FILED
AT 12:15 o'clock P M
JUN 15 2026

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

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:

Lot 204, 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.

Mailing Address of the Property:

LOT 204 OF THE RANCHES AT ROLLING HILLS-PHASE 4, WISE COUNTY, TEXAS

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

Deed of Trust dated November 8, 2021, executed by Alejandro Dominguez to Marcus Channing Morris, Trustee for the benefit of First Financial Bank, N.A., recorded in the Official Public Records of Wise County, Texas as Instrument No. 202118489 (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: July 7, 2026

Time: The sale will begin no earlier than 1:00 p.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.

6. *Obligations Secured.* The Deed of Trust dated November 8, 2021 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 Promissory Note

dated November 8, 2021 executed by Alejandro Dominguez in the original principal amount of $144,000.00 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: June 12, 2026.

Substitute Trustee:

Any of Abstracts/Trustees of Texas, LLC (by designated representative)

POSTED
AT 12:15 o'clock P M
JUN 15 2026

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

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:

Lot 205, 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.

Mailing Address of the Property:

LOT 205 OUT OF THE RANCHES AT ROLLING HILLS-PHASE 4, WISE COUNTY, TEXAS

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

Deed of Trust dated November 8, 2021, executed by Alejandro Dominguez to Marcus Channing Morris, Trustee for the benefit of First Financial Bank, N.A., recorded in the Official Public Records of Wise County, Texas as Instrument No. 202118494 (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: July 7, 2026

Time: The sale will begin no earlier than 1:00 p.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.

6. *Obligations Secured.* The Deed of Trust dated November 8, 2021 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 Promissory Note

dated November 8, 2021 executed by Alejandro Dominguez in the original principal amount of $64,000.00 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: June 12, 2026.

Substitute Trustee:

Any of Abstracts/Trustees of Texas, LLC (by designated representative)

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, JENNIFER WILLIAMS AND ROBERT WILLIAMS, WIFE AND HUSBAND delivered that one certain Deed of Trust dated JANUARY 29, 2020, which is recorded in INSTRUMENT NO. 202001197 of the real property records of WISE County, Texas, conveying to the Trustee(s) therein named the real property therein described, to secure the payment of a Promissory Note in the principal amount of $235,653.00 payable to the order of EVERETT FINANCIAL, INC. D/B/A SUPREME LENDING, to which reference is hereby made for a description of the Promissory Note, the terms and covenants of the Deed of Trust, and the property therein conveyed; and

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

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

WHEREAS, GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK, the Mortgagee or Mortgage Servicer, has instructed a Substitute Trustee to sell real property described in the Deed of Trust in order to satisfy the indebtedness secured thereby.

THEREFORE, NOTICE IS HEREBY GIVEN that on JULY 7, 2026, beginning at 1:00 PM, or not later than three (3) hours after that time, a Substitute Trustee will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

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

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

BE ADVISED that, pursuant to the Texas Property Code, a mortgagee may be the mortgage servicer and a mortgagee or a mortgage servicer may administer the foreclosure of property on behalf of the mortgagee if they have entered into an agreement granting the current mortgage servicer authority to service the mortgage. The Mortgage Servicer, if not the Mortgagee, is representing the Mortgagee under a servicing agreement. The name and address of the Mortgagee is GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK, 244 SOUTH GATEWAY PLACE, JENKS, OKLAHOMA 74037. The name and address of the Mortgage Servicer is GATEWAY MORTGAGE, P.O. BOX 1560, JENKS, OK 74037. The name and address of a Substitute Trustee is Michael J. Schroeder, 3610 North Josey Lane, Suite 206, Carrollton, Texas 75007. A substitute trustee is authorized by the Texas Property Code to set reasonable conditions for a sale. A purchaser at a sale acquires the property "as is" without any expressed or implied warranties at the purchaser's own risk. A purchaser at a sale is not a consumer. If a sale is set aside, the Purchaser will be entitled only to a return of the purchase price, less any applicable fees and costs, and shall have no other recourse against the mortgagor, the mortgagee, or the substitute trustee.

Dated: JUNE 15, 2026.

SUBSTITUTE TRUSTEE(S)
MICHAEL J. SCHROEDER OR DAVID STOCKMAN, BRENDA WIGGS, DONNA STOCKMAN, GUY WIGGS, JANET PINDER, BRANDY BACON, MICHELLE SCHWARTZ, JAMIE DWORSKY, ANGELA BROWN, JEFF BENTON, LESLIE SHULER, BONNY MOUNGER OR ROBIN SHELTON

FILE NO.: GMG-2799
PROPERTY: 4274 W HWY 380
DECATUR, TEXAS 76234

JENNIFER WILLIAMS

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

POSTED
AT 11:51 o'clock A M
JUN 15 2026
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy
CHRIS SHENKIR

EXHIBIT "A"

BEING a 2.415 acre tract of land in the Jeff Wallace Survey, Abstract No. 888, Wise County, Texas and being a portion of that certain tract of land as described in deed to Wayne and Barbara Newton as recorded in Volume 897, Page 162 of the Official Records of Wise County, Texas and being more particularly described as follows:

BEGINNING at a 1/2" iron rod found in the north right-of-way line of U.S. Hwy 380 and being by deed call the southeast corner of that certain tract of land as described in deed to Chad Hooten as recorded in Volume 1575, Page 260 O.R.W.C.T.;

THENCE N 00° 14' 55" E leaving said right-of-way and along the east line of said Hooten tract a distance of 325.81 feet to a wood fence post for a corner and also being the most westerly southwest corner of that certain tract of land as described in deed to Believers International Fellowship as recorded in Volume 1205, Page 715 O.R.W.C.T.;

THENCE S 79° 40' 39" E along said Believers International Fellowship line a distance of 345.24 feet to a wood fence post for a corner;

THENCE S 09° 05' 45" W along said Believers International Fellowship line a distance of 334.68 feet to 1/2" iron rod found in the north right-of-way line of said U.S. Hwy 380;

THENCE N 77° 00' 00' W along said north right-of-way line a distance of 295.74 feet to the Point of Beginning and containing in all 104747 square feet or 2.415 acres of land.

FILE NO.: GMG-2799
JENNIFER WILLIAMS



CLERK, U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS

ENTERED

THE DATE OF ENTRY IS ON
THE COURT'S DOCKET

The following constitutes the ruling of the court and has the force and effect therein described.

Signed March 25, 2024

Mark X. Mullin
United States Bankruptcy Judge

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION

IN RE:	§	**CASE NUMBER: 23-40295-MXM**
ROBERT D WILLIAMS JR	§	**CHAPTER 13**
JENNIFER J WILLIAMS	§	
DEBTORS	§	**JUDGE MARK X MULLIN**

ORDER DISMISSING CHAPTER 13 CASE PURSUANT TO GENERAL ORDER 2023-04 (14 DAY NOI-$)

Came on for consideration the "Trustee's Notice of Intent to Dismiss Chapter 13 Case Pursuant to General Order 2023-04 (14 Day NOI-$)" ("Notice") filed on or about 02/29/2024 [Docket #46]. The Court finds that notice was and is appropriate under the circumstances.

The Court is of the opinion that the Chapter 13 Case should be DISMISSED based on the Debtors' announcement of no opposition to DISMISSAL of the Chapter 13 proceeding at or prior to the hearing.

IT IS THEREFORE ORDERED that this case is hereby **DISMISSED** without prejudice pursuant to General Order 2023-04 paragraph 3e **PROVIDED** that if, within 14 days of entry hereof, a creditor in this case files a motion to amend this order and seeks a dismissal with prejudice, sanctions or other relief deemed appropriate by the Court, this Order may be amended by the Court, after notice and a hearing, to grant the relief sought in said motion in whole or in part.

IT IS FURTHER ORDERED that all debts due and owing creditors as of this date are **NOT DISCHARGED** or affected in any manner by this Order.

THE ABOVE STYLED AND NUMBERED CASE WILL BE CLOSED 21 DAYS AFTER THE ENTRY OF THIS ORDER PROVIDED THAT IT IS A SINGLE DEBTOR CASE OR A JOINT DEBTOR CASE AND BOTH DEBTORS ARE DISMISSED.

End of Order # #

APPROVED:

/s/ Tim Truman
Tim Truman, Trustee/State Bar # 20258000

276 COYOTE TRL
RHOME, TX 76078

00000010651545

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: July 07, 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 April 06, 2023 and recorded in Document INSTRUMENT NO. 202304242 real property records of WISE County, Texas, with JESUS CERVANTES AN UNMARRIED MAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by JESUS CERVANTES AN UNMARRIED MAN, securing the payment of the indebtednesses in the original principal amount of $279,837.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. LAKEVIEW LOAN SERVICING, LLC 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. LOANCARE, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o LOANCARE, LLC
3637 SENTARA WAY
VIRGINIA BEACH, VA 23452

POSTED
AT 11:40 o'clock A M
JUN 11 2026
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By Faith Mariacher Deputy
Faith Mariacher

276 COYOTE TRL
RHOME, TX 76078

00000010651545

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 XOME INC., TEJAS CORPORATE SERVICES, LLC, NFPDS-TX LLC AND 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 06/11/26 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: 06/11/26

EXHIBIT "A"

BEING A 3.926 ACRE TRACT IN THE A.J. WALKER SURVEY, ABSTRACT NO. 861, WISE COUNTY, TEXAS, AND BEING A PORTION OF THAT CERTAIN TRACT OF LAND AS DESCRIBED IN DEED TO MANUEL ANDRADE AS RECORDED IN INSTRUMENT NO. 202207976 OFFICIAL RECORDS OF WISE COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 1/2" IRON ROD FOUND IN THE NORTH LINE OF COYOTE TRAIL AND BEING AT THE SOUTHWEST CORNER OF SAID ANDRADE TRACT AND BEING BY DEED CALL THE SOUTH CORNER OF THAT CERTAIN TRACT OF LAND AS DESCRIBED IN DEED TO PRISCILLA GILBERT AS RECORDED IN VOLUME 1463, PAGE 396 O.R.WC.T.;

THENCE N 15°39'57" W LEAVING SAID RIGHT-OF-WAY ALONG SAID GILBERT TRACT A DISTANCE OF 733.72 FEET TO A 1/2" IRON ROD FOUND;

THENCE NORTH 62°22'16" E A DISTANCE OF 82.43 FEET TO A 1/2" IRON ROD FOUND;

THENCE S 29°51'27" E A DISTANCE OF 10.04 FEET TO A 1/2" IRON ROD FOUND;

THENCE S 89°56'34" E A DISTANCE OF 243.57 FEET TO A 1/2" IRON ROD FOUND AT THE NORTHWEST CORNER OF THAT CERTAIN TRACT OF LAND AS DESCRIBED IN DEED TO ROBERT RALEY AS RECORDED IN VOLUME 1092, PAGE 265 O.R.W.C.T.;

THENCE S 01°20'01" E ALONG SAID RALEY TRACT A DISTANCE OF 721.38 FEET TO A 1/2" IRON ROD FOUND IN THE NORTH LINE OF SAID COYOTE TR.;

THENCE S 88°32'52" W ALONG SAID RIGHT-OF-WAY A DISTANCE OF 49.88 FEET TO A 1/2" IRON ROD FOUND AND SAID POINT BEING THE POINT OF CURVATURE OF A CURVE TO THE LEFT HAVING A RADIUS OF 366.57 FEET, A CHORD BEARING OF S 81°38'00" W AND A CHORD DISTANCE OF 91.38 FEET;

THENCE ALONG SAID CURVE AND RIGHT-OF-WAY IN A WESTERLY DIRECTION A DISTANCE OF 91.61 FEET TO THE POINT OF BEGINNING AND CONTAINING IN ALL 170,770 SQUARE FEET OR 3.92 ACRES OF LAND.

109 BLOSSOM TRAIL
BOYD, TX 76023

00000010819290

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: July 07, 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 June 21, 2024 and recorded in Document INSTRUMENT NO. 202408213 real property records of WISE County, Texas, with TRACIE WARD AN UNMARRIED WOMAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by TRACIE WARD AN UNMARRIED WOMAN, securing the payment of the indebtednesses in the original principal amount of $291,610.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. PENNYMAC LOAN SERVICES, LLC 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. PENNYMAC LOAN SERVICES, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o PENNYMAC LOAN SERVICES, LLC
3043 TOWNSGATE ROAD
SUITE 200
WESTLAKE VILLAGE, CA 91361

POSTED
AT 11:40 o'clock A M
JUN 11 2026
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By Faith Mariacher Deputy
Faith Mariacher

109 BLOSSOM TRAIL
BOYD, TX 76023

00000010819290

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 AND 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 06/11/26 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: 06/11/26

109 BLOSSOM TRAIL
BOYD, TX 76023

00000010819290

00000010819290

WISE

EXHIBIT "A"

LOT 17, BLOCK M, 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.

POSTED
AT 3:52 o'clock P M
JUN 04 2026

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

Katja Stovall

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, 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: July 07, 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.

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: 10/24/2025	**Grantor(s)/Mortgagor(s):** XIOMAR ACEL VALENZUELA, A MARRIED MAN, JOINED PRO FORMA BY SPOUSE VICTORIA VALENZUELA
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR PENNYMAC LOAN SERVICES, LLC, ITS SUCCESSORS AND ASSIGNS	**Current Beneficiary/Mortgagee:** Pennymac Loan Services, LLC
Recorded in: **Volume:** N/A **Page:** N/A **Instrument No:** 202515321	**Property County:** WISE
Mortgage Servicer: PennyMac Loan Services, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	**Mortgage Servicer's Address:** 6101 Condor Drive, Moorpark, CA 93021
Date of Sale: 7/7/2026	**Earliest Time Sale Will Begin:** 1:00 PM
Place of Sale of Property: THE FLAGPOLE AT THE SOUTH END OF THE WISE COUNTY COURT CENTER, LOCATED AT 306 W. MAIN, DECATUR, TX 76234; OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LOT 8, BLOCK F, 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.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Donna Stockman, David Stockman, Guy Wiggs, Jeff Benton, Jamie Dworsky, Leslie Shuler, Angela Brown, Bonny Mounger or Robin Shelton, 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: 5/28/2026

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

Dated: 06/04/26

Donna Stockman
Printed Name:

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

POSTED
AT 3:57 o'clock P M
JUN 04 2026

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

MH File Number: TX-26-129016-POS
Loan Type: VA

COPY

WKC/kl/harborshores/holt/noticeofsale
6/1/26

Notice of Foreclosure Sale

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

Unit No. 203, Building A and its appurtenant undivided interest in and to the general and limited common elements of Harbor Shores (Phase I), Condominium, A Condominium Regime situated in the City of Runaway Bay, Wise County, Texas, according to the Condominium Regime, recorded in Volume 295, Page 325, and amended in Volume 302, Page 297, and Volume 315, Page 171 Condominium Records, Wise County, Texas.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is The Declaration of Condominium Regime, Harbor Shores Condominiums (Phase I).

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

Date: ~~July 7,~~ 2026

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

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

The Regime permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the Regime need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiling may be after the date originally scheduled for this sale.

4. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Regime permitting the beneficiary thereunder to have the bid credited to the debt up to the amount of the unpaid debt secured by the Regime at the time of sale.

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

The sale will be made expressly subject to any title matters set forth of record, 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 Regime. 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 in "as is, where is" condition, without any express or implied warranties. 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 Regime Agent reserves the right

POSTED
AT 2:47 o'clock P M
JUN 02 2026
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy CHRIS SHENKIR

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 Regime Agent or any substitute agent.

5. *Type of Sale.* The sale is a nonjudicial Regime lien foreclosure sale being conducted pursuant to the power of sale granted by the Regime executed by Kristina Holt.

The real property and personal property, if any, encumbered by the Regime will be sold at the sale in accordance with the provisions of the Regime and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

6. *Obligations Secured.* The Regime provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations")

.

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

7. *Default and Request to Act.* Default has occurred under the terms of the Regime, and the President of the Harbor Shores Homeowners Association has requested me, as substitute trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

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

Dated: June 1, 2026

William K Clary

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

COPY

WKC/kl/harborshores/keller/noticeofsale
6/1/26

Notice of Foreclosure Sale

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

Being Family Unit No. 201, Building E of Harbor Shores Condominium (Phase I), with an undivided 1/8 interest in the limited common elements and an undivided 1/38 interest in the general common elements designated as appurtenant to such Family Unit, as more fully described in Declaration of Condominium Regime, recorded in Volume 295, Page 325, Condominium Records, Wise County, Texas, to which Declaration and all of its terms and provisions reference is here made for all purposes and which is incorporated herein as thought it were set forth in full; together with all amendments of record thereto.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is The Declaration of Condominium Regime, Harbor Shores Condominiums (Phase I).

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

Date: July 7, 2026

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

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

The Regime permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the Regime need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiling may be after the date originally scheduled for this sale.

4. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Regime permitting the beneficiary thereunder to have the bid credited to the debt up to the amount of the unpaid debt secured by the Regime at the time of sale.

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

The sale will be made expressly subject to any title matters set forth of record, 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 Regime. 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 in "as is, where is" condition, without any express or implied warranties. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

POSTED
AT 2:47 o'clock P M
JUN 02 2026
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy CHRIS SHENKIR

Pursuant to section 51.0075 of the Texas Property Code, the Regime Agent 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 Regime Agent or any substitute agent.

5. *Type of Sale.* The sale is a nonjudicial Regime lien foreclosure sale being conducted pursuant to the power of sale granted by the Regime executed by Russell Keller.

The real property and personal property, if any, encumbered by the Regime will be sold at the sale in accordance with the provisions of the Regime and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

6. *Obligations Secured.* The Regime provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations")

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

7. *Default and Request to Act.* Default has occurred under the terms of the Regime, and the President of the Harbor Shores Homeowners Association has requested me, as substitute trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

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

Dated: June 1, 2026

William K. Clary

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

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.

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

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

POSTED

NOTICE OF SUBSTITUTE TRUSTEE'S SALE AT 9:38 o'clock A M

MAY 28 2026

DATE: May 27, 2026

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

NOTE: Note described as follows:

Date:	August 6, 2021
Maker:	Sergio Alexander Galindo and Nancy Fox
Payee:	NewRez LLC d/b/a Shellpoint Mortgage Servicing successor to original lender
Original Principal Amount:	$318,750.00

DEED OF TRUST: Deed of Trust described as follows:

Date:	August 6, 2021
Grantor:	Sergio Alexander Galindo, an unmarried man, and Nancy Fox, an unmarried woman
Trustee:	Michael Burns, attorney at law
Beneficiary:	NewRez LLC d/b/a Shellpoint Mortgage Servicing successor to original lender
Recorded:	INSTRUMENT NO. 202113029 WHICH WAS RECORDED IN THE REAL PROPERTY RECORDS OF WISE COUNTY, TEXAS.

LENDER: NewRez LLC d/b/a Shellpoint Mortgage Servicing

BORROWERS: Sergio A. Galindo, Nancy Fox

PROPERTY: The property described as follows:

THE PROPERTY LOCATED IN WISE COUNTY, TEXAS, INCLUDING

PERSONAL PROPERTY, IF ANY, AS DESCRIBED IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, ***SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST.***

SUBSTITUTE TRUSTEE: Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Tionna Hadnot, Shawn Schiller, Lisa Bruno, Conrad Wallace, Misty Mcmillan, Angie Uselton, Tonya Washington, Auction.com LLC, Ashlee Luna, David Stockman, David Garvin, Jamie Dworsky, Donna Stockman, Guy Wiggs, Janet Pinder, Jeff Benton, Bonny Mounger, Angela Brown, Leslie Shuler, and Robin Shelton

Substitute Trustee's Mailing Address:

c/o SettlePou
3333 Lee Parkway, Eighth Floor
Dallas, Texas 75219

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

JULY 7, 2026, the first Tuesday of the month, to commence at 1:00 P.M., or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

In WISE County, Texas, at THE DOOR OF THE 1ST FLOOR IN THE SOUTHEAST CORNER OF COURTHOUSE OF THE WISE COUNTY COURTHOUSE, 101 N. TRINITY STREET, DECATUR, TEXAS 76234 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE.

RECITALS

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 Trustee sell the Property according to the terms of the Deed of Trust and applicable law due to a default in the payment of the Note and/or in the performance of the obligations under the Deed of Trust that secures the Note.

Formal notice is now given of Lender's election to proceed against and sell the real property described in the Deed of Trust, consistent with the Lender's rights and remedies under the Deed of Trust and applicable law.

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, as Substitute Trustee, 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 Trustee has 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.

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 PETITIONER OR PETITIONER'S ATTORNEY IMMEDIATELY.

APPOINTMENT OF SUBSTITUTE TRUSTEE

DEED OF TRUST: Deed of Trust described as follows:

Date:	August 6, 2021
Grantor:	Sergio Alexander Galindo, an unmarried man, and Nancy Fox, an unmarried woman
Trustee:	Michael Burns, attorney at law
Beneficiary:	NewRez LLC d/b/a Shellpoint Mortgage Servicing successor to original lender
Recorded:	INSTRUMENT NO. 202113029 WHICH WAS RECORDED IN THE REAL PROPERTY RECORDS OF WISE COUNTY, TEXAS.

PROPERTY: The property described as follows:

THE PROPERTY LOCATED IN WISE COUNTY, TEXAS, INCLUDING PERSONAL PROPERTY, IF ANY, AS DESCRIBED IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, ***SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST.***

SUBSTITUTE TRUSTEE: Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Tionna Hadnot, Shawn Schiller, Lisa Bruno, Conrad Wallace, Misty Mcmillan, Angie Uselton, Tonya Washington, Auction.com LLC, Ashlee Luna, David Stockman, David Garvin, Jamie Dworsky, Donna Stockman, Guy Wiggs, Janet Pinder, Jeff Benton, Bonny Mounger, Angela Brown, Leslie Shuler, and Robin Shelton

Substitute Trustee's Mailing Address:

c/o SettlePou

3333 Lee Parkway, 8th Floor
Dallas, Texas 75219

Each Substitute Trustee is appointed **effective as of MAY 27, 2026,** pursuant to Texas Property Code § 51.0075 to succeed to all title, powers, and duties of the original or successor trustees under the Deed of Trust.

Appointment of Substitute Trustees:

By: Lillian Riley

Name: Lillian A. Riley, Attorney for NewRez LLC d/b/a Shellpoint Mortgage Servicing

THE STATE OF TEXAS §
§
COUNTY OF DALLAS §

BEFORE ME, the undersigned authority, on this day appeared Lillian A. Riley, and after being by me duly sworn, stated that they executed the foregoing instrument for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE on May 27, 2026.

Notary Public, State of Texas

MARIA A. SAENZ NOTARY PUBLIC STATE OF TEXAS ID 132372252 EXP. 02-24-2028

Notice of Sale executed by:

Donna Stockman

Name: Donna Stockman

Substitute Trustee

EXHIBIT A

LOT 1, BLOCK 1, OF JEWEL'S ESTATES, AN ADDITION IN WISE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET C, SLIDE 458, PLAT RECORDS OF WISE COUNTY, TEXAS.

116 NOTTINGHAM CIR
BRIDGEPORT, TX 76426

00000010694149

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: July 07, 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 December 02, 2022 and recorded in Document INSTRUMENT NO. 202218759 real property records of WISE County, Texas, with LONNIE D. NORRIS AND ASHLEY N. NORRIS, HUSBAND AND WIFE, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., (MERS) AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by LONNIE D. NORRIS AND ASHLEY N. NORRIS, HUSBAND AND WIFE, securing the payment of the indebtednesses in the original principal amount of $315,200.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. LAKEVIEW LOAN SERVICING, LLC 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. M & T BANK, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o M & T BANK
1 FOUNTAIN PLAZA
DEFAULT SERVICING, 6TH FLOOR
BUFFALO, NY 14203

POSTED
AT 10:23 o'clock A M
MAY 21 2026

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

NTSS00000010694149

116 NOTTINGHAM CIR
BRIDGEPORT, TX 76426

00000010694149

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 AND 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.

Ryan Bourgeois

Certificate of Posting

My name is Donna Stockman, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 05/21/26 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: 05/21/26

EXHIBIT "A"

THE LAND HEREINAFTER REFERRED TO IS SITUATED IN THE CITY OF BRIDGEPORT, COUNTY OF WISE, STATE OF TS, AND IS DESCRIBED AS FOLLOWS:

BEING A 0.529 ACRE TRACT OF LAND SITUATED IN THE CITY OF BRIDGEPORT, WISE COUNTY, TEXAS, AND BEING ALL OF LOT 19 AND A PART OF LOT 20, BLOCK C, OF SHERWOOD FOREST, AN ADDITION TO THE CITY OF BRIDGEPORT, WISE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET A, SECTION 73, OF THE PLAT RECORDS OF WISE COUNTY, TEXAS, AND BEING ALL OF THAT CERTAIN TRACT OF LAND DESCRIBED BY DEED TO MICHAEL JOHANSON AND WIFE, JANA LYN JOHANSON, AS RECORDED IN VOLUME 1705, PAGE 628 OF THE DEED RECORDS OF WISE COUNTY, TEXAS (D.R.W.C.T.), AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 1/2 INCH IRON ROD FOUND FOR THE NORTHWEST CORNER OF THE HEREIN DESCRIBED TRACT, SAME BEING THE NORTHWEST CORNER OF SAID JOHANSON TRACT, SAME BEING THE COMMON WEST CORNER OF SAID LOT 19 AND OF LOT 18 OF SAID BLOCK C, AND BEING IN THE EAST LINE OF NOTTINGHAM CIRCLE (A 50 FOOT WIDE RIGHT-OF-WAY);

THENCE NORTH 88 DEGREES 47 MINUTES 54 SECONDS EAST, WITH THE SOUTH LINE OF SAID LOT 18, A DISTANCE OF 149.95 FEET TO A 1/2 INCH IRON ROD WITH CAP STAMPED "RPLS #5947" FOUND FOR CORNER IN THE WEST LINE OF THAT CERTAIN TRACT OF LAND DESCRIBED BY DEED TO RANDY E. KLEAM AND WIFE, DARLA G. KLEAM, AS RECORDED IN VOLUME 622, PAGE 624, D.R.W.C.T.;

THENCE SOUTH 00 DEGREES 05 MINUTES 40 SECONDS WEST, WITH THE WEST LINE OF SAID KLEAM TRACT, PASSING EN ROUTE THE NORTHEAST CORNER OF SAID LOT 20, CONTINUING ON SAID COURSE FOR A TOTAL DISTANCE OF 150.61 FEET TO A 1/2 INCH IRON ROD FOUND FOR THE NORTHEAST CORNER OF LOT 21 OF SAID BLOCK C;

THENCE SOUTH 83 DEGREES 37 MINUTES 09 SECONDS WEST, TRAVERSING OVER AND ACROSS SAID LOT 20, A DISTANCE OF 136.33 FEET TO A 1/2 INCH IRON ROD FOUND FOR THE SOUTHWEST CORNER OF SAID JOHANSON TRACT, AND BEING IN THE EAST LINE OF SAID NOTTINGHAM CIRCLE;

THENCE WITH THE EAST LINE OF SAID NOTTHINGHAM CIRCLE THE FOLLOWING THREE (3) COURSES AND DISTANCES:

1. NORTH 13 DEGREES 04 MINUTES 19 SECONDS WEST, A DISTANCE OF 15.73 FEET TO A 112 INCH IRON ROD FOUND FOR THE BEGINNING OF A TANGENT CURVE TO THE RIGHT WITH A RADIUS OF 410.65 FEET AND WHOSE CHORD BEARS NORTH 06 DEGREES 31 MINUTES 29 SECONDS WEST, A DISTANCE OF 93.65 FEET;

2. WITH SAID CURVE TO THE RIGHT, THROUGH A CENTRAL ANGLE OF 13 DEGREES 05 MINUTES 40 SECONDS, AN ARC LENGTH OF 93.85 FEET TO A POINT OF TANGENCY;

3. NORTH 00 DEGREES 01 MINUTES 21 SECONDS EAST, A DISTANCE OF 54.26 FEET TO THE POINT OF BEGINNING AND CONTAINING A TOTAL OF 0.529 ACRES OF LAND, MORE OR LESS.

C&M No. 44-26-02149/ 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 June 12, 2024 and recorded under Clerk's File No. 202407712, in the real property records of WISE County Texas, with Sarah Williams, married person as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Neighborhood Loans, Inc., its successors and assigns as Original Mortgagee.

Deed of Trust executed by Sarah Williams, married person securing payment of the indebtedness in the original principal amount of $425,000.00 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 Sarah Williams. PHH Asset Services 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. Onity Mortgage Corporation is acting as the Mortgage Servicer for the Mortgagee. Onity Mortgage Corporation, is representing the Mortgagee, whose address is: 1 Mortgage Way, Mount Laurel, NJ 08054.

Legal Description:
A 5.00 ACRE TRACT OF LAND IN BLOCK 34 SMITH COUNTY SCHOOL LAND SURVEY A-744, WISE COUNTY, TEXAS AND BEING PART OF A TRACT OF LAND DESCRIBED AS TRACT TWO IN DEED TO DODJOHN, LTD RECORDED IN VOLUME 803, PAGE 238, OFFICIAL PUBLIC RECORDS, WISE COUNTY, TEXAS AS DEPICTED ON SURVEYOR'S PLAT NO. 05-03-2024, AND BEING MORE PARTICULARLY DESCRIBED BY EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES.

SALE INFORMATION

Date of Sale: 07/07/2026 **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,"**

4875228

POSTED
AT 10:23 o'clock A M
MAY 21 2026

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

"WHERE IS" condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the Deed of Trust.

The sale will begin at the earliest time stated above, or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

STRICT COMPLIANCE WITH FINCEN RULES AND REGULATIONS IS REQUIRED FOR PURCHASE OF THE PROPERTY AT THIS SALE. A FORECLOSURE DEED WILL NOT ISSUE WITHOUT SUCCESSFUL BIDDER PROVIDING ALL INFORMATION NECESSARY FOR 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, Leslie Shuler, 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 05/19/2026.

/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. 44-26-02149

EXHIBIT A

A 5.00 acre tract of land in Block 34 Smith County School Land Survey A-744, Wise County, Texas and being part of a tract of land described as tract two in deed to Dodjohn, Ltd recorded in Volume 803, Page 238, Official Public Records, Wise County, Texas, as depicted on Surveyor's Plat No. 05-03-2024, and being more particularly described as follows:

BEGINNING at a 5/8 inch iron rod set marked "Walters" from which a ½ inch iron rod found in concrete in the west right of way of F. M. Highway No. 2264 for the southeast corner of a tract of land described in deed to Deborah Spence recorded in File No. 202001112, Official Public Records, Wise County, Texas and for the northeast corner of said Dodjohn tract bears East 1230.87 feet and North 00°22'03" West 1572.44 feet;

THENCE South 48°41'43" East 292.88 feet to a three inch iron post for corner;

THENCE South 03°58'57" West 264.01 feet to a three inch iron post for corner;

THENCE South 49°15'56" West 275.02 feet to a three inch iron post for corner;

THENCE South 73°57'48" West 78.59 feet to a three inch iron post for corner;

THENCE North 62°46'05" West 312.95 feet to a 5/8 inch iron rod set marked "Walters" for corner;

THENCE North 35°00'34" East 628.37 feet to the POINT OF BEGINNING.

Together with the following 30.00 foot Access Easement:

A 30.00 foot strip of land in Block 33 and Block 34 Smith County School Land Survey A-744, Wise County, Texas and being part of a tract of land described as tract two in deed to Dodjohn, Ltd recorded in Volume 803, Page 238, Official Public Records, Wise County, Texas, as depicted on Surveyor's Plat No. 05-03-2024, and being 15.00 feet on each side of the following described line:

BEGINNING at a sixty penny nail set at the intersection of the west right of way of F. M. Highway No. 2264 and a gravel road from which a ½ inch iron rod found in concrete in the west right of way of F. M. Highway No. 2264 for the southeast corner of a tract of land described in deed to Deborah Spence recorded in File No. 202001112, Official Public Records, Wise County, Texas and for the northeast corner of said Dodjohn tract bears North 00°22'03" West 880.00 feet;

THENCE North 83°31'11" West 389.93 feet to a sixty penny nail set for corner;

THENCE North 84°53'24" West 564.92 feet to a sixty penny nail set for corner;

THENCE South 89°15'43" West 79.37 feet to a sixty penny nail set for corner;

THENCE South 71°36'07" West 68.92 feet to a sixty penny nail set for corner;

THENCE South 33°38'56" West 59.81 feet to a sixty penny nail set for corner;

THENCE South 17°53'43" West 228.63 feet to a sixty penny nail set for corner;

THENCE South 21°51'14" West 297.46 feet to a sixty penny nail set for corner;

EXHIBIT A
(Continued)

THENCE South 37°56'29" West 95.39 feet to a sixty penny nail set for corner;

THENCE South 02°23'25" East 57.87 feet to a sixty penny nail set for corner;

THENCE South 33°22'53" East 129.57 feet to a sixty penny nail set for corner;

THENCE South 44°02'13" East 43.92 feet to a sixty penny nail set for the terminus of said line.

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

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 5/7/2010	**Grantor(s)/Mortgagor(s):** MICHAEL B. MILLER AND SPOUSE, LISA K. MILLER
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR ASPIRE FINANCIAL, INC. DBA TEXASLENDING.COM, ITS SUCCESSORS AND ASSIGNS	**Current Beneficiary/Mortgagee:** Lakeview Loan Servicing LLC
Recorded in: **Volume:** N/A **Page:** N/A **Instrument No:** 2010-56575	**Property County:** WISE
Mortgage Servicer: M&T Bank is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	**Mortgage Servicer's Address:** 1 Fountain Plaza, Buffalo, NY 14203
Date of Sale: 7/7/2026	**Earliest Time Sale Will Begin:** 1:00 PM
Place of Sale of Property: THE FLAGPOLE AT THE SOUTH END OF THE WISE COUNTY COURT CENTER, LOCATED AT 306 W. MAIN, DECATUR, TX 76234; OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: SEE EXHIBIT A ATTACHED HERETO AND INCORPERATED HEREIN FOR ALLL PURPOSES

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, Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX LLC, Donna Stockman, David Stockman, Guy Wiggs, Jeff Benton, Jamie Dworsky, Leslie Shuler, Angela Brown, Bonny Mounger or Robin Shelton, 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: 5/14/2026

Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for M&T Bank

Dated: 05/21/26

Donna Stockman
Printed Name:

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

POSTED
AT 10:23 o'clock A M
MAY 21 2026

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

MH File Number: TX-23-100779-POS
Loan Type: FHA

EXHIBIT "A"

Being a 4.97 acre tract in the G. Caruthers Survey, Abstract Number 174, Wise County, Texas, also being a certain called 5.00 acre tract described in instrument recorded in Volume 2090, Page 420, Official Public Records, Wise County, Texas and being described by metes and bounds as follows:

BEGINNING at a 5/8" iron rod found in the West line of County Road Number 3451 for the Northeast corner of said 5.00 acre tract, said point being by previous description 310.00 feet South 02°29'00" West of the Northeast corner of a certain called 23.00 acre tract described in instrument recorded in Volume 399, Page 888, Deed Records, Wise County, Texas;

THENCE South 02°35'13" West with said County Road a distance of 294.59 feet to a 12" wood fence post found for the occupied Southeast corner of said 5.00 acre tract;

THENCE South 89°08'26" West a distance of 736.24 feet to a 1/2" iron rod set for the Southwest corner of said 5.00 acre tract and from which a 12" wood fence post found for the Southwest corner of said 23.00 acre tract bears 909.77 feet South 89°08'26" West;

THENCE North 02°35'13" East a distance of 294.59 feet to a point in a pond for the Northwest corner of said 5.00 acre tract, and from which a 1/2" iron reference rod set bears 13.13 feet South 89°08'26" West;

THENCE North 89°08'26" East a distance of 736.24 feet to the POINT OF BEGINNING and containing 4.97 acres of land.

FILED
AT 1023 o'clock A M
MAY 14 2026
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By CHRIS SHENKIR Deputy

20-075086

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: 7/3/2001	**Original Mortgagor/Grantor:** WILLIAM H. SMITH AND NANCY L. SMITH
Original Beneficiary / Mortgagee: AMERICAN HOME LOANS., ITS SUCCESSORS AND ASSIGNS	**Current Beneficiary / Mortgagee:** US BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST
Recorded in: **Volume:** 1068 **Page:** 416 **Instrument No:** 293289	**Property County:** WISE
Mortgage Servicer: NEWREZ LLC D/B/A Shellpoint Mortgage Servicing	**Mortgage Servicer's Address:** 55 Beattie Place, Suite 110, MS#001, Greenville, SC 29601

* 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 $96,050.00, executed by WILLIAM H. SMITH AND NANCY L. SMITH and payable to the order of Lender.

Property Address/Mailing Address: 246 PRIVATE ROAD 4443, RHOME, TX 76078

Legal Description of Property to be Sold: BEING A 2.356 ACRE TRACT OF LAND OUT OF THE M.E.P. & P.R.R.CO SURVEY, ABSTRACT #663, SITUATED IN WISE COUNTY, TEXAS, AND BEING A PORTION OF THAT CERTAIN 590.334 ACRE TRACT OF LAND OUT OF THE M.E.P. & P.R.R.CO. SURVEY, ABSTRACT #633, B.G. BROCK SURVEY, ABSTRACT #131, P.P. HARDING SURVEY, ABSTRACT #373, E.M. THOMPSON SURVEY, ABSTRACT #801,AND THE R.M. THOMPSON SURVEY, ABSTRACT #1248, AS CONVEYED TO AP LAND INVESTMENTS LIMITED PARTNERSHIP, DEE RING, INC., SANDRA SUE FAUST, THE GEORGE AND JEAN KAELBER TRUST, THE PEPPER FAMILY LIMITED PARTNERSHIP, AND JACK DOEGE, IN VOLUME 664, PAGE 238, REAL RECORDS, WISE COUNTY, TEXAS, AND THIS TRACT BEING DESCRIBED BY MEETS AND BOUNDS AS FOLLOWS:

BEGINNING AT A 1/2" IRON PIN SET FOR CORNER AND BEING SOUTH 89° 38' 04" EAST, 476.12 FEET, NORTH 00° 49' 41" EAST, 468.12 FEET, SOUTH 89° 38' 04" EAST, 1744.43 FEET, NORTH 09° 30' 26" WEST, 1037.69 FEET AND SOUTH 80° 38' 04" WEST, 121.09 FEET, FROM THE SOUTHWEST CORNER OF SAID 590.334 ACRE TRACT;

THENCE SOUTH 80° 29' 34" WEST, A DISTANCE OF 340.69 FEET, TO A 1/2" IRON PIN SET, FOR THE SOUTHWEST CORNER OF THE HEREIN DESCRIBED TRACT;

THENCE NORTH 07° 45' 59" WEST, A DISTANCE OF 131.23 FEET TO A 1/2" IRON PIN SET;

THENCE NORTH 01° 50' 03" EAST, A DISTANCE OF 151.07 FEET, TO A 1/2" IRON PIN SET IN THE SOUTH RIGHT-OF-WAY LINE OF A 60' PRIVATE ROAD, FOR THE NORTHWEST CORNER OF THE HEREIN DESCRIBED TRACT AND BEING THE BEGINNING OF A NON-TANGENT CURVE TO THE LEFT HAVING A RADIUS OF 140.00 FEET;

THENCE ALONG SAID SOUTH RIGHT-OF-WAY LINE AND CURVE TO THE LEFT, AN ARC DISTANCE OF 94.45 FEET, TO A 1/2" IRON PIN SET FOR THE END OF SAID CURVE AND BEING THE BEGINNING OF A CURVE TO THE RIGHT, HAVING A RADIUS OF 120.00 FEET;

THENCE ALONG SAID CURVE TO THE RIGHT AND CONTINUING ALONG SAID SOUTH RIGHT-OF-WAY LINE, AN ARC DISTANCE OF 80.69 FEET, TO A 1/2" IRON PIN SET FOR END OF SAID CURVE;

THENCE SOUTH 88° 09' 57" EAST, CONTINUING ALONG SAID SOUTH RIGHT-OF- WAY LINE, A DISTANCE OF 193.66 FEET, TO A 1/2" IRON PIN SET FOR THE NORTHEAST CORNER OF THE HEREIN DESCRIBED TRACT;

THENCE SOUTH 01° 50' 03" WEST, A DISTANCE OF 270.06 FEET, TO THE POINT OF BEGINNING AND CONTAINING 2.356 ACRE OF LAND.

(ALSO KNOWN AS LOT 219, HILLS OF OLIVER CREEK, PHASE TWO, AN UNRECORDED SUBDIVISION.)

TAX ID#: A0633-0001-70.

Date of Sale: July 7, 2026	**Earliest time Sale will begin: 1:00 PM**

Place of sale of Property: THE FLAGPOLE AT THE SOUTH END OF THE WISE COUNTY COURT CENTER, LOCATED AT 306 W. MAIN, DECATUR, TX 76234; OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE

OR 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, *US BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST*, the owner and holder of the Note, has requested 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.

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 *US BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET 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, 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 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

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

T.S. #: 2026-23883-TX
RTS-1949

APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE'S SALE

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

The undersigned, in accordance with Texas Property Code §51.0076, as attorney-in-fact for the Mortgagee or Mortgage Servicer, hereby removes the original trustee and any and all successor substitute trustees, and appoints in their stead: 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, or any one of them, c/o Nestor Solutions, LLC, 214 5th Street, Suite 205, Huntington Beach, California 92648, as Substitute Trustee, to hereafter exercise all powers and duties conferred upon the original trustee under the Deed of Trust, and further authorizes and directs the Substitute Trustee to conduct and execute the remedies provided to the beneficiary therein.

1. **Date, Time, and Place of Sale.**

Date: 7/7/2026

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.

2. **Property To Be Sold.** LOT 4, BLOCK A, OF WINDMILL RIDGE ESTATES, PHASE 2, AN ADDITION TO THE CITY OF PARADISE, WISE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET F, SLIDE 46, PLAT RECORDS, WISE COUNTY, TEXAS.
Commonly known as: 102 MORELAND ST PARADISE, TX 76073

3. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated **7/22/2024** and recorded in the office of the County Clerk of Wise County, Texas, recorded on **7/24/2024** under County Clerk's File No **202409521**, in Book -- and Page -- in the Real Property Records of Wise County, Texas.

Grantor(s):	**RAUL ENRIQUEZ AND ANGELICA ENRIQUEZ, HUSBAND AND WIFE**
Original Trustee:	Allan B. Polunsky
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Highlands Residential Mortgage, LTD, its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

POSTED
AT 12:17 o'clock P M
MAY 11 2026
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy

CHRIS SHENKIR

4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the 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. Pursuant to §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. **Notice Regarding Federal Reporting Requirements.** Please be advised that the highest bidder ("purchaser") at this trustee's sale may be required to provide information, documentation and/or certification as mandated by applicable federal law, and entity and trust purchasers should be prepared to provide beneficial ownership information as may be required by federal reporting requirements effective for transfers of residential real property to covered transferees on or after 3/1/2026. If applicable, the required information must be provided to the trustee before a trustee's deed will be issued for covered transfers. Additional information regarding these regulations and the required transferee information and certifications can be found at https://www.fincen.gov/rre-faqs#D_5 or https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers.

6. **Obligations Secured.** The Deed of Trust provides that it secures the payment of the indebtedness and obligations described therein (collectively, the "Obligations"), including, but not limited to: (1) the promissory note in the original principal amount of $450,686.00, executed by RAUL ENRIQUEZ AND ANGELICA ENRIQUEZ, HUSBAND AND WIFE, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Highlands Residential Mortgage, LTD, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of the Trustor(s) to the current holder of the Obligations, secured by the Deed of Trust. Default has occurred in the payment of the indebtedness, and the same is now wholly due and payable. The owner and holder of the Obligations has requested that the Substitute Trustee sell the Property to satisfy the indebtedness.

7. **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 administer any resulting foreclosure of the lien securing the Property referenced above. **Freedom Mortgage Corporation** as Mortgage Servicer, represents the current mortgagee, whose address is:

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

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.

NESTOR SOLUTIONS, LLC, as attorney-in-fact for
FREEDOM MORTGAGE CORPORATION

By: _____

Dated: 5/6/2026

Christopher K. Baxter
Senior Vice President
Texas Bar No. 90001747
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

T.S. #: 2026-23809-TX
RTS-1944

APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE'S SALE

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

The undersigned, in accordance with Texas Property Code §51.0076, as attorney-in-fact for the Mortgagee or Mortgage Servicer, hereby removes the original trustee and any and all successor substitute trustees, and appoints in their stead: 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, or any one of them, c/o Nestor Solutions, LLC, 214 5th Street, Suite 205, Huntington Beach, California 92648, as Substitute Trustee, to hereafter exercise all powers and duties conferred upon the original trustee under the Deed of Trust, and further authorizes and directs the Substitute Trustee to conduct and execute the remedies provided to the beneficiary therein.

1. **Date, Time, and Place of Sale.**

Date: 7/7/2026

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.

2. **Property To Be Sold.** BEING LOTS 29 AND 30, BLOCK 23, NEWARK BEACH ESTATES, AN ADDITION TO WISE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 165, PAGE 37, NKA CABINET A, SLIDE 329, PLAT RECORDS, WISE COUNTY, TEXAS.
Commonly known as: 207 COUNTY ROAD 4857 NEWARK, TX 76071

3. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated **10/21/2016** and recorded in the office of the County Clerk of Wise County, Texas, recorded on **10/26/2016** under County Clerk's File No **201611155**, in Book -- and Page -- in the Real Property Records of Wise County, Texas.

Grantor(s):	**OLA SYKORA, A SINGLE WOMAN**
Original Trustee:	Troy D. Phillips, P.C
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Town Square Mortgage and Investments Inc. dba Town Square Financial, its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

POSTED
AT 12/7 o'clock P M
MAY 11 2026
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy

CHRIS SHENKIR

4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the 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. Pursuant to §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. **Notice Regarding Federal Reporting Requirements.** Please be advised that the highest bidder ("purchaser") at this trustee's sale may be required to provide information, documentation and/or certification as mandated by applicable federal law, and entity and trust purchasers should be prepared to provide beneficial ownership information as may be required by federal reporting requirements effective for transfers of residential real property to covered transferees on or after 3/1/2026. If applicable, the required information must be provided to the trustee before a trustee's deed will be issued for covered transfers. Additional information regarding these regulations and the required transferee information and certifications can be found at https://www.fincen.gov/rre-faqs#D_5 or https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers.

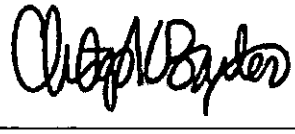
6. **Obligations Secured.** The Deed of Trust provides that it secures the payment of the indebtedness and obligations described therein (collectively, the "Obligations"), including, but not limited to: (1) the promissory note in the original principal amount of $117,727.00, executed by OLA SYKORA, A SINGLE WOMAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Town Square Mortgage and Investments Inc. dba Town Square Financial, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of the Trustor(s) to the current holder of the Obligations, secured by the Deed of Trust. Default has occurred in the payment of the indebtedness, and the same is now wholly due and payable. The owner and holder of the Obligations has requested that the Substitute Trustee sell the Property to satisfy the indebtedness.

7. **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 administer any resulting foreclosure of the lien securing the Property referenced above. **Freedom Mortgage Corporation** as Mortgage Servicer, represents the current mortgagee, whose address is:

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

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.

NESTOR SOLUTIONS, LLC, as attorney-in-fact for
FREEDOM MORTGAGE CORPORATION



By: _____

Dated: 5/6/2026

Christopher K. Baxter
Senior Vice President
Texas Bar No. 90001747
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

T.S. #: 2026-23898-TX
RTS-1928

APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE'S SALE

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

The undersigned, in accordance with Texas Property Code §51.0076, as attorney-in-fact for the Mortgagee or Mortgage Servicer, hereby removes the original trustee and any and all successor substitute trustees, and appoints in their stead: 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, or any one of them, c/o Nestor Solutions, LLC, 214 5th Street, Suite 205, Huntington Beach, California 92648, as Substitute Trustee, to hereafter exercise all powers and duties conferred upon the original trustee under the Deed of Trust, and further authorizes and directs the Substitute Trustee to conduct and execute the remedies provided to the beneficiary therein.

1. **Date, Time, and Place of Sale.**

Date: 7/7/2026

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.

2. **Property To Be Sold.** LOT 3, BLOCK 1 OF PECAN RIDGE ADDITION, AN ADDITION TO WISE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET F, SLIDE 56, PLAT RECORDS, WISE COUNTY, TEXAS.

Commonly known as: 1010 COUNTY ROAD 1596 ALVORD, TX 76225

3. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated **6/18/2024** and recorded in the office of the County Clerk of Wise County, Texas, recorded on **6/20/2024** under County Clerk's File No **202407904**, in Book --- and Page --- in the Real Property Records of Wise County, Texas.

Grantor(s):	**TIMOTHY W CLARK, AN UNMARRIED MAN, AND VICKI L GROVES, AN UNMARRIED WOMAN**
Original Trustee:	ALLAN B. POLUNSKY
Original Mortgagee:	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR LOWER, LLC DBA THRIVE MORTGAGE., ITS SUCCESSORS AND ASSIGNS
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

POSTED
AT 12/7 o'clock P M
MAY 11 2026
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy
CHRIS SHENKIR

4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the 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. Pursuant to §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. **Notice Regarding Federal Reporting Requirements.** Please be advised that the highest bidder ("purchaser") at this trustee's sale may be required to provide information, documentation and/or certification as mandated by applicable federal law, and entity and trust purchasers should be prepared to provide beneficial ownership information as may be required by federal reporting requirements effective for transfers of residential real property to covered transferees on or after 3/1/2026. If applicable, the required information must be provided to the trustee before a trustee's deed will be issued for covered transfers. Additional information regarding these regulations and the required transferee information and certifications can be found at https://www.fincen.gov/rre-faqs#D_5 or https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers.

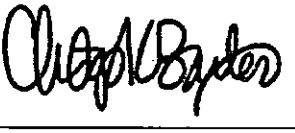
6. **Obligations Secured.** The Deed of Trust provides that it secures the payment of the indebtedness and obligations described therein (collectively, the "Obligations"), including, but not limited to: (1) the promissory note in the original principal amount of $466,396.00, executed by TIMOTHY W CLARK, AN UNMARRIED MAN, AND VICKI L GROVES, AN UNMARRIED WOMAN, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR LOWER, LLC DBA THRIVE MORTGAGE., ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of the Trustor(s) to the current holder of the Obligations, secured by the Deed of Trust. Default has occurred in the payment of the indebtedness, and the same is now wholly due and payable. The owner and holder of the Obligations has requested that the Substitute Trustee sell the Property to satisfy the indebtedness.

7. **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 administer any resulting foreclosure of the lien securing the Property referenced above. **Freedom Mortgage Corporation** as Mortgage Servicer, represents the current mortgagee, whose address is:

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

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.

NESTOR SOLUTIONS, LLC, as attorney-in-fact for FREEDOM MORTGAGE CORPORATION



By: _____

Dated: 5/6/2026

Christopher K. Baxter
Senior Vice President
Texas Bar No. 90001747
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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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

Matter No.: 146534-TX

Date: April 27, 2026

County where Real Property is Located: Wise

ORIGINAL MORTGAGOR:	NICHOLE ELISE BEUKELMAN, A SINGLE WOMAN
ORIGINAL MORTGAGEE:	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR UNITED WHOLESALE MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS
CURRENT MORTGAGEE:	LAKEVIEW LOAN SERVICING, LLC
MORTGAGE SERVICER:	ROCKET MORTGAGE, LLC

DEED OF TRUST DATED 10/17/2023, RECORDING INFORMATION: Recorded on 10/18/2023, as Instrument No. 202314699

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): **BEING LOT 15, BLOCK 9 OF UNIT 7A, RUNAWAY BAY, A SUBDIVISION IN WISE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET A, SLIDE 445, PLAT RECORDS, WISE COUNTY, TEXAS.**

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 7/7/2026, the foreclosure sale will be conducted in Wise County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than 1:00 P.M. or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

ROCKET MORTGAGE, LLC is acting as the Mortgage Servicer for LAKEVIEW LOAN SERVICING, LLC who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. ROCKET MORTGAGE, LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

LAKEVIEW LOAN SERVICING, LLC
c/o ROCKET MORTGAGE, LLC
8950 Cypress Waters Blvd.
Coppell, TX 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.

4873544

AP NOS/SOT 08212019

POSTED
AT 10:48 o'clock A M
APR 30 2026
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By Faith Mariacher Deputy
Faith Mariacher

Matter No.: 146534-TX

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 AUCTION.COM, LLC, AGENCY SALES AND POSTING, LLC, ALDRIDGE PITE, LLP** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Auction.com, 1 Mauchly, Irvine, CA 92618.

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

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

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

276 COYOTE TRL
RHOME, TX 76078

00000010651545

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: [redacted]July 07, 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 April 06, 2023 and recorded in Document INSTRUMENT NO. 202304242 real property records of WISE County, Texas, with JESUS CERVANTES AN UNMARRIED MAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by JESUS CERVANTES AN UNMARRIED MAN, securing the payment of the indebtednesses in the original principal amount of $279,837.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. LAKEVIEW LOAN SERVICING, LLC 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. LOANCARE, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o LOANCARE, LLC
3637 SENTARA WAY
VIRGINIA BEACH, VA 23452

POSTED
AT 11 44 o'clock A M
APR 23 2026
BLANCA TULA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy

CHRIS SHENKIR

NTSS00000010651545

276 COYOTE TRL
RHOME, TX 76078

00000010651545

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 XOME INC. AND TEJAS CORPORATE TRUSTEE LLC AND 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 04/23/26 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: 04/23/26

EXHIBIT "A"

BEING A 3.926 ACRE TRACT IN THE A.J. WALKER SURVEY, ABSTRACT NO. 861, WISE COUNTY, TEXAS, AND BEING A PORTION OF THAT CERTAIN TRACT OF LAND AS DESCRIBED IN DEED TO MANUEL ANDRADE AS RECORDED IN INSTRUMENT NO. 202207976 OFFICIAL RECORDS OF WISE COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 1/2" IRON ROD FOUND IN THE NORTH LINE OF COYOTE TRAIL AND BEING AT THE SOUTHWEST CORNER OF SAID ANDRADE TRACT AND BEING BY DEED CALL THE SOUTH CORNER OF THAT CERTAIN TRACT OF LAND AS DESCRIBED IN DEED TO PRISCILLA GILBERT AS RECORDED IN VOLUME 1463, PAGE 396 O.R.WC.T.;

THENCE N 15°39'57" W LEAVING SAID RIGHT-OF-WAY ALONG SAID GILBERT TRACT A DISTANCE OF 733.72 FEET TO A 1/2" IRON ROD FOUND;

THENCE NORTH 62°22'16" E A DISTANCE OF 82.43 FEET TO A 1/2" IRON ROD FOUND;

THENCE S 29°51'27" E A DISTANCE OF 10.04 FEET TO A 1/2" IRON ROD FOUND;

THENCE S 89°56'34" E A DISTANCE OF 243.57 FEET TO A 1/2" IRON ROD FOUND AT THE NORTHWEST CORNER OF THAT CERTAIN TRACT OF LAND AS DESCRIBED IN DEED TO ROBERT RALEY AS RECORDED IN VOLUME 1092, PAGE 265 O.R.W.C.T.;

THENCE S 01°20'01" E ALONG SAID RALEY TRACT A DISTANCE OF 721.38 FEET TO A 1/2" IRON ROD FOUND IN THE NORTH LINE OF SAID COYOTE TR.;

THENCE S 88°32'52" W ALONG SAID RIGHT-OF-WAY A DISTANCE OF 49.88 FEET TO A 1/2" IRON ROD FOUND AND SAID POINT BEING THE POINT OF CURVATURE OF A CURVE TO THE LEFT HAVING A RADIUS OF 366.57 FEET, A CHORD BEARING OF S 81°38'00" W AND A CHORD DISTANCE OF 91.38 FEET;

THENCE ALONG SAID CURVE AND RIGHT-OF-WAY IN A WESTERLY DIRECTION A DISTANCE OF 91.61 FEET TO THE POINT OF BEGINNING AND CONTAINING IN ALL 170,770 SQUARE FEET OR 3.92 ACRES OF LAND.

POSTED
AT 11:44 o'clock A M
APR 23 2026
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy
CHRIS SHENKIR

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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

Matter No.: 146328-TX

Date: April 21, 2026

County where Real Property is Located: Wise

ORIGINAL MORTGAGOR:	TIFFANI LEE CHATMAN, AN UNMARRIED WOMAN
ORIGINAL MORTGAGEE:	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR DHI MORTGAGE COMPANY, LTD, ITS SUCCESSORS AND ASSIGNS
CURRENT MORTGAGEE:	LAKEVIEW LOAN SERVICING, LLC
MORTGAGE SERVICER:	LOANCARE, LLC

DEED OF TRUST DATED 3/28/2023, RECORDING INFORMATION: Recorded on 3/31/2023, as Instrument No. 202303829

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): **LOT 6, BLOCK E, 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.**

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 7/7/2026, the foreclosure sale will be conducted in Wise County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than **1:00 PM**, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

LOANCARE, LLC is acting as the Mortgage Servicer for LAKEVIEW LOAN SERVICING, LLC who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. LOANCARE, LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

LAKEVIEW LOAN SERVICING, LLC
c/o LOANCARE, LLC
3637 SENTARA WAY
VIRGINIA BEACH, VA 23452-4262

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.

4872818

Matter No.: 146328-TX

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 AUCTION.COM, LLC, AGENCY SALES AND POSTING, LLC, ALDRIDGE PITE, LLP** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Auction.com, 1 Mauchly, Irvine, CA 92618.

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

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

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

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 11/12/2024	**Grantor(s)/Mortgagor(s):** DAVID MANSELL AND KRISHA MANSELL, MARRIED TO EACH OTHER
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR ROCKET MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS	**Current Beneficiary/Mortgagee:** Lakeview Loan Servicing, LLC
Recorded in: **Volume:** N/A **Page:** N/A **Instrument No:** 202415175	**Property County:** WISE
Mortgage Servicer: LoanCare, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	**Mortgage Servicer's Address:** 3637 Sentara Way, Virginia Beach, VA 23452
Date of Sale: 7/7/2026	**Earliest Time Sale Will Begin:** 1:00 PM.
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, Auction.com, LLC, Donna Stockman, David Stockman, Guy Wiggs, Jeff Benton, Jamie Dworsky, Leslie Shuler, Angela Brown, Bonny Mounger or Robin Shelton, 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: 4/16/2026

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

Dated: 04/23/26

Donna Stockman
Printed Name:

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

POSTED
AT 11:49 o'clock A M
APR 23 2026

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

MH File Number: TX-25-124897-POS
Loan Type: FHA

TX-25-124897-POS

EXHIBIT A

Description for a 10.01 acre tract of land out of the B.F. Hines Survey, Abstract No. 1127, and the J.T. Patterson Survey, Abstract No. 1431, Wise County, Texas, said tract also being known as Tract 30 of Indian Springs Ranch, recorded in Volume A, Page 491, Map Records of Wise County, Texas.

Beginning at a 3/8" iron found for the most southerly corner of said Tract 30, said iron also being the common Southwest Corner of Tract 29 in the Northerly line of Apache Trail at the beginning of a curve to the right;

Thence Continuing with the Northerly line of said Apache Trail and with said curve to the right whose radius is 1698.90 feet and whose central angle is 25° 16' 44" and whose chord bears N. 38° 47' 09" W, 743.49 feet Being an arc length of 749.55 feet to a 1/2" iron found where the Northerly line of Apache Trail intersects with the Easterly line of Indian Springs Trail;

Thence N. 39° 23' 00" E., with the Easterly line of said Indian Springs Trail, 678.27 feet to a 1/2" iron found for the North Corner of said Tract 30 and the West corner of Tract 31;

Thence S. 50° 39' 01" E., with the common line of Tract 30 and Tract 31, 561.26 feet to a 3/8" iron found for the common corner of Lots 29, 30, 31 and 33;

Thence S. 26° 33' 27" W., with the common line of said Tract 30 and Tract 29, 749.74 feet to the Point of Beginning and Containing 10.01 acres of land.

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

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#: 26-39464

POSTED
AT 12:00 o'clock P M
APR 09 2026

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 9/8/2020, Todd Mathew Holtz and Chelsea Jean Holtz, husband and wife , as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Allan B. Polunsky, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Carrington Mortgage Services, LLC, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of $347,588.00, payable to the order of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Carrington Mortgage Services, LLC, which Deed of Trust is Recorded on 9/21/2020 as Volume 202012462, Book , Page , in Wise County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including , but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

Lot 1, Block B, of Hawk Ridge Addition, Phase 1, an addition in Wise County, Texas, according to the plat thereof recorded in Cabinet B, Slide 190, plat records, Wise County, Texas.

SAVE AND EXCEPT a 2.00 acre portion of Lot 1, Block B, Hawk Ridge Addition, Phase 1, conveyed to Rabih Hanna by Warranty Deed dated November 12, 2008 and recorded in Volume 2002, page 109, Official Public Records, Wise County, Texas.

Commonly known as: **319 HAWK RIDGE ROAD DECATUR, TX 76234**

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Dustin George, Auction.com, LLC, Agency Sales and Posting LLC, Xome Inc., Prestige Posting and Publishing, LLC, Tejas Corporate Services LLC,** or any one 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 500 N. State College Blvd., Suites 1030, 1300 & 1400, Orange, CA 92868, 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 ~~7/7/2026 at 1:00~~ **PM**, or no later than three (3) hours after such time, in **Wise** County, Texas, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **THE SOUTEAST PORCH AT THE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE**

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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.

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 substitute trustee's deed will be issued for covered transfers. The Buyer may be required to pay charges associated with the gathering and reporting of information to FinCEN. 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

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 4/7/2026

Grecia Moreno

By: Grecia Moreno, 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 04/09/26

Donna Stedman

By: Substitute Trustee(s)
Dustin George, Auction.com, LLC, Agency Sales and Posting LLC, Xome Inc., Prestige Posting and Publishing, LLC, Tejas Corporate Services LLC
C/O Vylla Solutions, LLC
1600 South Douglass Road, Suite 140
Anaheim, CA 92806