.00 FEET TO THE POINT OF BEGINNING AND CONTAINING 10.00 ACRES OF LAND.

2. ***Instrument to be Foreclosed.*** The instrument to be foreclosed is the Deed of Trust dated 09/29/2003 and recorded in Book 1345 Page 608 Document 336782 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:	01/06/2026
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 DAVID A TURNBOW AND KIMBERLY L TURNBOW, provides that it secures the payment of the indebtedness in the original principal amount of $99,100.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. CITIBANK, N.A., NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE OF THE NEW RESIDENTIAL MORTGAGE LOAN TRUST 2019-6 is the current mortgagee of the note and deed of trust and SHELLPOINT MORTGAGE SERVICING is mortgage servicer. A servicing agreement between the mortgagee, whose address is CITIBANK, N.A., NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE OF THE NEW RESIDENTIAL MORTGAGE LOAN TRUST 2019-6 c/o SHELLPOINT MORTGAGE SERVICING, 17000 Katy Freeway, Suite 300, Houston, TX 77094 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. ***Order to Foreclose.*** CITIBANK, N.A., NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE OF THE NEW RESIDENTIAL MORTGAGE LOAN TRUST 2019-6 obtained a Order from the 271st District Court of Wise County on 12/02/2025 under Cause No. CV25-10-816. The mortgagee has requested a Substitute Trustee conduct this sale pursuant to the Court's Order.

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

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

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

For additional sale information visit: www.auction.com or (800) 280-2832

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 12/16/2025 I filed this Notice of Foreclosure Sale at the office of the Wise County Clerk and caused it to be posted at the location directed by the Wise County Commissioners Court.

POSTED
AT 12:17 o'clock ____ P M
DEC 16 2025
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy
Katja Stovall

Notice of Foreclosure Sale

December 15, 2025

Deed of Trust ("Deed of Trust"):

Dated:	April 14, 2016
Grantor:	William E. Johnson and Sharon E. Johnson
Trustee:	Charles H. Newman
Lender:	Feng Zhou
Recorded in:	Instrument No. 201603827 of the real property records of Wise County, Texas
Legal Description:	Being that certain lot, tract or parcel of land situated in Wise County, Texas and being more particularly described on Exhibit "A" attached hereto and made a part hereof for all purposes
Secures:	Promissory Note ("Note") in the original principal amount of $76,000.00, executed by William E. Johnson and Sharon E. Johnson ("Borrower") and payable to the order of Lender
Substitute Trustees:	Craig C. Lesok, David Stockman, Brenda Wiggs, Donna Stockman, Guy Wiggs, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Brown, Jeff Benton, Leslie Shuler and Agency Sales and Posting, LLC
Substitute Trustees' Address:	226 Bailey Ave, Ste 101, Fort Worth, TX, 76107

Foreclosure Sale:

Date:	Tuesday, January 6, 2026
Time:	The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 1:00 P.M. and not later than three hours thereafter.
Place:	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.

4860956

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 Feng Zhou'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, Feng Zhou, 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 Feng Zhou's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Feng Zhou'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 Feng Zhou 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 Feng Zhou. 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 SERVICER.

/s/ Craig C. Lesok
Craig C. Lesok
Attorney for Mortgagee
SBOT No. 24027446

Donna Stockman

Craig C. Lesok, David Stockman, Brenda Wiggs, Donna Stockman, Guy Wiggs, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Brown, Jeff Benton, Leslie Shuler and Agency Sales and Posting, LLC
226 Bailey Ave, Ste 101
Fort Worth, TX 76107
Telephone (817) 882-9991
Telecopier (817) 882-9993
E-mail: craig@lesoklaw.com

EXHIBIT "A"

BEING all that certain lot, tract or parcel of land situated in the ELI M. THOMASSON, ABSTRACT NO. 801, WISE County, Texas, being a portion of a called 83.226 acre tract, situated in the Eli M. Thomasson Survey, Abstract No. 801, the R. M. Thompson Survey, Abstract No. 1248, and the P. P. Harding Survey, Abstract No. 373, as described in deed to JCEF Limited, recorded in Volume 664, Page 227, of the Real Records of Wise County, Texas and being the same tract as described in deed to Par Land Corporation, and being more particularly described by metes and bounds as follows:

BEGINNING at a found 1/2 inch iron rod at the Southwest corner a tract as described in deed to Robert Barfield, recorded in Volume 989, Page 811, of the Real Records of Wise County, Texas, said iron rod being in the East Right of Way line of County Road No. 4430, an & said iron rod being deed Call 30.20 feet, South 83° 25' 18" East and 687.45 feet South 00° 03' 39" East from the Northwest corner of said 83.226 acre tract;

THENCE North 89" 56' 21" East, departing the East line of said County Road No. 4430 and passing the Southeast corner of said Barfield tract and the Southwest corner of a tract as described in deed to Matthew Gourley, recorded In Volume 928, Page 733, of the Real Records of Wise County, Texas and continuing for a total distance of 435.60 feet to a found 1/2 inch iron rod at the Southeast corner of said Gourley tract, and in the West line of a tract as described in deed to Melvin Jackson, recorded in Volume 886, Page 309 of the Real Records of Wise County, Texas;

THENCE South 00° 03' 39" East, passing the Southwest corner of said Jackson tract, and the Northwest corner of a tract as described in deed to Evelyn Hill and Linda Laxon, recorded in Volume 793, Page 554, of the Real Records of Wise County, Texas and the Northeast corner of a tract as described in Deed to John Anmons, recorded In Volume 934, Page 135, of the Real Records, Wise County, Texas;

THENCE South 89° 56" 21' West, along the North line of said Anmons tract, a distance of 435.60 feet to a 1/2 inch iron rod at the Northwest corner of said Anmons tract, and in the East line of said County Road No. 4430;

THENCE North 00° 03' 39" West along the East line of said County Road, No. 4430, a distance of 200.00 feet to the POINT OF BEGINNING AND CONTAINING 87,120 square feet or 2.000 acres of land, more or less.

POSTED
AT 4:45 o'clock P M

DEC 15 2025

BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By KStovall 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:

196 Dodge City Trail, Newark, TX 76071; a/k/a

Lot 32R1, Block F, of Chisholm Springs, an Addition to Wise County, Texas, according to the Map or Plat thereof recorded in Cabinet C, Slide 271, of the Plat Records, Wise County, Texas, together with the right of Ingress and Egress over and across Lot 1R, Block A, Chisholm Springs Subdivision, an Addition in Wise County, Texas, according to the Map or Plat thereof recorded in Cabinet C, Slide 271, of the Plat Records, Wise County, Texas;

2. **Owner(s):** Dale Timms

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

Date: Tuesday, January 6, 2026

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 $6,053.50, as of December 2, 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: December 2, 2025

Jack Manning, Casey Meyers, Lance Erickson, Philip Traynor, Shannon Gonzales, William "Bill" Attmore, and Ivonne Saldaña,
Attorneys & Substitute Trustees

MANNING & MEYERS
Attorneys at Law
4340 N. Central Expressway, Suite 200
Dallas, Texas 75206
(214) 823-6600 – *Telephone*
(214) 821-3800 – *Facsimile*

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

POSTED
AT 12 15 o'clock P M
DEC 12 2025
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy
CHRIS SHENKIR

Effective Date: December 11, 2025

Deed of Trust:

Date:	December 22, 2021
Grantor:	SERVELITE COMMUNICATIONS INC
Grantor's County:	Wise County, Texas
Beneficiary:	GUARANTY BANK & TRUST, DIVISION OF GLACIER BANK AS SUCCESSOR IN INTEREST TO GUARANTY BANK & TRUST, N.A., A NATIONAL BANKING ASSOCIATION
Trustee:	KIRK L. LEE
Substitute Trustee:	JIM MILLS, SUSAN MILLS, ANDREW MILLS-MIDDLEBROOK, GEORGE HAWTHORNE, ED HENDERSON, DAVID STOCKMAN, BRENDA WIGGS, DONNA STOCKMAN, GUY WIGGS, MICHELLE SCHWARTZ, JAMIE DWORSKY, JANET PINDER, BRANDY BACON, ANGELA COOPER, JEFF BENTON
Recorded in:	Document number 202121325 in the Official Public Records of Wise County, Texas

Property to be sold: See Attached Exhibit A Legal Description

and all other property, tangible and intangible described in the Deed of Trust. The interests in the property being sold are limited to those expressly warranted by the Grantor in the Deed of Trust subject to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

Date of sale of Property: January 6, 2026

Earliest time sale will begin: 1:00 pm or within three (3) hours after that time.

Place of Sale of Property (including county):

At the door of the first floor in the southeast corner of the Wise County Courthouse located at 101 ½ North Trinity, Decatur, Texas 76234, or, if the preceding area(s) is/are no longer the area(s) designated by the Wise County Commissioner's Court, at the area most recently designated by the Wise County Commissioner's Court pursuant to Texas Property Code Section 51.002.

Because of default in performance of the obligations of the Deed of Trust, Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified to satisfy the debt secured by the deed of trust.

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.

Susan Mills

JIM MILLS, SUSAN MILLS, ANDREW MILLS-MIDDLEBROOK, GEORGE HAWTHORNE, ED HENDERSON, DAVID STOCKMAN, BRENDA WIGGS, DONNA STOCKMAN, GUY WIGGS, MICHELLE SCHWARTZ, JAMIE DWORSKY, JANET PINDER, BRANDY BACON, ANGELA COOPER, JEFF BENTON

9130 Jollyville Rd., Ste 100-21
Austin, Texas 78759

EXHIBIT A

Lots Twenty-Five (25), Twenty-Six (26), Twenty-Seven (27) and Twenty-Eight (28), in Block Fifteen (15), of PARADISE, according to the map or plat thereof recorded in Volume 26, Page 300 of the Deed Records of Wise County, Texas.

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.

APPOINTMENT OF SUBSTITUTE TRUSTEE AND NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: November 26, 2025

NOTE: Promissory Note described as follows:

Date: March 10, 2023

Maker: ~~Bambie Byrom~~

Payee: ~~Brenda A. Puskarich~~

Original Principal Amount: $225,000.00

DEED OF TRUST: Deed of Trust described as follows:

Date: March 10, 2023

Grantor: Bambie Byrom

Trustee: Dakota J. Wrinkle, Esq.

Recorded: Recorded in Document No. 202302770 of the Real Property Records of Wise County, State of Texas.

LENDER: Brenda A. Puskarich

BORROWER: Bambie Byrom

PROPERTY: The real property described as follows:

All that certain tract of land situated in the J. C. Freiley Survey Abstract Number 321, Wise County, Texas and being a part of the Called 1.00 acre tract described in the deed from Federal National Mortgage Association to Sara A. Puskarich and Brenda

POSTED
AT 10:51 o'clock A M
DEC 04 2025
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By Faith Monachan Deputy
Faith Monachan

A. Puskarich recorded in Document Number 201512951 of the Official Records of Wise County, Texas and a part of the remainder of the called 4.75 acre tract described in the deed from Linda Louse Hipps and Sandra Kidd to Sara A. Puskarich recorded in Document Number 20151227 of the said Official Records; the subject tract being more particularly described as follows:

BEGINNING for the Northwest corner of the tract being described herein at a ½ inch iron pipe found at the Northwest corner of the said 1.00 acre tract and also being the Northwest corner of the said 4.75 acre tract in the South right-of-way line of F. M. Highway 2048;

THENCE North 89 Degrees 37 Minutes 52 Seconds East with the South right-of-way line of said F. M. Highway 2048 and the North line of the 1.00 acre tract passing at a distance of 147.08 feet a ½ inch iron rod found at the Northeast corner thereof and continuing along the same course, in all, a total distance of 186.08 feet to a 5/8 inch iron rod with a red plastic cap stamped "COLEMAN RPLS 4001" set (hereinafter referred to as 5/8 IRS) for the Northeast corner of the herein described tract and the Northwest corner of a certain 3.71 acre Tract 2 from which a ½ inch iron pipe found at the currently occupied Northeast corner of the said 4.75 acre tract bears North 89 Degrees 37 Minutes 52 Seconds East a distance of 64.61 feet;

THENCE South 00 Degrees 39 Minutes 12 Seconds East across the 4.75 acre tract a distance of 234.88 feet to a 5/8 IRS for the Southeast corner of the herein described tract;

THENCE North 89 Degrees 17 Minutes 12 Seconds West continuing across the 4.75 acre tract passing at a distance of 40.43 feet the East of the 1.00 acre tract 61.46 feet North of a ½ inch iron rod found at the Southeast corner thereof and continuing along the same course, in all, a total distance of 187.65 feet to a 5/8 IRS in the West line thereof from which a ½ inch iron rod found at the Southwest corner of the 1.00 acre tract bears South 00 Degrees 16 Minutes 40 Second East a distance of 64.32 feet;

THENCE North 00 Degrees 16 Minutes 40 Seconds West along a wire fence with the West line of the 1.00 acre tract a distance of 231.34 feet to the PLACE OF BEGINNING and enclosing 1.00 acre of land.

SUBSTITUTE TRUSTEE: David Stockman
Jamie Dworsky
Donna Stockman
Guy Wiggs
Michelle Schwartz
Janet Pinder
Jeff Benton
Brady Bacon
Angela Cooper Brown
David Garvin

Substitute Trustee's Mailing Address: 8101 Boat Club Road, Suite 320
Fort Worth, TX 76179

DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

January 6, 2026, the first Tuesday of the month, to commence at 1 P.M. CST, or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

The Door of The First Floor in the Southeast Corner of the Wise County Courthouse Located at 101 North Trinity St, Decatur, TX 76234.

NOTICE

Assert and protect your rights as a member of the armed forces of the United States. If you or your spouse is serving on active military duty, including active military duty as a member of the Texas national guard or the national guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEES 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.

RECITALS

Default has occurred in the payment of the Note and in the performance of the obligations under the Deed of Trust that secures the Note. Because of this default, Lender,

the owner and holder of the Note and the Deed of Trust lien under Texas Property Code section 51.002, has requested that Substitute Trustees sell the Property according to the terms of the Deed of Trust and applicable law.

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

Therefore, notice is given that on the Date and Time of Substitute Trustees' Sale of Property and at the Place of Substitute Trustees' Sale of Property, Substitute Trustees, or any other substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustees have not made and will not make any covenants, representations, or warranties about the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS.

EXECUTED as of November 26, 2025.

Dakota J. Wrinkle
Attorney for Lender

STATE OF TEXAS §
§
COUNTY OF DALLAS §

This instrument was acknowledged before me on November 26, 2025, by Dakota J. Wrinkle. The acknowledging person personally appeared by physically appearing before me.

AVERY CROUSE
Notary Public, State of Texas
Comm. Expires 01-19-2028
Notary ID 134721666

Notary Public—State of Texas
My commission expires: 1/19/2028

25TX267-0658
753 CR 1304, BRIDGEPORT, TX 76426

NOTICE OF FORECLOSURE SALE

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

SEE EXHIBIT "A"

Security Instrument: Deed of Trust dated January 24, 2007 and recorded on February 16, 2007 as Instrument Number 2007-2175 in the real property records of WISE County, Texas, which contains a power of sale.

Sale Information: January 06, 2026, 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 ~~LEA LANITA ELLISON AND ROBERT EARL~~ ELLISON secures the repayment of a Note dated January 24, 2007 in the amount of $104,664.00. 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.

POSTED
AT 12 12 o'clock P M
NOV 20 2025

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

CHRIS SHENKIR

4858665

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_, Xome Inc. and Tejas Corporate Services, LLC, 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 20 day of Nov, 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"

BEING a one acre tract of land, more or less, out of the Margaret Swift Survey, Abstract No. 739, in Wise County, Texas, described as follows:

BEGINNING at a point in the West line of Block 16 at 669 feet South of its Northwest corner, said point being in a county Road;

THENCE North 89°35' East, at 20 feet a Bois D'Arc Stake in fence corner for corner, in all 254.25 feet to a Bois D'Arc Stake in existing fence for corner;

THENCE South 172.6 feet to a Bois D'Arc Stake for corner;

THENCE West 254.25 feet to a point in the West line of Block 16 for corner;

THENCE North 170 feet to the POINT OF BEGINNING.

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. References to quantity are for informational purposes only.

POSTED
AT 1242 o'clock P M
NOV 20 2025
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy
CHRIS SHENKIR

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2025-18920-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:	1/6/2026
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:

All of Lot 44 and the West 1/2 of Lot 43, Block 1, Unit 1, Runaway Bay, a subdivision to the City of Runaway Bay, Wise County, Texas, according to the plat recorded in Plat Cabinet A, Section 119, Plat Records, Wise County, Texas.

Commonly known as: 136 RUNAWAY BAY DR RUNAWAY BAY, TX 76426

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust dated **9/29/2017** and recorded in the office of the County Clerk of Wise County, Texas, recorded on **10/4/2017** under County Clerk's File No **201711057**, in Book -- and Page -- of the Real Property Records of Wise County, Texas.

Grantor(s):	**JERRED B BARRON, A SINGLE MAN**
Original Trustee:	**Jeffrey E. Bode**
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 Mid America Mortgage, Inc., its successors and assigns**
Current Mortgagee:	**Freedom Mortgage Corporation**
Mortgage Servicer:	**Freedom Mortgage Corporation**

T.S. #: 2025-18920-TX

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 $157,000.00, executed by JERRED B BARRON, A SINGLE MAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Mid America Mortgage, Inc., its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

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

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

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

T.S. #: 2025-18920-TX

Dated: 11/20/25

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

459 PRIVATE ROAD 2698
ALVORD, TX 76225

00000010518579

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: January 06, 2026

   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 July 09, 2018 and recorded in Document CLERK'S FILE NO. 201808749; AS AFFECTED BY INSTRUMENT NO. 202303665 real property records of WISE County, Texas, with TIFFANY MAJOR, A SINGLE WOMAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), AS BENEFICIARY, AS NOMINEE FOR SUMMIT FUNDING, INC.., ITS SUCCESSORS AND ASSIGNS, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by TIFFANY MAJOR, A SINGLE WOMAN, securing the payment of the indebtednesses in the original principal amount of $152,192.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

6. **Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK, as Mortgage Servicer, is representing the current mortgagee, whose address is:

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

POSTED
AT 2:58 o'clock P M
NOV 13 2025

BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By Faith Mariacher Deputy
Faith Mariacher

459 PRIVATE ROAD 2698
ALVORD, TX 76225

00000010518579

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 AUCTION.COM, LLC OR BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP 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 11-13-25 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: 11-13-25

EXHIBIT "A"

BEING ALL OF THAT CERTAIN TRACT OR PARCEL OF LAND SITUATED IN THE F. ROZALES SURVEY, ABSTRACT NO. 708, WISE COUNTY, TEXAS, AND BEING ALL OF A CALLED 4.00 ACRE TRACT OF LAND DESCRIBED IN THE DEED TO JOE MCCORMICK AND WIFE, KELLY MCCORMICK, RECORDED IN VOLUME 1309, PAGE 196, DEED RECORDS OF WISE COUNTY, TEXAS, SAME BEING ALSO KNOWN AS TRACT 23 OF SHADOW WOOD, AN UNRECORDED SUBDIVISION TO WISE COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 5/8-INCH IRON ROD FOUND IN THE SOUTHERLY LINE OF PRIVATE ROAD 2698 FOR THE WESTERLY CORNER OF SAID 4.00 TRACT, COMMON TO THE NORTHERLY CORNER OF A TRACT OF LAND DESCRIBED IN THE DEED TO LOUIS S. STACHOWIAK AND WIFE, PEGGY STACHOWIAK, RECORDED IN VOLUME 892, PAGE 847, SAID DEED RECORDS;

THENCE NORTH 44°34'17" EAST, WITH THE SOUTHERLY LINE OF SAID PRIVATE ROAD 2698, AND WITH THE NORTHWESTERLY LINE OF SAID 4.00 TRACT, A DISTANCE OF 203.29 FEET TO A 5/8-INCH IRON ROD WITH A PLASTIC CAP STAMPED "MLS #5799" SET FOR THE NORTHERLY CORNER OF SAID 4.00 TRACT, COMMON TO THE WESTERLY CORNER OF A TRACT OF LAND DESCRIBED IN THE DEED TO JOHN ROBERTS, RECORDED IN VOLUME 1397, PAGE 676, SAID DEED RECORDS;

THENCE SOUTH 45°25'43" EAST, WITH THE NORTHEASTERLY LINE OF SAID 4.00 TRACT, AND WITH THE SOUTHWESTERLY LINE OF SAID ROBERTS TRACT, A DISTANCE OF 855.75 FEET TO APPOINT IN THE NORTHWESTERLY LINE OF A CALLED 30.25 ACRE TRACT OF LAND DESCRIBED IN THE DEED TO KELLY ROBERTS AND KATHERINE C. ROBERTS, RECORDED IN INSTRUMENT NO. 201601647, OFFICIAL RECORDS OF WISE COUNTY, TEXAS, FOR THE EASTERLY CORNER OF SAID 4.00 TRACT, COMMON TO THE SOUTHERLY CORNER OF SAID JOHN ROBERTS TRACT, AND FROM WHICH AN IRON ROD WITH A PLASTIC CAP STAMPED "WALTERS RPLS 4614" FOUND BEARS NORTH 17°07' EAST, A DISTANCE OF 2.9 FEET, AND FROM WHICH A IRON ROD WITH A PLASTIC CAP STAMPED "WALTERS RPLS 4614" FOUND FOR THE EASTERLY CORNER OF SAID JOHN ROBERTS TRACT BEARS NORTH 44°06'52" EAST, A DISTANCE OF 205.40 FEET;

THENCE SOUTH 44°06'52" WEST, WITH THE SOUTHEASTERLY LINE OF SAID 4.00 TRACT, AND WITH THE NORTHWESTERLY LINE OF SAID 30.25 ACRE TRACT, A DISTANCE OF 203.30 FEET TO A 1/2-INCH IRON ROD FOUND FOR THE SOUTHERLY CORNER OF SAID 4.00 TRACT, COMMON TO THE EASTERLY CORNER OF AFORESAID STACHOWIAK TRACT;

THENCE NORTH 45°25'43" WEST, WITH THE SOUTHWESTERLY LINE OF SAID 4.00 TRACT, AND WITH THE NORTHEASTERLY LINE OF SAID STACHOWIAK TRACT, A DISTANCE OF 857.37 FEET TO THE POINT OF BEGINNING AND ENCLOSING 4.00 ACRES OF LAND, MORE OR LESS.

25-04622
402 N MOUNT ST, CHICO, TX 76431

NOTICE OF FORECLOSURE SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

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

SEE EXHIBIT "A"

Security Instrument: Deed of Trust dated June 3, 2022 and recorded on June 8, 2022 at Instrument Number 202209579 in the real property records of WISE County, Texas, which contains a power of sale.

Sale Information: January 6, 2026, at 1:00 PM, or not later than three hours thereafter, at the southeast porch of the Wise County Courthouse steps, 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 TREVOR DEE BOALES secures the repayment of a Note dated June 3, 2022 in the amount of $230,743.00. LAKEVIEW LOAN SERVICING, LLC, whose address is c/o TX - M & T BANK, One Fountain Plaza - 6th Floor, Buffalo, NY 14203, is the current mortgagee of the Deed of Trust and Note and TX - M & T BANK 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.

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.

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

4857923

Mary Company

De Cubas & Lewis, P.C.
Mary Company , Attorney at Law

3313 W Commercial Blvd, Suite F-150, Fort Lauderdale, FL 33309

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, Auction.com LLC, Ashlee Luna||David Stockman, Brenda Wiggs, Donna Stockman, Guy Wiggs, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Brown, Jeff Benton, Agency Sales and Posting LLC

c/o De Cubas & Lewis, P.C.
3313 W Commercial Blvd, Suite F-150, Fort Lauderdale, FL 33309

Certificate of Posting

I, Donna Stockman, declare under penalty of perjury that on the 11th day of Nov, 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"

BEING A 0.387 ACRE TRACT OF LAND SITUATED IN THE WM. HERSEE SURVEY, ABSTRACT NO. 410, WISE COUNTY, TEXAS, BEING ALL THAT CERTAIN TRACT OF LAND DESCRIBED IN DEED TO JIM WORLEY AND KELLEEN WORLEY, AS RECORDED IN INSTRUMENT NO. 201906909, OFFICIAL PUBLIC RECORDS, WISE COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 1/2-INCH IRON ROD FOUND AT THE COMMON EAST CORNER OF SAID WORLEY TRACT AND THAT CERTAIN TRACT OF LAND DESCRIBED IN DEED TO MARY HAZEL AND BOB BOYDSTUN FAMILY TRUST, AS RECORDED IN INSTRUMENT NO. 201711183, SAID OFFICIAL PUBLIC RECORDS, SAID IRON ROD BEING ON THE WEST LINE OF N. MOUNT STREET;

THENCE SOUTH 87° 08' 17" WEST ALONG THE COMMON LINE OF SAID WORLEY AND HAZEL TRACTS, PASSING A 1/2-INCH IRON ROD FOUND AT THE NORTHWEST CORNER OF SAID HAZEL TRACT AT A DISTANCE OF 115.09 FEET AND CONTINUING ALONG THE SOUTH LINE OF SAID WORLEY TRACT A TOTAL DISTANCE OF 167.00 FEET TO A METAL POST AT THE SOUTHWEST CORNER OF SAID WORLEY TRACT, SAID POST BEING ON THE EAST LINE OF THAT CERTAIN TRACT OF LAND DESCRIBED IN DEED TO HAROLD R. LASITER AND WIFE, DOROTHY LASITER, AS RECORDED IN VOLUME 186, PAGE 141, DEED RECORDS, WISE COUNTY, TEXAS;

THENCE NORTH, A DISTANCE OF 101.00 FEET ALONG THE COMMON LINE OF SAID WORLEY AND LASITER TRACTS TO A 1/2-INCH IRON ROD SET WITH CAP STAMPED "PREMIER SURVEYING" FROM WHICH A 1/2-INCH IRON ROD FOUND BEARS NORTH 80° 03' 04" EAST - 7.60 FEET, SAID IRON ROD SET BEING THE COMMON NORTH CORNER OF SAID WORLEY AND LASITER TRACTS, BEING ON THE SOUTH LINE OF THAT CERTAIN TRACT OF LAND CONVEYED IN DEED TO REBECCA GALENZOGA BLANTON, AS RECORDED IN INSTRUMENT NO. 266509, OFFICIAL RECORDS, WISE COUNTY, TEXAS (DESCRIBED BY METES AND BOUNDS IN VOLUME 195, PAGE 677, SAID DEED RECORDS);

THENCE NORTH 87° 08' 17" EAST, A DISTANCE OF 167.00 FEET ALONG THE COMMON LINE OF SAID WORLEY AND BLANTON TRACTS TO A SET PK NAIL AT THE COMMON EAST CORNER OF SAID WORLEY AND BLANTON TRACTS, SAID NAIL BEING ON THE AFORESAID WEST LINE OF N. MOUNT STREET;

THENCE SOUTH, A DISTANCE OF 101.00 FEET ALONG SAID WEST LINE TO

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#: 24-31021

POSTED
AT 10:40 o'clock A M
NOV 10 2025
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy

CHRIS SHENKIR

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 6/9/2023, ~~KATHERINE JANE LEONARD, AN UMARRIED WOMAN, AND JARROD RANDALL DOTSON, AN UNMARRIED MAN~~, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of ANGELA R. HERNANDEZ, as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR DHI MORTGAGE COMPANY, LTD., as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of $379,425.00, payable to the order of DHI MORTGAGE COMPANY, LTD., which Deed of Trust is Recorded on 6/12/2023 as Volume 202307866, Book , Page , in Tarrant 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;

Lot 16, Block 71, of North Star, an addition to the Far North Fort Worth Municipal Utility District No. 1, Tarrant and Wise Counties, according to the Map or Plat thereof recorded in Document No. D222143106, Plat Records of Tarrant County, Texas and in Cabinet F, Slide 128, Plat Records of Wise County, Texas. (Said Lot Lies in Wise County)

Commonly known as: **14429 BOOTES DRIVE FORT WORTH, TX 76052**

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 **David Stockman, Donna Stockman, Guy Wiggs, Janet Pinder, Michelle Schwartz, Brandy Bacon, Angela Cooper, Jeff Benton, Jamie Dworsky, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Brenda Wiggs, Luis Terrazas, Rick Snoke, Steve Shiller, or Andrew Garza , 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 **1/6/2026** at **10:00 AM**, or no later than three (3) hours after such time, in **Tarrant** 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: **AT THE BASE OF THE COURTHOUSE STEPS ON THE EAST SIDE OF THE BUILDING**

4857578

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.

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 11/4/2025

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 11/10/25

Donna Stockman

By: Substitute Trustee(s)
David Stockman, Donna Stockman, Guy Wiggs, Janet Pinder, Michelle Schwartz, Brandy Bacon, Angela Cooper, Jeff Benton, Jamie Dworsky, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Brenda Wiggs, Luis Terrazas, Rick Snoke, Steve Shiller, or Andrew Garza

,Auction.com, LLC, Agency Sales and Posting LLC, Xome Inc., Tejas Corporate Services LLC, Dustin George
C/O Vylla Solutions, LLC
1600 South Douglass Road, Suite 140
Anaheim, CA 92806

COPY

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

NOTICE OF SALE

PURSUANT TO AUTHORITY conferred upon the Trustee by that certain Deed of Trust dated January 8, 2025, executed by **CHRISTI LYNN LILLIE AND BRANDON ELON LILLIE, A MARRIED COUPLE**, ("Mortgagor") to Tim Williams, Trustee, for the benefit of **21ST MORTGAGE CORPORATION** ("Mortgagee"), filed for record under Instrument No. 202500867, Official Public Records of Wise County, Texas, Mortgagee appoints K. Clifford Littlefield or Norma Jean Hesseltine, whose address is listed below, or Donna Stockman, David Stockman, Guy Wiggs, Denise Boerner, Tim Lewis, Michelle Schwartz, Brandy Bacon, Angela Cooper, Jeff Benton or Jamie Dworsky, whose business address is 14800 Landmark Blvd., Suite 850, Dallas, Texas 75254, under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, default having been made in the covenants of the Deed of Trust, to sell on **Tuesday, January 6, 2026**, (that being the first Tuesday of the month), at public auction to the highest bidder for cash, at the Wise County Courthouse at the place designated by the Commissioner's Court for such sales in Wise County, Texas, (on the steps of the county courthouse or as designated by the County Commissioner), the sale to begin at 1:00 o'clock p.m. or not later than three (3) hours after such time on that date, selling all of the property as an entirety or in such parcels as the Trustee acting may elect the property offered for sale, more particularly described on Exhibit "A" attached hereto and made a part hereof, together with any and all improvements constructed upon, affixed to or located upon the above described real property, including but not limited to the 2025 Southern Energy Manufactured Home, Serial No. SFW031757TXAAC/BAC.

Assert and Protect Your Rights as a Member of the Armed Forces of the United States. If You Are or Your Spouse Is Serving on Active Military Duty, Including Active Military Duty as a Member of the Texas National Guard or the National Guard of Another State or as a Member of a Reserve Component of the Armed Forces of the United States, Please Send Written Notice of the Active Duty Military Service to the Sender of this Notice Immediately.

EXECUTED this 10 day of November, 2025.

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

THE STATE OF TEXAS §
COUNTY OF NUECES §

SUBSCRIBED and SWORN TO BEFORE ME, the undersigned Notary Public, by **K. CLIFFORD LITTLEFIELD**, this 10 day of November, 2025, to certify which witness my hand and official seal.

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

NOTARY PUBLIC, STATE OF TEXAS

POSTED
AT 1:04 o'clock P M
NOV 12 2025
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy

EXHIBIT "A"

Lot 54, Block 7, in UNIT NUMBER FIVE RUNAWAY BAY, a subdivision in Wise County, Texas, according to the Map or Plat recorded in Cabinet A, Slide 420, Plat Records of Wise County, Texas.

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

DEED OF TRUST INFORMATION:

Date:	07/17/2023
Grantor(s):	NADIA J ROGERS, A SINGLE WOMAN
Original Mortgagee:	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., SOLELY AS NOMINEE FOR CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, ITS SUCCESSORS AND ASSIGNS
Original Principal:	$197,260.00
Recording Information:	Instrument 202310248
Property County:	Wise
Property:	(See Attached Exhibit "A")
Reported Address:	199 ROARK DR, DECATUR, TX 76234-2047

MORTGAGE SERVICING INFORMATION:

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

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

SALE INFORMATION:

Date of Sale:	Tuesday, the 6th day of January, 2026
Time of Sale:	1:00PM or within three hours thereafter.
Place of Sale:	Wise County Courthouse, 101 N. Trinity Street, Decatur, TX 76234 in Wise County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Wise County Commissioner's Court, at the area most recently designated by the Wise County Commissioner's Court.

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

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

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Tionna Hadnot, Shawn Schiller, Lisa Bruno, Conrad Wallace, Misty McMillan, Angie Uselton, Tonya Washington, Ashlee Luna, Auction.com, LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Tionna Hadnot, Shawn Schiller, Lisa Bruno, Conrad Wallace, Misty McMillan, Angie Uselton, Tonya Washington, Ashlee Luna, Auction.com, LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

POSTED
AT 4:27 o'clock P M
OCT 23 2025

BLANCA THOMA COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy

CHRIS SHENKIR

4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Substitute Trustee(s): Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Tionna Hadnot, Shawn Schiller, Lisa Bruno, Conrad Wallace, Misty McMillan, Angie Uselton, Tonya Washington, Ashlee Luna, Auction.com, LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

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

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

Certificate of Posting

I am Donna Stockman whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 10/23/25 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Wise County Clerk and caused it to be posted at the location directed by the Wise County Commissioners Court.

By: Donna Stockman

Exhibit "A"

LOT 19 AND 20, BLOCK 18, UNIT 3 OF SATELLITE CITY, A SUBDIVISION IN WISE COUNTY, TEXAS, AS SHOWN ON THE PLAT OF SAME OF RECORD IN PLAT CABINET B, SLIDE 559-563, PLAT RECORDS OF WISE COUNTY, TEXAS.

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