NOTICE OF FORECLOSURE SALE

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

1. ***Property to Be Sold.*** The property to be sold is described as follows: LOT 14, BLOCK 3, CHISHOLM HILLS - PHASE THREE, AN ADDITION IN WISE COUNTY, TEXAS, ACCORDING TO THE PLAT FILED IN CABINET B, PAGES 440-441, PLAT RECORDS OF WISE COUNTY, TEXAS.

2. ***Instrument to be Foreclosed.*** The instrument to be foreclosed is the Deed of Trust dated 01/08/2024 and recorded in Document 202400532 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:	05/05/2026
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 GERALD LEE SMITH, provides that it secures the payment of the indebtedness in the original principal amount of $400,500.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. FINANCE OF AMERICA REVERSE LLC is the current mortgagee of the note and deed of trust and FINANCE OF AMERICA REVERSE LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is FINANCE OF AMERICA REVERSE LLC c/o FINANCE OF AMERICA REVERSE LLC, 3900 Capital City Blvd., Lansing, MI 48906 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

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

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

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

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

Certificate of Posting

I am 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 04/14/2026 I filed this Notice of Foreclosure Sale at the office of the Wise County Clerk and caused it to be posted at the location directed by the Wise County Commissioners Court.

POSTED
AT 11:55 o'clock A M
APR 14 2026
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy

CHRIS SHENKIR

POSTED
AT 1:05 o'clock P M
APR 10 2026
BLANCA TIJMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy
Edualdo Villa

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:

152 Banjo Trail, Newark, TX 76071; a/k/a

Lot Twenty-Seven (27), in Block "M", of Chisholm Springs, Phase 3, an Addition to Wise and Tarrant Counties, Texas, according to the Map or Plat thereof recorde3d in Cabinet E, Slide 364, of the Map Records of Wise County, Texas, and recorded under County Clerk's File No(s). D221089295 and D221051061, of the Official Public Records of Tarrant County, Texas; Subject Property lies wholly within Wise County, Texas.;

2. **Owner(s):** Eddie Jesus Gutierrez & Beronica Maria Gutierrez

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

Date: Tuesday, May 5, 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 $6,907.72, as of March 23, 2026.

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: March 23, 2026



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.

POSTED
AT 12 12 o'clock P M
APR 08 2026
BLANCA TUMA/COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy

Notice of Foreclosure Sale

April 8, 2026

Deed of Trust ("Deed of Trust"):

Dated:	August 1, 2024
Grantor:	Cody M. Brooks and Tyann M. Brooks
Trustee:	John P. Dodson
Substitute Trustee:	H. Berry White, IV
Lender:	Neil Jacobs and Sharon Jacobs
Current Holder:	Neil Jacobs and Sharon Jacobs, Co-Trustees of the Neil Jacobs and Sharon Elaine Jacobs Revocable Living Trust
Recorded in:	Instrument Number 202410068 of the real property records of Wise County, Texas
Legal Description:	Lot 164, THE RANCHES AT ROLLING HILLS - PHASE 4, an addition to Wise County, Texas, according to the replat thereof recorded in Cabinet F, Slide 16, of the Plat Records of Wise County, Texas.
Secures:	Real Estate Lien Note ("Note") in the original principal amount of $425,000.00, executed by Cody M. Brooks and Tyann M. Brooks ("Borrower") and payable to the order of Lender
Property:	The real property, improvements, and personal property described in and mortgaged in the Deed of Trust, including the real property described in the attached Exhibit A, and all rights and appurtenances thereto

CHRIS SHENKIR

Foreclosure Sale:

Date:	Tuesday, May 5, 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 10:00 A.M. and not later than three hours thereafter.
Place:	By the flagpole at the south end of the Wise County Court Center, located at 306 W. Main, Decatur, Texas 76234, 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:	The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Neil Jacobs and Sharon Jacobs '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, Neil Jacobs and Sharon Jacobs Co-Trustees of the Neil Jacobs and Sharon Elaine Jacobs Revocable Living Trust, 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 Neil Jacobs and Sharon Jacobs, Co-Trustees of the Neil Jacobs and Sharon Elaine Jacobs Revocable Living Trust's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Neil Jacobs and Sharon Jacobs, Co-Trustees of the Neil Jacobs and Sharon Elaine Jacobs Revocable Living Trust'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 Neil Jacobs and Sharon Jacobs, Co-Trustees pass 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 Neil Jacobs and Sharon Jacobs, Co-Trustees. 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.

H. Berry White, IV
1602 Halsell Street
Bridgeport, Texas 76426
Telephone (940) 647-0000
Telecopier (888) 396-6271

Notice of Substitute Trustee's Sale

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

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

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

Legal Description of the Property:

See Exhibit "A"

POSTED
AT 11:07 o'clock A M
APR 07 2026
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By Faith Mariacher Deputy
Faith Mariacher

Mailing Address of the Property:

189 Hlavek Rd., Decatur, Texas 76234-8023

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

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

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

Date: May 5, 2026

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

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

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

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

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

The sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. The sale shall not cover any part of the Property that has been released of public record from the lien of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable Property records to determine the nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the Beneficiary has the right to direct the Trustee or Substitute Trustee to sell the Property in one or more parcels and/or to sell all or only part of the Property.

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

Pursuant to section 51.0075 of the Texas Property Code, the undersigned, as Substitute Trustee, reserves the right to set reasonable conditions (in addition to the conditions set forth herein) for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the Substitute Trustee.

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

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

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

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

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

Questions concerning the sale may be directed to the undersigned.

Dated: March 27, 2026.

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

EXHIBIT A

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

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

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

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

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

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

202509243 APPST
07/14/2025 10:58:31 AM Total Pages: 4 Fees: $33.00
Blanca Tuma, County Clerk - Wise County, Texas
Electronically Filed with Wise, TX

APPOINTMENT OF SUBSTITUTE TRUSTEE

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.

Date: July 11, 2025

Security Document

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

Property

Legal Description of the Property:

See Exhibit "A"

Mailing Address of the Property:

189 Hlavek Rd., Decatur, Texas 76234-8023

Current Beneficiary under Deed of Trust ("Beneficiary")

Name: First Financial Bank

Substitute Trustee

Name: **Jessica Haile, Rachel Rickel, and/or Lauren Coursey**
Mailing address: P.O. Box 3679, Abilene, Texas 79601

Beneficiary is the owner and holder of the Promissory Note described in the Deed of Trust and the owner of the beneficial interests granted and evidenced by the Deed of Trust.

The Deed of Trust provides that Beneficiary may appoint a Substitute Trustee by a designation in writing, such Substitute Trustee succeeding to all rights and responsibilities of the Trustee named in the Deed of Trust. Accordingly, Beneficiary does hereby (i) remove the Trustee named in the Deed of Trust and any other Trustee or Substitute or Successor Trustee who may have been appointed from time to time, as Trustee or Substitute or Successor Trustee under the Deed of Trust; and (ii) name, constitute and appoint **Jessica Haile, Rachel Rickel, and/or Lauren Coursey** as Substitute Trustee under the Deed of Trust, to act under and by virtue of the Deed of Trust.

Default has occurred in the payment of the indebtedness due under the Promissory Note described in the Deed of Trust and Beneficiary requests Substitute Trustee to foreclose the lien of the Deed of Trust as provided in the Deed of Trust and according to its terms. Beneficiary further does hereby request that Substitute Trustee sell the Property in accordance with the terms of the Deed of Trust and the laws of the State of Texas.

FIRST FINANCIAL BANK

By: _____
Name: Ronald D. Butler, II
Title: Executive Vice President and Chief Administrative Officer

THE STATE OF TEXAS §
§
COUNTY OF TAYLOR §

BEFORE ME, the undersigned Notary, on this day personally appeared Ronald D. Butler, II, Executive Vice President and Chief Administrative Officer of FIRST FINANCIAL BANK, personally known to me or identified by the oath of a credible witness personally known to me or by a current identification card or other document qualifying as satisfactory evidence of the identity of this person under §121.005(a), Texas Civil Practice and Remedies Code 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 expressed.

GIVEN UNDER MY HAND AND SEAL of office on July 11, 2025.

Carla D Lane
NOTARY PUBLIC, STATE OF TEXAS

CARLA D. LANE
Notary Public, State of Texas
NOTARY ID # 6005903
My Commission Exp 05-09-28

EXHIBIT A

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

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

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

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

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

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

FILED AND RECORDED

Instrument Number: 202509243

Filing and Recording Date: 07/14/2025 10:58:31 AM Pages: 4 Recording Fee: $33.00

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



Blanca Tuma, County Clerk
Wise County, Texas

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

Deputy: cassandrar

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 10/2/2019	**Grantor(s)/Mortgagor(s):** ROSA LINDA GONZALEZ AND ERNESTO GONZALEZ, WIFE AND HUSBAND
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR TOWN SQUARE MORTGAGE AND INVESTMENTS INC. DBA TOWN SQUARE MORTGAGE, ITS SUCCESSORS AND ASSIGNS	**Current Beneficiary/Mortgagee:** Newrez LLC d/b/a Shellpoint Mortgage Servicing
Recorded in: **Volume:** N/A **Page:** N/A **Instrument No:** 201911991	**Property County:** WISE
Mortgage Servicer: NewRez LLC, d/b/a Shellpoint Mortgage Servicing is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	**Mortgage Servicer's Address:** 75 Beattie Place, SUITE 300, GREENVILLE, SC 29601
Date of Sale: 5/5/2026	**Earliest Time Sale Will Begin:** 1pm
Place of Sale of Property: Wise County Courthouse, 101 N. Trinity Street, Decatur, TX 76234 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LEGAL DESCRIPTION ATTACHED AS 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, 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, Donna Stockman, David Stockman, Guy Wiggs, Denise Boerner, Tim Lewis, Michelle Schwartz, Brandy Bacon, Angela Cooper, 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: 3/25/2026

Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for NewRez LLC, d/b/a Shellpoint Mortgage Servicing

Dated: 03/26/26

Donna Stockman
Printed Name:

Donna Stockman

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

POSTED
AT 8:02 o'clock A M
MAR 26 2026

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

MH File Number: TX-26-126670-POS
Loan Type: Conventional Residential

TX-26-126670-POS

EXHIBIT "A"

A 18.76 acre tract of land in the H. M. A. Cassidy Survey A-178, Wise County, Texas and being the same tract of land described in deed to Bobby Duke recorded in Volume 501, Page 65, Real Records, Wise County, Texas and being more particularly described as follows:

BEGINNING at a three inch aluminum capped monument in the north line of the Richard Gilliam Survey A-341 for the southwest corner of the M. T. Parish Survey A-1206 and for the southeast corner of said Cassidy Survey and for the southeast corner of said Duke tract;

THENCE North 89° 09' 46" West with the south line of said Cassidy Survey 713.40 feet to a point in the west line of County Road No. 1591 for the northeast corner of the G. H. Burroughs Survey A-42 and for the northwest corner of said Gilliam Survey and for the most southerly southeast corner of a tract of land described as tract two in deed to Hill Family Trust recorded in Volume 2413, Page 558, Official Public Records, Wise County, Texas and for the southwest corner of said Duke tract from which a four inch post bears North 11° 47' 44" East 22.82 feet;

THENCE North 07° 24' 07" East 136.83 feet to a fourteen inch Elm Tree for an inner corner of said Duke tract;

THENCE North 56° 58' 10" West with the general course of a fence 120.63 feet to a twenty inch Elm Tree on the east bank of the Big Sandy Creek and the east line of said Hill Family tract two;

THENCE with the meanders of the east bank of said Big Sandy Creek and the east line of said Hill Family tract two the following calls:

THENCE North 16° 27' 43" East 150.23 feet to a point from which an iron rod found bears North 27° 31' 19" East 39.77 feet;
THENCE North 07° 50' 14" East 164.29 feet to a point from which an iron rod found bears North 25° 10' 35" East 69.85 feet;
THENCE North 22° 38' 33" East 108.09 feet to a point from which an iron rod found bears South 18° 02' 14" West 38.43 feet;
THENCE North 46° 36' 41" East 127.24 feet to a point from which an iron rod found bears South 12° 04' 03" East 36.13 feet;
THENCE North 69° 31' 00" East 108.76 feet to a point from which an iron rod found bears North 64° 54' 21" East 67.87 feet;
THENCE North 41° 07' 19" East 85.96 feet to a point from which an iron rod found bears South 07° 48' 15" East 36.31 feet
THENCE North 07° 58' 53" West 95.83 feet;
THENCE North 35° 35' 53" West 143.98 feet;
THENCE North 42° 59' 23" West 218.87 feet;
THENCE North 18° 18' 49" West 88.14 feet to a four inch post for an inner corner

of said Hill Family tract two and for the Northwest corner of said Duke tract;

THENCE South 89° 37' 17" East with the general course of a fence at 693.38 feet pass a 3/8 inch iron rod found in the west line of said road as fenced and continuing in all 718.28 feet to a point in the west line of said Parish Survey and in the east line of said Cassidy Survey for the most easterly southeast corner of said Hill Family tract two and for the northeast corner of said Duke tract;

THENCE South 00° 13' 14" West with said road 1259.68 feet to the POINT OF BEGINNING.

The Company is prohibited from insuring the area or quantity of 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.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WISE County
Deed of Trust Dated: December 31, 2020
Amount: $486,180.00
Grantor(s): LUCAS PERRY and VANDA ISAACS-PERRY
Original Mortgagee: CITY BANK DBA CITY BANK MORTGAGE
Current Mortgagee: CITY BANK
Mortgagee Address: CITY BANK, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
Recording Information: Document No. 202100896, CORRECTED AFFIDAVIT RECORDED DOCUMENT NO. 202604003
Legal Description: BEING A 10.000 ACRE TRACT OF LAND OUT OF THE MATTHEW ASHTON SURVEY, ABSTRACT NUMBER 1, AND THE CHARLES FLEISNER SURVEY, ABSRACT NUMBER 310, WISE COUNTY, TEXAS ALSO BEING A PORTION ON THAT TRACT OF LAND DESCRIBED IN DEED TO LUCAS A. PERRY, RECORDED IN INSTRUMENT NUMBER 201712229, DEED RECORDS, WISE COUNTY, TEXAS. BEARINGS FOR THIS SURVEY ARE BASED ON THE BEARINGS OF THE NORTH LINE OF TRACT ONE AS IT APPEARS IN VOLUME 9300, PAGE 516, DEED RECORDS, TARRANT COUNTY, TEXAS. SAID 10.000 ACRES BEING DESCRIBED BY METES AND BOUNDS AS FOLLOWS IN EXHIBIT "A".

Date of Sale: May 5, 2026 between the hours of 1:00 PM and 4:00 PM.
Earliest Time Sale Will Begin: 1:00 PM
Place of Sale: The foreclosure sale will be conducted at public venue in the area designated by the WISE County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

AURORA CAMPOS OR JONATHAN HARRISON, RAMIRO CUEVAS, PATRICK ZWIERS, DARLA BOETTCHER, DANA KAMIN, LISA BRUNO, ANGIE USELTON, CONRAD WALLACE, TONYA WASHINGTON, MONICA HENDERSON, MERYL OLSEN, MISTY MCMILLAN, TIFFINEY BRUTON, TIONNA HADNOT, DAVID RAY, ASHLEE LUNA, DONNA TROUT, DONNA STOCKMAN, DAVID STOCKMAN, GUY WIGGS, BRENDA WIGGS, DENISE BOERNER, TIM LEWIS, MICHELLE SCHWARTZ, BRANDY BACON, JANET PINDER, JAMIE DWORSKY, KATHY ARRINGTON, ANGELA COOPER, JEFF BENTON, BRIAN HOOPER, MIKE JANSTA, MIKE HAYWARD, ANGELA ANDERSON, JAY JACOBS, JOSHUA SANDERS, MATTHEW HANSEN, SHAWN SCHILLER, AUCTION.COM LLC, ASHLEE LUNA, TEJAS CORPORATE SERVICES, LLC, XOME INC., ANGELA BROWN, NFPDS-TX LLC have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust. 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. 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.

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

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. **Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a 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.**

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.

Anthony Alba Garcia, ATTORNEY AT LAW
HUGHES, WATTERS & ASKANASE, L.L.P.
1201 Louisiana, SUITE 2800
Houston, Texas 77002
Reference: 2025-003531

Donna Stockman

Printed Name: Donna Stockman

c/o Auction.com, LLC
1 Mauchly
Irvine, California 92618

POSTED
AT 8:02 o'clock A M
MAR 26 2026
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By Faith Mariacher Deputy
Faith Mariacher

EXHIBIT "A"

BEING a 10.000 Acre tract of land out of the Matthew Ashton Survey, Abstract Number 1, and the Charles Fleisner Survey, Abstract Number 310, Wise County, Texas also being a portion on that certain tract of land described in deed to Lucas A. Perry, recorded in Instrument Number 201712229, Deed Records, Wise County, Texas. Bearings for this survey are based on the bearings of the north line of Tract One as it appears in Volume 9300, Page 516, Deed Records, Tarrant County, Texas. Said 10.000 Acres being described by metes and bounds as follows:

Commencing at a 1/2" iron rod found at the northwest corner of that certain tract of land described as Tract One, S deed to Sarah H. Wilson and Jack W. Wilson, recorded in Volume 9300, Page 516, Deed Records, Tarrant County, Texas and in the east right-of-way line of Fort Worth and Denver Railroad;

THENCE North 89° 31 '46" East, along the north line of said Tract One, a distance of 1281.47 Feet to a 1/2" iron rod with plastic cap stamped "RPLS 4818" found at the POINT OF BEGINNING;

THENCE North 89° 31'46" East, continuing along said north line, a distance of 1104.05 Feet to a 1/2" iron rod with plastic cap stamped "RPLS 4818" found for the northeast corner of the herein described tract;

THENCE departing said north line and continuing over and across said Tract One, the following courses and distances:

South 0° 28'49" East, a distance of 444.87 Feet to a 1/2" iron rod with plastic cap stamped "RPLS 4818" found;

South 89° 30'56" West, a distance of 853.69 Feet to a 1/2" iron rod with plastic cap stamped "RPLS 4818" found;

North 29° 50'08" West, a distance of 510.69 Feet to the POINT OF BEGINNING containing a computed area of 10.000 Acres, more or less.

TS No.: 2026-06748
26-000035-568

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.

1. Date, Time and Place of Sale.

Date: 05/05/2026

Time: The sale will begin at 01:00 PM or not later than three hours after that time

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 PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

Property Address: 709 Blue Fathom Drive, Runaway Bay, TX 76426

2. 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. Any conveyance of the property is subject to all matters of record affecting the property. If the sale is set aside or otherwise rescinded, the Purchaser at the sale shall be entitled to the return of the funds paid pursuant to section 51.016 of the Texas Property Code.

3. Instrument to be Foreclosed: The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 01/17/2024 and recorded 01/18/2024 in Document 202400705, real property records of Wise County, Texas, with **Luxe Trading USA LLC, A Texas Limited Liability Company** grantor(s) and PARK PLACE FINANCE, LLC, A TEXAS LIMITED LIABILITY COMPANY as Lender, EF MORTGAGE, LLC as Beneficiary.

4. Appointment of Substitute Trustee: In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent 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.

5. Obligation Secured: Deed of Trust or Contract Lien executed by **Luxe Trading USA LLC, A Texas Limited Liability Company,** securing the payment of the indebtedness in the original principal amount of **$203,700.00,** and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **EF MORTGAGE, LLC** is the current mortgagee of the note and deed of trust or contract lien.

6. Default: A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

7. Property to be sold: The property to be sold is described as follows: SEE EXHIBIT A

8. Mortgage Servicer Information: The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement.

Servis One, Inc., dba BSI Financial Services
4200 Regent Blvd, Suite B200
Irving, TX 75063
Phone: 800-327-7861

POSTED
AT 8:02 o'clock A M
MAR 26 2026
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By Faith Mariacher Deputy
Faith Mariacher

TS No.: 2026-06748
26-000035-568

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.

Date: 3/24/2026

Marisa Vidrine

Printed Name: Marisa Vidrine

Entra Default Solutions, LLC
1355 Willow Way, Suite 115
Concord, CA 94520
Telephone: (925) 272-4993
Authorized Agent of the Mortgagee or Mortgage Servicer
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 03/26/26 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.

EXHIBIT A

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

R1217
T.S. #: 2026-22165-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:	5/5/2026
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:

Being Lot 14 HEMBREE ADDITION, an Addition to the Town of Bridgeport, Wise County, Texas, according to the Plat thereof recorded in Volume 184, Page 111, Deed Records, Wise County, Texas.

Commonly known as: 1501 VINE ST BRIDGEPORT, TX 76426

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust dated **4/12/2019** and recorded in the office of the County Clerk of Wise County, Texas, recorded on **4/16/2019** under County Clerk's File No **201904116**, in Book -- and Page -- The subject Deed of Trust was modified by Loan Modification recorded as Instrument 202118676 and recorded on 11/16/2021 of the Real Property Records of Wise County, Texas.

Grantor(s):	**DANIEL CORTEZ AND ALIZA CORTEZ, HUSBAND AND WIFE**
Original Trustee:	**Loretta J. Pike, An Individual**
Substitute Trustee:	**Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC**
Original Mortgagee:	**Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for DAS Acquisition Company, LLC., its successors and assigns**
Current Mortgagee:	**Freedom Mortgage Corporation**
Mortgage Servicer:	**Freedom Mortgage Corporation**

POSTED
AT 8:02 o'clock A M
MAR 26 2026

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

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.

Notice to Bidders - Please be advised that the Trustee may require entity or trust bidders at this trustee's sale to provide information, documentation and/or certification of the vesting instructions and the data required to be reported pursuant to FinCEN regulations effective for transfers of residential real property to covered transferees on or after March 1, 2026. The required information must be provided to the trustee before a trustee's deed upon sale will be issued for covered transfers. These federal regulations will require reporting if a trustee's deed is issued on or after March 1, 2026, even if the foreclosure sale is conducted prior to March 1, 2026. Additional information regarding these regulations and the required transferee information and certifications can be found at https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers and https://www.fincen.gov/rre-faqs#D_5.

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 $198,341.00, executed by DANIEL CORTEZ AND ALIZA CORTEZ, HUSBAND AND WIFE, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for DAS Acquisition Company, LLC., 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.

T.S. #: 2026-22165-TX

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.

Dated: 03/26/26

Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC

Donna StockemanD

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

POSTED
AT 1:49 o'clock P M
MAR 25 2026
BLANCA TOMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Edualdo Villa

T.S. #: 2025-18706-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:	5/5/2026
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:

Lot 22, Block B, of SPRINGHILL ADDITION, PHASE 1, a subdivision to Wise County, Texas, according to the map or plat thereof recorded in Cabinet F, Slide 151, Plat Records of Wise County, Texas.

Commonly known as: 121 ORCHARD PINES PLACE BOYD, TX 76023

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust dated **5/26/2023** and recorded in the office of the County Clerk of Wise County, Texas, recorded on **6/1/2023** under County Clerk's File No **202307242**, in Book -- and Page -- of the Real Property Records of Wise County, Texas.

Grantor(s):	**SUZAN G AWBREY, AN UNMARRIED WOMAN**
Original Trustee:	**Angela R Hernandez**
Substitute Trustee:	**Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC**
Original Mortgagee:	**Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for DHI Mortgage Company, Ltd., 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.

Notice to Bidders - Please be advised that the Trustee may require entity or trust bidders at this trustee's sale to provide information, documentation and/or certification of the vesting instructions and the data required to be reported pursuant to FinCEN regulations effective for transfers of residential real property to covered transferees on or after March 1, 2026. The required information must be provided to the trustee before a trustee's deed upon sale will be issued for covered transfers. These federal regulations will require reporting if a trustee's deed is issued on or after March 1, 2026, even if the foreclosure sale is conducted prior to March 1, 2026. Additional information regarding these regulations and the required transferee information and certifications can be found at https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers and https://www.fincen.gov/rre-faqs#D_5.

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 $264,539.00, executed by SUZAN G AWBREY, AN UNMARRIED WOMAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for DHI Mortgage Company, Ltd., 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. #: 2025-18706-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: 03/25/26

Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, 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

POSTED
AT 1:49 o'clock P M
MAR 25 2026
BLANCA TIJMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy
Edualdo Villa

Notice of Substitute Trustee Sale

PPP.3385
T.S. #: 26-18172

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:	5/5/2026
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:

PLEASE SEE ATTACHED EXHIBIT A

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust is dated 6/15/2022 and is recorded in the office of the County Clerk of Wise County, Texas, under County Clerk's File No 202210598, recorded on 6/27/2022, of the Real Property Records of Wise County, Texas.
Property Address: 4163 S FM 730 DECATUR, TEXAS 76234

Trustor(s):	**AUSTIN BUSTER**	Original Beneficiary:	**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR United Wholesale Mortgage, LLC ITS SUCCESSORS AND ASSIGNS**
Current Beneficiary:	**US Bank trust national Association, not in its individual capacity, but solely as Delaware trustee for GS Mortgage-Backed Securities Trust 2023-NQM1**	Loan Servicer:	**NewRez LLC, F/K/A New Penn Financial, LLC, D/B/A Shellpoint Mortgage Servicing**
Current Substituted Trustees:	**Auction.com, LLC, 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, Prestige Posting and Publishing LLC**		

T.S. #: 26-18172

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 Austin Buster, A Single Man. 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 $1,395,000.00, executed by Austin Buster, A Single Man, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR United Wholesale Mortgage, LLC ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Austin Buster, A Single Man to AUSTIN BUSTER. US Bank trust national Association, not in its individual capacity, but solely as Delaware trustee for GS Mortgage-Backed Securities Trust 2023-NQM1 is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses. **All checks must be made payable to Prestige Default Services, LLC**

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

US Bank trust national Association, not in its individual capacity, but solely as Delaware trustee for GS Mortgage-Backed Securities Trust 2023-NQM1 c/o NewRez LLC, F/K/A New Penn Financial, LLC, D/B/A Shellpoint Mortgage Servicing
75 Beattie Place, Suite 300
Greenville, South Carolina 29601-2743
800-365-7107

T.S. #: 26-18172

Dated: 3/25/26

Auction.com, LLC, 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, Prestige Posting and Publishing 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
Sale Line Information: (949) 776-4697
Website: https://prestigepostandpub.com

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

T.S. #: 26-18172

EXHIBIT A

Being a 4.998 acre tract of land situated in the RICHARD SALMON SURVEY, Abstract No. 760, Wise County, Texas, being a portion of that certain tract of land described in deed as Tract Two of Parcel Two to Anthony R. Woods, as recorded in Instrument No. 20150641910fficial Records, Wise County, Texas, and being more particularly described by metes and bounds as follows:

COMMENCING at a 1/2-inch iron rod found on the most westerly west line of said Tract Two, said iron rod being the common east corner of the certain tract of land described as Parcel 1 in said Woods deed and that certain tract of land described as Tract One of Parcel Two in said Woods deed;

THENCE South 05° 32'47" East, departing said west line, a distance of 161.11 feet to a 1/2-inch iron rod set at the POINT OF BEGINNING of the herein described tract;

THENCE North 63°29'14"' East a distance of 375.40 feet to a 1/2- inch iron rod set with cap stamped "Premier Surveying",

THENCE North 42°16'13" East, a distance of 242.73 feet to a 1/2-inch iron rod set with cap stamped "Premier Surveying",

THENCE North 51°53'39" East, a distance of 124.54 feet to a 1/2-inch iron rod set with cap stamped "Premier Surveying",

THENCE North 67°55'12" East, a distance of 112.97 feet to a 1/2-inch iron rod set with cap stamped "Premier Surveying",

THENCE North 85°35'22" East, a distance of 267.47 feet to a 1/2-inch iron rod set with cap stamped "Premier Surveying" on the west line of S. Farm to Market Road No. 730

THENCE North 00°53'30" East, a distance of 227.39 feet to a 1/2-inch iron rod set with cap stamped "Premier Surveying",

THENCE North 89°16'41" East, a distance of 453.46 feet to a 1/2-inch iron rod set with cap stamped "Premier Surveying",

THENCE North 01°03'58" East, a distance of 229.27 feet to a 1/2-inch iron rod set with cap stamped "Premier Surveying",

THENCE North 88°25'42" East, a distance of 150.43 feet to a 1/2-inch iron rod set with cap stamped "Premier Surveying",

THENCE South 01°31'51" East, a distance of 192.48 feet

THENCE North 88°43'35" East, a distance of 280.10 feet to a 1/2-inch iron rod set with cap stamped "Premier Surveying",

THENCE North 29°53'20" East, a distance of 195.78 feet to the POINT OF BEGINNING and containing 217,709 square feet or 4.998 acres of land.

25-362049

Notice of Substitute Trustee's Sale

Notice Concerning Military Duty: **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. Tex. Prop. Code § 51.002(i)**

Deed of Trust Date: November 1, 2024	**Original Mortgagor/Grantor**: HAKIM ALDDALU AND MAKENZIE ALDDALU
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS") AS BENEFICIARY, AS NOMINEE FOR AMERICAN FINANCIAL RESOURCES, LLC, ITS SUCCESSORS AND ASSIGNS	**Current Beneficiary / Mortgagee**: U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 EBO TRUST
Recorded in: **Volume**: N/A **Page**: N/A **Instrument No**: 202414832	**Property County**: WISE
Mortgage Servicer: Selene Finance LP	**Mortgage Servicer's Address**: 3501 Olympus Blvd, Suite 500, Dallas, Texas 75019

* 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.

Secures: Note in the original principal amount of $166,920.00, executed by HAKIM ALDDALU and payable to the order of Lender.

Property Address/Mailing Address: 335 OVERLAND TRL, BRIDGEPORT, TX 76426

Legal Description of Property to be Sold: BEING LOT 7, BLOCK 26, OF UNIT NUMBER 5 OF RUNAWAY BAY, AN ADDITION TO WISE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET A, SECTION 420, PLAT RECORDS, WISE COUNTY, TEXAS.

Date of Sale: May 05, 2026	**Earliest time Sale will begin**: 1:00 PM

Place of sale of Property: 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 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

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.

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 EBO TRUST*, the owner and holder of the Note, has requested Servicelink Agency Sales and Posting, LLC whose address is 1320 Greenway Drive Suite 300 Irving, TX 75038 OR Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

POSTED
AT 10:41 o'clock A M
MAR 19 2026

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

Faith Mariacher

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 *U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 EBO TRUST* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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, Servicelink Agency Sales and Posting, LLC whose address is 1320 Greenway Drive Suite 300 Irving, TX 75038 OR Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, 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 Servicelink Agency Sales and Posting, LLC whose address is 1320 Greenway Drive Suite 300 Irving, TX 75038 OR Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

Limitation of Damages: 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 Mortgagor, the Mortgagee, or the Mortgagee's attorney.

Donna Stedeman

SUBSTITUTE TRUSTEE

Servicelink Agency Sales and Posting, LLC OR Tejas Corporate Services, LLC, Trustee

c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004; PH: (470)321-7112

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 7/16/2020	**Grantor(s)/Mortgagor(s):** LANCE ANDERSON ALSTON, A MARRIED MAN AND LORENA BRUGGNIK, HIS WIFE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION ITS SUCCESSORS AND ASSIGNS	**Current Beneficiary/Mortgagee:** Guild Mortgage Company LLC
Recorded in: **Volume:** N/A **Page:** N/A **Instrument No:** 202009166	**Property County:** WISE
Mortgage Servicer: Guild Mortgage Company LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	**Mortgage Servicer's Address:** 5887 Copley Drive, San Diego, CA 92111
Date of Sale: 5/5/2026	**Earliest Time Sale Will Begin:** 1pm
Place of Sale of Property: Wise County Courthouse, 101 N. Trinity Street, Decatur, TX 76234 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LOT 3, BLOCK 1, PARADISE ON THE CREEK ESTATES, A SUBDIVISION IN WISE COUNTY, TEXAS AS SHOWN ON PLAT RECORDED IN PLAT CABINET D, SLIDE 380, PLAT RECORDS OF WISE COUNTY, TEXAS.

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, 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, Donna Stockman, David Stockman, Guy Wiggs, Denise Boerner, Tim Lewis, Michelle Schwartz, Brandy Bacon, Angela Cooper, 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: 3/16/2026

Myra Homayoun

Myra Homayoun, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Guild Mortgage Company LLC

Dated: 03/17/2026

Donna Stockman

Printed Name: Donna Stockman

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

POSTED
AT 1:02 o'clock P M
MAR 17 2026
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy
Edualdo Villa

MH File Number: TX-26-126031-POS
Loan Type: VA

NOTICE OF FORECLOSURE SALE

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

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

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

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

Date:	05/05/2026
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 SCOTT WILLARD SIEK AND KATHLEEN KAYE SIEK, provides that it secures the payment of the indebtedness in the original principal amount of $340,714.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. SFMC, LP DBA SFMC HOME LENDING is the current mortgagee of the note and deed of trust and SERVICE FIRST MORTGAGE COMPANY is mortgage servicer. A servicing agreement between the mortgagee, whose address is SFMC, LP DBA SFMC HOME LENDING c/o SERVICE FIRST MORTGAGE COMPANY, 1 Corporate Dr., Ste 360, Lake Zurich, IL 60047 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

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

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

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

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

Certificate of Posting

I am Donna Stockman whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 02/26/26 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 1:41 o'clock P M
FEB 26 2026

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

22-000209-391-6 // 342 COUNTY ROAD 3435, PARADISE, TX 76073

C&M No. 44-25-01642/ 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 September 04, 2024 and recorded under Clerk's File No. 202411782, in the real property records of WISE County Texas, with Chouchou Lukusa Kayembe, an unmarried man, and Bijoux Ilunga Mbombo, an unmarried woman as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for DHI Mortgage Company, Ltd., its successors and assigns as Original Mortgagee.

Deed of Trust executed by Chouchou Lukusa Kayembe, an unmarried man, and Bijoux Ilunga Mbombo, an unmarried woman securing payment of the indebtedness in the original principal amount of $316,339.00 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 Chouchou Lukusa Kayembe, Bijoux Ilunga Mbombo. 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:
LOT 19, BLOCK F, OF SPRINGHILL ADDITION, PHASE 2, A SUBDIVISION TO WISE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET G, SLIDE 115, PLAT RECORDS OF WISE COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 05/05/2026 **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.**

44-25-01642
WISE

4866506

POSTED
AT 10:21 o'clock A M
FEB 19 2026

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

Faith Mariacher

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.

STRICT COMPLIANCE WITH FINCEN RULES AND REGULATIONS IS REQUIRED TO PURCHASE THE PROPERTY AT THIS SALE. A FORECLOSURE DEED WILL NOT ISSUE WITHOUT SUCCESSFUL BIDDER'S STRICT COMPLIANCE WITH FINCEN.

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 February 18, 2026.

/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. 44-25-01642