NOTICE OF FORECLOSURE SALE

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

1. ***Property to Be Sold.*** The property to be sold is described as follows: LOT SIXTEEN (16), IN BLOCK L, OF FAIRVIEW MEADOWS, PHASE THREE (3), AN ADDITION TO THE CITY OF NEW FAIRVIEW, ETJ, WISE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF, RECORDED IN CABINET F, SLIDE 101, PLAT RECORDS, WISE COUNTY, TEXAS, AND AMENDING FINAL PLAT, RECORDED IN CABINET G, SLIDE 15, PLAT RECORDS OF WISE COUNTY, TEXAS.

2. ***Instrument to be Foreclosed.*** The instrument to be foreclosed is the Deed of Trust dated 11/20/2025 and recorded in Document 202516041 real property records of Wise County, Texas.

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

Date:	11/03/2026
Time:	01:00 PM
Place:	Wise County, Texas at the following location: SOUTHEAST STEPS OF THE HISTORIC WISE COUNTY COURTHOUSE, 101 N. TRINITY STREET, DECATUR, TEXAS 76234 OR AS DESIGNATED BY THE COUNTY COMMISSIONER`S OFFICE or as designated by the County Commissioners Court.

4. ***Terms of Sale.*** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust.

5. ***Obligations Secured.*** The Deed of Trust executed by JOCELYN MARIE HOLLIDAY, provides that it secures the payment of the indebtedness in the original principal amount of $125,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. TEXAS SPECIALITY HOMES, LP is the current mortgagee of the note and deed of trust and SWE HOMES, LP is mortgage servicer. A servicing agreement between the mortgagee, whose address is TEXAS SPECIALITY HOMES, LP c/o SWE HOMES, LP, 6101 Southwest Freeway, Suite 400, Houston, TX 77057 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. ***Order to Foreclose.*** TEXAS SPECIALITY HOMES, LP obtained a Order from the 271st District Court of Wise County on 10/01/2026 under Cause No. CV26-08-704. The mortgagee has requested a Substitute Trustee conduct this sale pursuant to the Court's Order.

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

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

Sheridan Stills

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

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

Certificate of Posting

I am Donna Stockman whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 10/13/26 I filed this Notice of Foreclosure Sale at the office of the Wise County Clerk and caused it to be posted at the location directed by the Wise County Commissioners Court.

POSTED
AT 11:31 o'clock AM
OCT 13 2026

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

26-000003-583-1 // 136 SPICEWOOD TRAIL, RHOME, TX 76078

NOTICE OF FORECLOSURE SALE

POSTED
AT 8:04 o'clock A M
OCT 09 2026
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy
Katja Stovall

Date: October 8, 2026

Substitute Trustee:

David Spiller, Mason Spiller and/or Reid Spiller

Substitute Trustee's Address:

David Spiller, Esq.
Mason Spiller, Esq.
Reid Spiller, Esq.
SPILLER & SPILLER
Attorneys and Counselors at Law
P. O. Drawer 447
Jacksboro, Texas 76458

Lender: Marcus Dwayne Shanks

Note: Promissory Note (the "Note") dated May 7, 2025, in the original principal amount of $1,300,000.00, by Rocking Double SS Cattle Co., LLC ("Borrower"), payable to the order of Marcus Dwayne Shanks ("Lender")

Deed of Trust:

Deed of Trust and Security Agreement (the "Deed of Trust") dated May 7, 2025, from Rocking Double SS Cattle Co., LLC, a/k/a Rocking Double SS Co, LLC ("Grantor"), to Walt Fair ("Trustee"), filed and recorded in the records of Wise County, Texas on June 9, 2025, by Instrument Number 202507523.

Guaranty: The Note is guaranteed by a Guaranty of Payment ("Guaranty") dated May 7, 2025, and executed by Scotty R. Hanley ("Guarantor") in favor of Lender.

Property: The real property, improvements and personal property described in and mortgaged in the Deed of Trust, including all rights and appurtenances thereto, described as follows:

A tract of land situated in the J. B. Gilliland ad T. B. Gilliland Survey, Abstract No. 1164, and the W. T. Culwell Survey, Abstract No. 1222, Wise County, Texas, and being that same tract of land described in a deed to William Shiro and wife, Annette Shiro, recorded in Volume 2077, Page 580, Official Records of Wise County, Texas, being more particularly described by metes and bounds as follows:

BEGINNING at a 6" steel fence corner post found for the Northwest corner of said Shiro Tract, same being the Northeast corner of a tract of land described in

a deed to SMJ Ranch, Ltd., recorded in Volume 838, Page 672, Official Records of Wise County, Texas, and being in the South line of a tract of land described in a deed to SMJ Ranch, Ltd. (hereinafter referred to as SMJ Ranch Tract II);

THENCE South 88° 55' 59" East at 2974.60 feet passing a ½" capped "Reference Point RPLS 4277" rebar rod set for reference in the West line of Three Skillet Road, in all 2996.11 feet along the common line of said Shiro Tract and said SMJ Ranch Tract II, a tract of land described in a deed to Darrell Williams, recorded in Volume 71, Page 235, Real Property Records of Wise County, Texas, and a tract of land described in a deed to Darren Williams and wife, Lori Williams, recorded in Volume 971, Page 133, Official Records of Wise County, Texas, to a MAG nail set in Three Skillet Road for the Northeast corner of said Shiro Tract;

THENCE South 10° 20' 00" West 587.99 feet along the meanders of Three Skillet Road to a MAG nail set in Three Skillet Road for the Southeast corner of said Shiro Tract, same being the Northeast corner of a tract of land described in a deed to David A. Wells and wife, Charlotte A. Wells, recorded in Volume 503, Page 2061, Real Records of Wise County, Texas, and from which a railroad spike found in Three Skillet Road bears South 07° 09' 18" West, 599.40 feet, and South 11° 22' 19" East, 600.00 feet;

THENCE North 89° 17' 00" West (basis for directional control), at 21.51 feet passing a ½" capped "Reference Point RPLS 4277" rebar rod set (Control Monument) in the West line of Three Skillet Road, in all, 2894.00 feet along the common line of said Shiro Tract and said Wells Tract to a ½" rebar rod found (Control Monument) for the Southwest corner of said Shiro Tract, and being in the East line of said SMJ Ranch Tract;

THENCE North 89° 17' 00" East 598.05 feet along the common line of said Shiro Tract and said SMJ Ranch Tract to the point of beginning and containing a gross of 39.82 acres of land, of which 0.41 of an acre of land is located within the road, leaving a net of 39.41 acres of land, more or less (a/k/a Lot 24 of Three Skillet Ranch, an unrecorded subdivision in Wise County, Texas).

Including all personal property secured by the security agreement included in the Deed of Trust.

County: Wise

Foreclosure Sale:

Date: Tuesday, November 3, 2026

Time: The sale of the Property will be held between the hours of 10:00 a.m. and 4:00 p.m. local time; the earliest time at which the Foreclosure Sale will begin is 10:00 a.m. and not later that three hours thereafter.

Place: At the door of the first floor in the southeast corner of the Wise County Courthouse, located at 101 ½ N. Trinity Street, Decatur, Texas 76234, or as designated by the County Commissioners pursuant to §51.002 of the Texas Property Code.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Lender's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Lender, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

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

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Lender passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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

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

Pursuant to Section 51.0075(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of 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.

David Spiller
Mason Spiller
Reid Spiller
SPILLER & SPILLER
P. O. Drawer 447
Jacksboro, Texas 76458
Telephone: (940) 567-6644
Facsimile: (940) 567-3999
Email: lawinfo@spillerlaw.net

Our Case No. 26-05706-FC

RTS 2026-004772

APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE SALE

POSTED
AT 2:06 o'clock P M
OCT 01 2026
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy
CHRIS SHENKIR

THE STATE OF TEXAS
COUNTY OF WISE

Deed of Trust Date:
November 4, 2024

Property address:
785 COUNTY RD 2845
DECATUR, TX 76234

Grantor(s)/Mortgagor(s):
JASON PATRICK SHEEHAN, A SINGLE MAN

LEGAL DESCRIPTION: Being Lot 1, Block 1, of Treva Estates, an Addition to Wise County, Texas, according to the plat thereof recorded in Cabinet G, slide 54, Plat Records of Wise County, Texas.

Original Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR UNITED WHOLESALE MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS

Earliest Time Sale Will Begin: 01:00 PM

Current Mortgagee:
LAKEVIEW LOAN SERVICING, LLC

Date of Sale: NOVEMBER 3, 2026

Property County: WISE

Original Trustee: BLACK, MANN & GRAHAM, L.L.P.

Recorded on: November 5, 2024
As Clerk's File No.: 202414878
Mortgage Servicer:
LAKEVIEW LOAN SERVICING, LLC

Substitute Trustee:
Authorized Agent of Auction.com, LLC as Substitute Trustee, Resolve Trustee Services, LLC, Marinosci Law Group PC

Substitute Trustee Address:
c/o Marinosci Law Group, P.C.
16415 Addison Road, Suite 725
Addison, TX 75001
(972) 331-2300

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 current Mortgagee and/or Mortgage Servicer under said Deed of Trust, according to the provisions therein set out does hereby remove the original trustee and all successor substitute trustees and appoints in their stead Authorized Agent of Auction.com, LLC as Substitute Trustee, Resolve Trustee Services, LLC, Marinosci Law Group PC, 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 Mortgagee therein.

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, NOVEMBER 3, 2026** between ten o'clock AM and four o'clock PM and beginning not earlier than **01:00 PM** or not later than three hours thereafter. 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 be conducted at the Wise County Court Center - 306 W Main, Decatur, TX, 76234 - South end of the building, by the flagpole as designated by the Commissioners' Court, of said county pursuant to Section 51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

LAKEVIEW LOAN SERVICING, LLC, who is the Mortgagee and/or Mortgage Servicer of the Note and Deed of Trust associated with the above referenced loan. 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 debt.

ACTIVE MILITARY SERVICE NOTICE

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

WITNESS MY HAND, 9-24-26

MARINOSCI LAW GROUP, P.C.

By: _____
SAMMY HOODA
MANAGING ATTORNEY

THE STATE OF TEXAS
COUNTY OF DALLAS

Before me, Michael Schulz, the undersigned officer, on this, the 24 day of September 2026, personally appeared SAMMY HOODA, ☐ known to me, who identified herself/himself to be the MANAGING ATTORNEY of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal

(SEAL)

MICHAEL SCHULZ
Notary ID #135534533
My Commission Expires
September 30, 2029

_____
Notary Public for the State of TEXAS

My Commission Expires: 9-30-29

Michael Schulz
Printed Name and Notary Public

Grantor: LAKEVIEW LOAN SERVICING, LLC
3637 SENTARA WAY
SUITE 303
VIRGINIA BEACH, VA 23452
Our File No. 26-05706

Return to: MARINOSCI LAW GROUP, P.C.
MARINOSCI & BAXTER
16415 Addison Road, Suite 725
Addison, TX 75001

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 7/16/2020	**Grantor(s)/Mortgagor(s):** LANCE ANDERSON ALSTON, A MARRIED MAN AND LORENA BRUGGNIK, HIS WIFE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION ITS SUCCESSORS AND ASSIGNS	**Current Beneficiary/Mortgagee:** Guild Mortgage Company LLC
Recorded in: **Volume:** N/A **Page:** N/A **Instrument No:** 202009166	**Property County:** WISE
Mortgage Servicer: Guild Mortgage Company LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	**Mortgage Servicer's Address:** 5887 Copley Drive, San Diego, CA 92111
Date of Sale: 11/3/2026	**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: LOT 3, BLOCK 1, PARADISE ON THE CREEK ESTATES, A SUBDIVISION IN WISE COUNTY, TEXAS AS SHOWN ON PLAT RECORDED IN PLAT CABINET D, SLIDE 380, PLAT RECORDS OF WISE COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, 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: 9/29/2026

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

Dated: 10/1/26

Donna Stockman
Printed Name: Donna Stockman

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

POSTED
AT 12:06 o'clock P M
OCT 01 2026

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

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

AT 12:06 o'clock P M

OCT 01 2026

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

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.

DATE, TIME, PLACE OF SALE:

Date: Tuesday, the 3rd day of November, 2026
Time: 1:00 PM or not later than three hours after that time
Place: AT At the door of the first floor in the southeast corner of the Wise County Courthouse located at 101 ½ North Trinity; OR AS DESIGNATED BY THE COUNTY COMMISSIONER S OFFICE in Wise County, Texas.

TERMS OF SALE: CERTIFIED FUNDS FOR FULL PURCHASE PRICE MUST BE PRESENTED AT THE TIME OF SALE. FinCEN data submission and certification requirements, if applicable, must be met timely by entities and trusts as defined by 89 CFR 70258. We ask for the required data or exemption to be submitted and certified to the law firm at the time of sale and no later than one (1) business day after the sale, if applicable.

DEED OF TRUST INFORMATION - INSTURMENT TO BE FORECLOSED:

Date:	August 31, 2023
Grantor(s):	Ryan P. Costello and Madelene L. Costello husband and wife
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Flanagan State Bank, its successors and assigns
Original Principal:	$666,390.00
Recording Information:	Deed Inst.# 202312455,
Current Mortgagee/Beneficiary:	Flanagan State Bank
Secures:	The Promissory Note (the "Note") in the original principal amount of $666,390.00 and all obligations contained therein. All sums secured by the Deed of Trust have been and are hereby declared immediately due and payable as a result of default under the Note and/or Deed of Trust.

MODIFICATIONS AND RENEWALS:

As used herein, the terms "Note" and "Deed of Trust" mean the Note and Deed of Trust as modified, renewed, and/or extended.

PROPERTY TO BE SOLD:

Property County:	Wise
Property Description:	(See Attached Exhibit "A")
Property Address:	3019 Fm 718, Newark, TX 76071
Condition and Important Recitals:	Should a conflict occur between the property address and the legal description contained in "Exhibit A" the legal description shall control. The property will be sold "AS IS" without any representations, warranties, or recourse, and subject to any liens or interests that may survive the sale. Any purchaser who purchases the property does so at his/her/its own risk and is strongly encouraged to engage in significant due diligence prior to sale.

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer represents the Current Mortgagee pursuant to a mortgage servicing agreement with the Mortgagee. Pursuant to Texas Property Code § 51.0025, as well as the mortgage servicing agreement, the Mortgage Servicer is authorized to collect the debt and to institute foreclosure of the deed of trust referenced above. The Mortgage Servicer information is below:

Mortgage Servicer:	Flanagan State Bank
Mortgage Servicer Address:	1 Corporate Drive, Suite 360 Lake Zurich, IL 60047

SUBSTITUTE TRUSTEE(S): McCalla Raymer Leibert Pierce, LLP, Auction.com LLC

SUBSTITUTE TRUSTEE ADDRESS: 1320 Greenway Drive, Suite 780 Irving, TX 75038

ATTENTION ALL PROSPECTIVE BIDDERS: On March 1, 2026, the data collection and reporting requirements under the U.S. Financial Crimes Enforcement Network (FinCEN) new Anti-Money Laundering Rule (Rule), found at 89 FR 70258, will go into effect.* The Rule applies to certain residential real estate sale transactions, including nonjudicial foreclosures, where the transfer is to a legal entity or trust, and the source of funds is non-financed (which includes cash, certified funds, private financing, or financing provided by an institution not subject to a federal Anti-Money Laundering or Suspicious Activity Report requirement.) As part of this Rule, non-exempt purchasers are required to provide additional information and documentation about themselves, their legal entities, and the source of funds used in the reportable transaction, if applicable.* The collection of this information and documentation by our firm is required to comply with the Rule's federal reporting requirements, if applicable. To submit and certify the required information, review informative resources/guides, or to certify an exemption please visit https://fincen.foreclosurehotline.net/. Note that a data submission or exemption form provided by an auctioneer may not be complete, which could require further data collection by the firm. Please submit and certify the required information at the time of sale and no later than one (1) business day after the sale, if applicable. If you have questions about the Rule or its applicability to you, please seek the advice of your own independent legal counsel, as this firm cannot give you legal advice.

* The Rule is the subject of ongoing litigation in several jurisdictions. We suggest that you seek your own legal counsel if you have questions about the status of the Rule and its applicability to your sale, if any.

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code, (2) to final confirmation and audit of the status of the loan with the holder of the Deed of Trust, and (3) to confirmation that the successful bidder has timely provided to the firm all information required by the Rule, 89 FR 70258, if applicable.

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

/s/ Maisyn Oliver
Maisyn Oliver - Bar #: 24130719
Attorney for Flanagan State Bank

Maisyn.Oliver@mccalla.com
1320 Greenway Drive, Suite 780
Irving, TX 75038
(469) 942-7141 Office
(469) 533-6670 Fax

DOCUMENT PREPARED BY:

McCalla Raymer Leibert Pierce, LLP
1320 Greenway Drive, Suite 780 Irving, TX 75038
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

Certificate of Posting

I am Donna Stockman whose address is 1320 Greenway Dr, suite 780, Irving, TX 75038. I declare under penalty perjury that 10/01/26 I filed and/or recorded this Notice of Foreclosure Sale at the office of the Wise County Clerk and caused it to be posted at the location directed by the Wise County Commissioners.

Return to: McCalla Raymer Leibert Pierce, LLP, **1320 Greenway Drive, Suite 780 Irving, TX 75038**

File No.: 26-05304TX

EXHIBIT "A"

TRACT 1:

BEING a tract of land situated in the Cam T. Brush Survey, Abstract Number 93, Wise County, Texas and being a portion of the tract of land described in deed to G. W. Pegues and wife, Etta Pegues as recorded in Volume 164, Page 603, Deed Records, Wise County Texas and being all of Tract One, and a part of Tract Two and a part of Tract Eight and a part of Tract Ten as described in deed to Chad Pegues and wife, Jennifer Pegues as recorded in Instrument No. 201600755, County Clerk Records, Wise County, Texas and being more particularly described as follows.

BEGINNING at a capped 1/2 inch iron rod found for corner at the northeast corner of said Tract One and being the northwest corner of a 6.074 acre tract of land described in deed to Ricky D King and wife, Rebecca J King as recorded in Volume 289, Page 547, Real Records, Wise County, Texas;

THENCE South 05 degrees 15 minutes 06 seconds West, with the east line of said Tract One and the west line of said King tract, at 163.16 feet passing a capped 1/2 inch iron rod found at the southeast corner of said Tract One and being the northerly northeast corner of said Tract Ten, in all a distance of 238.04 feet to a capped 1/2 inch iron rod set for corner;

THENCE South 82 degrees 19 minutes 41 seconds West, leaving said line, a distance of 333.39 feet to a capped 1/2 inch iron rod set for corner in the west line of aforesaid Tract 2 and in the east line of a tract of land as described in deed to Gary Pegues as recorded in Volume 2389, Page 286, Official Public Records, Wise County, Texas;

THENCE North 01 degrees 48 minutes 49 seconds East, with said line, a distance of 72.81 feet to a capped 1/2 inch iron rod found for the northwest corner of said Tract Two and the northeast corner of said Gary Pegues tract and in a south line of said Tract Ten;

THENCE North 89 degrees 22 minutes 00 seconds West, with the north line of said Gary Pegues tract and said south line, a distance of 21.84 feet to a capped 1/2 inch iron rod set for corner;

THENCE North 00 degrees 53 minutes 53 seconds East, leaving said line, a distance of 209.03 feet to a tee post found in place for corner, said corner being in the north line of aforesaid Tract Eight.

THENCE North 89 degrees 55 minutes 38 seconds East, with the north line of said Tract Eight, at 38.22 feet passing a 3/4 inch pipe found at the northeast corner of said Tract Eight and the northwest corner of said Tract One, in all a distance of 368.45 feet to the POINT OF BEGINNING and containing 2.112 acres of land, more or less.

TRACT 2 (Easement):

BEING a 20 foot access easement, situated in the Cain T. Brush Survey, Abstract Number 93, Wise County, Texas and being a portion of a 5.482 acre tract described in deed to Godfrey Pegues as recorded in Volume 229, Page 303, Real Records, Wise County, Texas, and being more particularly described as follows:

COMMENCING at a 1/2 inch iron pipe found for corner at the southwest corner of a tract of land described in a deed to Ann Ferris as recorded in Volume 2288, Page 806, Official Public Records, Wise County, Texas, said pipe also being in the northeast line of F. M. Highway No. 718, a variable right-of-way;

THENCE North 60 degrees 29 minutes 56 seconds West 50.23 feet, along the line between said Pegues tract and said F. M. Highway No. 718 to the southeast corner of a tract of land described in deed to Jasbir Sidhu as recorded in Volume 657, Page 689, Real Records, Wise County, Texas;

THENCE North 36 degrees 19 minutes 39 seconds East, along the southeasterly line of said Sidhu tract, 179.53 feet to the northeast corner of said Sidhu tract and the southerly southeast corner of said Godfrey Pegues tract;

THENCE North 36 degrees 00 minutes 09 seconds East, with the southerly east line of said Godfrey Pegues tract a distance of 143.07 feet to the POINT OF BEGINNING;

THENCE North 18 degrees 25 minutes 05 seconds West, leaving said line, a distance of 104.22 feet to a point;

THENCE North 05 degrees 29 minutes 13 seconds West a distance of 75.64 feet to a point;

THENCE North 18 degrees 02 minutes 02 seconds East a distance of 162.74 feet to the north line of said Godfrey Pegues tract;

THENCE North 89 degrees 51 minutes 43 seconds East, with said line, a distance of 21.33 feet to a point;

THENCE South 18 degrees 02 minutes 02 seconds West, leaving said line, a distance of 165.08 feet to a point;

THENCE South 05 degrees 29 minutes 13 seconds East a distance of 69.21 feet to a point;

THENCE South 18°25'05" East a distance of 87.64 feet to a point in the aforesaid southerly east line of the Godfrey Pegues tract;

THENCE South 36 degrees 00 minutes 09 seconds West, with said line, a distance of 24.59 feet to the POINT OF BEGINNING and containing 0.153 acres of land, more or less.

POSTED
AT 11:22 o'clock A M
SEP 24 2026
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy
CHRIS SHENKIR

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Auction.com, LLC
c/o Trustee Corps
17100 Gillette Avenue
Irvine, CA 92614
(949) 252-8300
125360

TS No TX05000042-26-1 APN 775545 | R285000000064 TO No 260400533-TX-RWI

NOTICE OF FORECLOSURE SALE and APPOINTMENT OF SUBSTITUTE TRUSTEE

WHEREAS, on May 23, 2022, JUAN ANTONIO RODRIGUEZ AND SPOUSE, ALEJANDRA PALACIOS as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of SCOTT EVERETT as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as nominee for EVERETT FINANCIAL, INC. DBA SUPREME LENDING, its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of $241,300.00, payable to the order of Rocket Mortgage, LLC as current Beneficiary, which Deed of Trust recorded on May 25, 2022 as Document No. 202208811 in Wise County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: SEE **EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN 775545 | R285000000064

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 Rocket Mortgage, LLC, the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust.

NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, November 3, 2026** at **01:00 PM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at a public venue to the highest bidder for cash. The sale will take place in Wise County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **At the door of the first floor in the southeast corner of the Wise County Courthouse, 101 1/2 N. Trinity Street, Decatur, TX 76234 or in the area designated by the Commissioner`s Court.**

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

NOTICE IS FURTHER GIVEN, that except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the

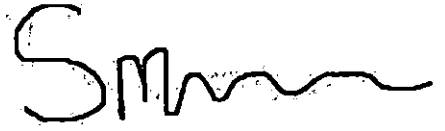
Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition, without any expressed or implied warranties, except as to the warranted.

Effective **March 1, 2026**, new federal regulations (89 Fed. Reg. 70.258) may impact residential real property (1-4 residential units) title transfers to covered entities trusts, with reporting requirements unless exempt. https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers

In accordance with Texas Property Code Section 51.0076, the undersigned attorney or authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint Auction.com, LLC and the named Substitute Trustee(s) below, Substitute Trustee to act under and by virtue of said Deed of Trust.

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



Starr Meehan, Authorized Signatory

Dated: September 21, 2026

Certificate of Posting

My name is Donna Stockman

and my address is 17100 Gillette Ave Irvine CA 92614.

I declare under penalty of perjury that on 9/24/26 I filed and/or recorded this Notice of Foreclosure Sale at the office of the Wise County Clerk and caused it to be posted at the location directed by the Wise County Commissioners.

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.

TS No TX05000042-26-1 APN 775545 | R285000000064 TO No 260400533-TX-RWI

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

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (800) 567-4735
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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

EXHIBIT "A"

LOT 2, BLOCK 5, SUNSHINE MEADOWS, BEING A SUBDIVISION IN WISE COUNTY, TEXAS, ACCORDING TO THE PLAT CABINET B, SECTION 496, PLAT RECORDS OF WISE COUNTY, TEXAS

POSTED
AT 11:22 o'clock A M
SEP 24 2026

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

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.

DATE, TIME, PLACE OF SALE:

Date: Tuesday, the 3rd day of November, 2026
Time: 1pm or not later than three hours after that time
Place: AT At the door of the first floor in the southeast corner of the Wise County Courthouse located at 101 ½ North Trinity; OR AS DESIGNATED BY THE COUNTY COMMISSIONER S OFFICE in Wise County, Texas.

TERMS OF SALE: CERTIFIED FUNDS FOR FULL PURCHASE PRICE MUST BE PRESENTED AT THE TIME OF SALE. FinCEN data submission and certification requirements, if applicable, must be met timely by entities and trusts as defined by 89 CFR 70258. We ask for the required data or exemption to be submitted and certified to the law firm at the time of sale and no later than one (1) business day after the sale, if applicable.

DEED OF TRUST INFORMATION - INSTURMENT TO BE FORECLOSED:

Date:	August 31, 2023
Grantor(s):	Ryan P. Costello and Madelene L. Costello husband and wife
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Flanagan State Bank, its successors and assigns
Original Principal:	$666,390.00
Recording Information:	Deed Inst.# 202312455,
Current Mortgagee/Beneficiary:	Flanagan State Bank
Secures:	The Promissory Note (the "Note") in the original principal amount of $666,390.00 and all obligations contained therein. All sums secured by the Deed of Trust have been and are hereby declared immediately due and payable as a result of default under the Note and/or Deed of Trust.

MODIFICATIONS AND RENEWALS:

As used herein, the terms "Note" and "Deed of Trust" mean the Note and Deed of Trust as modified, renewed, and/or extended.

PROPERTY TO BE SOLD:

Property County:	Wise
Property Description:	(See Attached Exhibit "A")
Property Address:	3019 Fm 718, Newark, TX 76071
Condition and Important Recitals:	Should a conflict occur between the property address and the legal description contained in "Exhibit A" the legal description shall control. The property will be sold "AS IS" without any representations, warranties, or recourse, and subject to any liens or interests that may survive the sale. Any purchaser who purchases the property does so at his/her/its own risk and is strongly encouraged to engage in significant due diligence prior to sale.

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer represents the Current Mortgagee pursuant to a mortgage servicing agreement with the Mortgagee. Pursuant to Texas Property Code § 51.0025, as well as the mortgage servicing agreement, the Mortgage Servicer is authorized to collect the debt and to institute foreclosure of the deed of trust referenced above. The Mortgage Servicer information is below:

Mortgage Servicer:	Flanagan State Bank
Mortgage Servicer Address:	1 Corporate Drive, Suite 360 Lake Zurich, IL 60047

SUBSTITUTE TRUSTEE(S): McCalla Raymer Leibert Pierce, LLP, Donna Stockman, David Stockman, Guy Wiggs, Jeff Benton, Jamie Dworsky, Leslie Shuler, Angela Brown, Bonny Mounger or Robin Shelton

SUBSTITUTE TRUSTEE ADDRESS: 1320 Greenway Drive, Suite 780 Irving, TX 75038

ATTENTION ALL PROSPECTIVE BIDDERS: On March 1, 2026, the data collection and reporting requirements under the U.S. Financial Crimes Enforcement Network (FinCEN) new Anti-Money Laundering Rule (Rule), found at 89 FR 70258, will go into effect.* The Rule applies to certain residential real estate sale transactions, including nonjudicial foreclosures, where the transfer is to a legal entity or trust, and the source of funds is non-financed (which includes cash, certified funds, private financing, or financing provided by an institution not subject to a federal Anti-Money Laundering or Suspicious Activity Report requirement.) As part of this Rule, non-exempt purchasers are required to provide additional information and documentation about themselves, their legal entities, and the source of funds used in the reportable transaction, if applicable.* The collection of this information and documentation by our firm is required to comply with the Rule's federal reporting requirements, if applicable. To submit and certify the required information, review informative resources/guides, or to certify an exemption please visit https://fincen.foreclosurehotline.net/. Note that a data submission or exemption form provided by an auctioneer may not be complete, which could require further data collection by the firm. Please submit and certify the required information at the time of sale and no later than one (1) business day after the sale, if applicable. If you have questions about the Rule or its applicability to you, please seek the advice of your own independent legal counsel, as this firm cannot give you legal advice.

* The Rule is the subject of ongoing litigation in several jurisdictions. We suggest that you seek your own legal counsel if you have questions about the status of the Rule and its applicability to your sale, if any.

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code, (2) to final confirmation and audit of the status of the loan with the holder of the Deed of Trust, and (3) to confirmation that the successful bidder has timely provided to the firm all information required by the Rule, 89 FR 70258, if applicable.

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

/s/ Maisyn Oliver
Maisyn Oliver - Bar #: 24130719
Attorney for Flanagan State Bank

Maisyn.Oliver@mccalla.com
1320 Greenway Drive, Suite 780
Irving, TX 75038
(469) 942-7141 Office
(469) 533-6670 Fax

DOCUMENT PREPARED BY:

McCalla Raymer Leibert Pierce, LLP
1320 Greenway Drive, Suite 780 Irving, TX 75038
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

Certificate of Posting

I am Donna Stockman whose address is 1320 Greenway Dr, suite 780, Irving, TX 75038. I declare under penalty perjury that 09/24/26 I filed and/or recorded this Notice of Foreclosure Sale at the office of the Wise County Clerk and caused it to be posted at the location directed by the Wise County Commissioners.

Return to: McCalla Raymer Leibert Pierce, LLP, **1320 Greenway Drive, Suite 780 Irving, TX 75038**

File No.: 26-05304TX

EXHIBIT "A"

TRACT 1:

BEING a tract of land situated in the Cam T. Brush Survey, Abstract Number 93, Wise County, Texas and being a portion of the tract of land described in deed to G. W. Pegues and wife, Etta Pegues as recorded in Volume 164, Page 603, Deed Records, Wise County Texas and being all of Tract One, and a part of Tract Two and a part of Tract Eight and a part of Tract Ten as described in deed to Chad Pegues and wife, Jennifer Pegues as recorded in Instrument No. 201600755, County Clerk Records, Wise County, Texas and being more particularly described as follows.

BEGINNING at a capped 1/2 inch iron rod found for corner at the northeast corner of said Tract One and being the northwest corner of a 6.074 acre tract of land described in deed to Ricky D King and wife, Rebecca J King as recorded in Volume 289, Page 547, Real Records, Wise County, Texas;

THENCE South 05 degrees 15 minutes 06 seconds West, with the east line of said Tract One and the west line of said King tract, at 163.16 feet passing a capped 1/2 inch iron rod found at the southeast corner of said Tract One and being the northerly northeast corner of said Tract Ten, in all a distance of 238.04 feet to a capped 1/2 inch iron rod set for corner;

THENCE South 82 degrees 19 minutes 41 seconds West, leaving said line, a distance of 333.39 feet to a capped 1/2 inch iron rod set for corner in the west line of aforesaid Tract 2 and in the east line of a tract of land as described in deed to Gary Pegues as recorded in Volume 2389, Page 286, Official Public Records, Wise County, Texas;

THENCE North 01 degrees 48 minutes 49 seconds East, with said line, a distance of 72.81 feet to a capped 1/2 inch iron rod found for the northwest corner of said Tract Two and the northeast corner of said Gary Pegues tract and in a south line of said Tract Ten;

THENCE North 89 degrees 22 minutes 00 seconds West, with the north line of said Gary Pegues tract and said south line, a distance of 21.84 feet to a capped 1/2 inch iron rod set for corner;

THENCE North 00 degrees 53 minutes 53 seconds East, leaving said line, a distance of 209.03 feet to a tee post found in place for corner, said corner being in the north line of aforesaid Tract Eight.

THENCE North 89 degrees 55 minutes 38 seconds East, with the north line of said Tract Eight, at 38.22 feet passing a 3/4 inch pipe found at the northeast corner of said Tract Eight and the northwest corner of said Tract One, in all a distance of 368.45 feet to the POINT OF BEGINNING and containing 2.112 acres of land, more or less.

TRACT 2 (Easement):

BEING a 20 foot access easement, situated in the Cain T. Brush Survey, Abstract Number 93, Wise County, Texas and being a portion of a 5.482 acre tract described in deed to Godfrey Pegues as recorded in Volume 229, Page 303, Real Records, Wise County, Texas, and being more particularly described as follows:

COMMENCING at a 1/2 inch iron pipe found for corner at the southwest corner of a tract of land described in a deed to Ann Ferris as recorded in Volume 2288, Page 806, Official Public Records, Wise County, Texas, said pipe also being in the northeast line of F. M. Highway No. 718, a variable right-of-way;

THENCE North 60 degrees 29 minutes 56 seconds West 50.23 feet, along the line between said Pegues tract and said F. M. Highway No. 718 to the southeast corner of a tract of land described in deed to Jasbir Sidhu as recorded in Volume 657, Page 689, Real Records, Wise County, Texas;

THENCE North 36 degrees 19 minutes 39 seconds East, along the southeasterly line of said Sidhu tract, 179.53 feet to the northeast corner of said Sidhu tract and the southerly southeast corner of said Godfrey Pegues tract;

THENCE North 36 degrees 00 minutes 09 seconds East, with the southerly east line of said Godfrey Pegues tract a distance of 143.07 feet to the POINT OF BEGINNING;

THENCE North 18 degrees 25 minutes 05 seconds West, leaving said line, a distance of 104.22 feet to a point;

THENCE North 05 degrees 29 minutes 13 seconds West a distance of 75.64 feet to a point;

THENCE North 18 degrees 02 minutes 02 seconds East a distance of 162.74 feet to the north line of said Godfrey Pegues tract;

THENCE North 89 degrees 51 minutes 43 seconds East, with said line, a distance of 21.33 feet to a point;

THENCE South 18 degrees 02 minutes 02 seconds West, leaving said line, a distance of 165.08 feet to a point;

THENCE South 05 degrees 29 minutes 13 seconds East a distance of 69.21 feet to a point;

THENCE South 18°25'05" East a distance of 87.64 feet to a point in the aforesaid southerly east line of the Godfrey Pegues tract;

THENCE South 36 degrees 00 minutes 09 seconds West, with said line, a distance of 24.59 feet to the POINT OF BEGINNING and containing 0.153 acres of land, more or less.

AT 12 o'clock PM

SEP 24 2026

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

26-435066

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: June 3, 2019	**Original Mortgagor/Grantor**: DOUGLAS SIMMONS JR
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR GUARANTEED RATE AFFINITY, LLC, ITS SUCCESSORS AND ASSIGNS	**Current Beneficiary / Mortgagee**: LAKEVIEW LOAN SERVICING, LLC
Recorded in: **Volume**: N/A **Page**: N/A **Instrument No**: 201906228	**Property County**: WISE
Mortgage Servicer: LoanCare, LLC	**Mortgage Servicer's Address**: 3637 Sentara Way, Virginia Beach, VA 23452

* 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 $215,151.00, executed by DOUGLAS SIMMONS JR and payable to the order of Lender.

Property Address/Mailing Address: 1310 COUNTY RD 4360, DECATUR, TX 76234

Legal Description of Property to be Sold: BEING A 1.000 ACRE TRACT OF LAND SITUATED IN THE WILLIAM RICHIE SURVEY, ABSTRACT NUMBER 704, IN THE CITY OF RHOME, WISE COUNTY, TEXAS, AND BEING THAT CERTAIN TRACT OF LAND DESCRIBED BY DEED TO JAMES D. BARKER AND WIFE, CATHERINE B. BARKER, AS RECORDED IN VOLUME 1297, PAGE 578, DEED RECORDS, WISE COUNTY, TEXAS (DRWCT), ALSO BEING OUT OF A 27.39 ACRE TRACT AS DESCRIBED BY DEED TO WILLIAM F. RUNYAN II AND WIFE, MARY KATHRYN RUNYAN, AS RECORDED IN VOLUME 391, PAGE 567, DRWCT, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

COMMENCING AT THE MOST SOUTHEASTERLY CORNER OF SAID RUNYAN TRACT AND THE MOST EASTERLY NORTHEAST CORNER OF THAT CERTAIN TRACT OF LAND DESCRIBED BY DEED TO JAMES H. SLIMP AND WIFE, RAY LENE SLIMP, AS RECORDED IN VOLUME 388, PAGE 432, DRWCT, SAID POINT LYING WITHIN COUNTY ROAD 4360;

THENCE SOUTH 88 DEGREES 59 MINUTES 37 SECONDS WEST, WITH THE COMMON LINE OF SAID RUNYAN TRACT AND SAID SLIMP TRACT, A DISTANCE OF 592.01 FEET TO A 1/2 INCH IRON ROD WITH A RED CAP STAMPED "B&D SURVEYING" SET FOR THE SOUTHEAST CORNER OF THE HEREIN DESCRIBED TRACT, SAID POINT BEING THE POINT OF BEGINNING;

THENCE SOUTH 88 DEGREES 59 MINUTES 37 SECONDS WEST, WITH THE SOUTH LINE OF THE HEREIN DESCRIBED TRACT AND THE NORTH LINE OF SAID SLIMP TRACT, A DISTANCE OF 326.62 FEET TO A 1/2 INCH IRON ROD WITH A RED CAP STAMPED "B&D SURVEYING" SET FOR THE SOUTHWEST CORNER OF THE HEREIN DESCRIBED TRACT;

THENCE DEPARTING THE NORTH LINE OF SAID SLIMP TRACT, NORTH 00 DEGREES 32 MINUTES 53 SECONDS EAST, WITH THE WEST LINE OF THE HEREIN DESCRIBED TRACT, A DISTANCE OF 141.21 FEET TO A METAL FENCE POST FOR CORNER, BEING THE NORTHWEST CORNER OF THE HEREIN DESCRIBED TRACT;

THENCE WITH THE NORTH LINE OF THE HEREIN DESCRIBED TRACT THE FOLLOWING COURSES AND DISTANCES:

NORTH 89 DEGREES 10 MINUTES 42 SECONDS EAST, A DISTANCE OF 32.89 FEET TO A 1/2 INCH IRON ROD WITH A RED CAP STAMPED "B&D SURVEYING" SET FOR CORNER;

NORTH 00 DEGREES 26 MINUTES 59 MINUTES EAST, A DISTANCE OF 21.31 FEET TO A 1/2 INCH IRON ROD WITH A YELLOW CAP STAMPED "T. EDWARDS TROY RPLS 1869" FOUND FOR CORNER;

SOUTH 86 DEGREES 30 MINUTES 51 SECONDS EAST, A DISTANCE OF 12.34 FEET TO A 1/2 INCH IRON ROD WITH A YELLOW CAP STAMPED "T. EDWARDS TROY RPLS 1869" FOUND FOR CORNER;

SOUTH 00 DEGREES 59 MINUTES 24 SECONDS WEST, A DISTANCE OF 23.86 FEET TO A PK NAIL SET FOR CORNER;

SOUTH 88 DEGREES 18 MINUTES 57 SECONDS EAST, A DISTANCE OF 282.63 FEET TO A 1/2 INCH IRON ROD WITH A YELLOW CAP STAMPED "T. EDWARDS TROY RPLS 1869" FOUND FOR THE NORTHEAST CORNER OF THE HEREIN DESCRIBED TRACT;

THENCE SOUTH 01 DEGREE 02 MINUTES 07 SECONDS WEST, WITH THE EAST LINE OF THE HEREIN DESCRIBED TRACT, A DISTANCE OF 124.36 FEET TO THE POINT OF BEGINNING, AND CONTAINING 1.000 ACRE OR 43,543 SQUARE FEET OF LAND, PLUS OR MINUS.

THIRTY FOOT INGRESS/EGRESS EASEMENT

BEING A 0.408 ACRE TRACT OF LAND SITUATED IN THE WILLIAM RICHIE SURVEY, ABSTRACT NUMBER 704, IN THE CITY OF RHOME, WISE COUNTY, TEXAS, AND BEING A PORTION OF THAT CERTAIN TRACT OF LAND DESCRIBED BY DEED TO WILLIAM F. RUNYAN II AND WIFE, MARY KATHRYN RUNYAN, AS RECORDED IN VOLUME 391, PAGE 567, DEED RECORDS, WISE COUNTY, TEXAS (DRWCT), AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT THE MOST SOUTHEASTERLY CORNER OF SAID RUNYAN TRACT AND THE MOST EASTERLY NORTHEAST CORNER OF THAT CERTAIN TRACT OF LAND DESCRIBED BY DEED TO JAMES H. SLIMP AND WIFE, RAY LENE SLIMP, AS RECORDED IN VOLUME 388, PAGE 432, DRWCT, SAID POINT LYING WITHIN COUNTY ROAD 4360;

THENCE SOUTH 88 DEGREES 59 MINUTES 37 SECONDS WEST, WITH THE COMMON LINE OF SAID RUNYAN TRACT AND SAID SLIMP TRACT, A DISTANCE OF 592.01 FEET TO A 1/2 INCH IRON ROD WITH A RED CAP STAMPED "B&D SURVEYING" SET FOR THE SOUTHWEST CORNER OF THE HEREIN DESCRIBED TRACT, BEING THE SOUTHEAST CORNER OF THAT CERTAIN TRACT OF LAND DESCRIBED BY DEED TO JAMES D. BARKER AND WIFE, CATHERINE B. BARKER, AS RECORDED IN VOLUME 1297, PAGE 578, DRWCT;

THENCE DEPARTING THE NORTH LINE OF SAID SLIMP TRACT, NORTH 01 DEGREE 02 MINUTES 07 SECONDS EAST, WITH THE EAST LINE OF SAID BARKER TRACT, A DISTANCE OF 30.02 FEET TO A POINT FOR CORNER, BEING THE NORTHWEST CORNER OF THE HEREIN DESCRIBED TRACT;

THENCE DEPARTING THE EAST LINE OF SAID BARKER TRACT, NORTH 88 DEGREES 59 MINUTES 37 SECONDS EAST, TRAVERSING THROUGH SAID RUNYAN TRACT AND WITH THE NORTH LINE OF THE HEREIN DESCRIBED TRACT, A DISTANCE OF 590.95 FEET TO A POINT FOR CORNER, BEING THE

NORTHEAST CORNER OF THE HEREIN DESCRIBED TRACT, SAID POINT LYING IN THE EAST LINE OF SAID BARKER TRACT AND LYING WITHIN THE AFOREMENTIONED COUNTY ROAD 4360;

THENCE SOUTH 01 DEGREE 00 MINUTES 23 SECONDS EAST, WITH THE EAST LINE OF THE HEREIN DESCRIBED TRACT, SAME BEING THE EAST LINE OF SAID RUNYAN TRACT, AND BEING WITHIN SAID COUNTY ROAD 4360, A DISTANCE OF 30.04 FEET TO THE POINT OF BEGINNING, AND CONTAINING 0.408 ACRES OR 17,755 SQUARE FEET OF LAND, PLUS OR MINUS.

Date of Sale: November 03, 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 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, *LAKEVIEW LOAN SERVICING, LLC*, the owner and holder of the Note, has requested Auction.com, LLC whose address is 1 Mauchly Irvine, CA 92618 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 *LAKEVIEW LOAN SERVICING, LLC* 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, Auction.com, LLC whose address is 1 Mauchly Irvine, CA 92618 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 Auction.com, LLC whose address is 1 Mauchly Irvine, CA 92618 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

Auction.com, 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

T.S. #: 2026-23177-TX
RTS 2026-004463

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: 11/3/2026

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 DOOR OF THE FIRST FLOOR IN THE SOUTHEAST CORNER OF THE WISE COUNTY COURT CENTER, LOCATED AT 101 1/2 NORTH TRINITY ST, 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 5, BLOCK J OF CHISHOLM SPRINGS, PHASE 2, A SUBDIVISION IN WISE COUNTY, TEXAS ACCORDING TO THE FINAL MAP OR PLAT THEREOF RECORDED IN CABINET E, SLIDE 153 OF THE MAP RECORDS OF WISE COUNTY AND REFERENCED TO BY INSTRUMENT FILED FOR RECORD UNDER WISE COUNTY CLERK'S FILE NO. 201907769.

Commonly known as: 127 BANDANA CIR NEWARK TX 76071

3. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated **10/7/2021** and recorded in the office of the County Clerk of Wise County, Texas, recorded on **10/11/2021** under County Clerk's File No **202116521**, in Book -- and Page -- in the Real Property Records of Wise County, Texas.

Grantor(s):	**LOREN MICHAEL SAUCIER, A SINGLE MAN**
Original Trustee:	Thomas E. Black, Jr.
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for CMG MORTGAGE, INC. dba CMG FINANCIAL, its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

POSTED
AT 2:48 o'clock P M
SEP 17 2026

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

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.

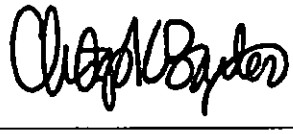
6. **Obligations Secured.** The Deed of Trust provides that it secures the payment of the indebtedness and obligations described therein (collectively, the "Obligations"), including, but not limited to: (1) the promissory note in the original principal amount of $340,000.00, executed by LOREN MICHAEL SAUCIER, A SINGLE MAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for CMG MORTGAGE, INC. dba CMG 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: 9/14/2026

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

RTS 4083
Our Case Number: 26-01510-FC

NOTICE OF TRUSTEE'S SALE

WHEREAS, on March 31, 2023, DYNESHIA JONES, AN UNMARRIED WOMAN, executed a Deed of Trust/Security Instrument conveying to RICHARD A. RAMIREZ, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR AMCAP MORTGAGE, LTD. DBA GOLD FINANCIAL SERVICES, ITS SUCCESSORS AND ASSIGNS, in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 202304177 in the DEED OF TRUST OR REAL PROPERTY RECORDS of WISE COUNTY, TEXAS; and

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on TUESDAY, NOVEMBER 3, 2026 between ten o'clock AM and four o'clock PM and beginning not earlier than 01:00 PM or not later than three hours thereafter, I will sell said Real Estate at Wise County Court Center - 306 W Main, Decatur, TX, 76234 - South end of the building, by the flagpole in WISE COUNTY, TEXAS to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners' Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

Said Real Estate is described as follows: BEING A PART OF BLOCK 17 OF THE JAMES PROCTOR SURVEY, IN THE CITY OF DECATUR, WISE COUNTY, TEXAS, AND ALSO BEING A CERTAIN CALLED TRACT DESCRIBED IN INSTRUMENT RECORDED IN VOLUME 435, PAGE 837, DEED RECORDS, WISE COUNTY, TEXAS, BEING DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A ½" IRON ROD WITH A YELLOW PLASTIC CAP STAMPED STEADHAM R.P.L.S. 4281 SET FOR THE SOUTHWEST CORNER OF SAID BLOCK 17 IN THE NORTH RIGHT-OF-WAY LINE OF COTTONWOOD STREET AND IN THE EAST RIGHT-OF-WAY LINE OF MILLER STREET;

THENCE NORTH 00 DEGREES 00 MINUTES 00 SECONDS EAST, WITH THE EAST RIGHT-OF-WAY LINE OF SAID MILLER STREET, A DISTANCE OF 180.00 FEET TO A ½" IRON ROD WITH A YELLOW PLASTIC CAP STAMPED STEADHAM R.P.L.S. 4281 SET IN A FENCE LINE FOR THE NORTHEAST CORNER OF THE TRACT HEREIN DESCRIBED;

THENCE SOUTH 85 DEGREES 29 MINUTES 14 SECONDS EAST, WITH THE GENERAL COURSE OF A FENCE, A DISTANCE OF 80.25 FEET TO A ½" IRON ROD WITH A YELLOW PLASTIC CAP STAMPED STEADHAM R.P.L.S. 4281 SET IN A FENCE LINE FOR THE OCCUPIED NORTHEAST CORNER OF THE TRACT HEREIN DESCRIBED;

THENCE SOUTH 00 DEGREES 00 MINUTES 00 SECONDS WEST, A DISTANCE OF 173.69 FEET TO A ½" IRON ROD WITH A YELLOW PLASTIC CAP STAMPED STEADHAM R.P.L.S. 4281 SET FOR THE SOUTHEAST CORNER OF THE TRACT HEREIN DESCRIBED IN THE NORTH RIGHT-OF-WAY LINE OF SAID COTTONWOOD ST.;

THENCE NORTH 90 DEGREES 00 MINUTES 00 SECONDS WEST, A DISTANCE OF 80.00 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.325 ACRES OF LAND.

Property Address: 303 EAST COTTONWOOD ST, DECATUR, TX 76234
Mortgage Servicer: SERVICEMAC
Noteholder: AMERIHOME MORTGAGE COMPANY, LLC
9726 OLD BAILES RD., SUITE 200, FORT MILL, SC 29707

The Mortgage Servicer is authorized to represent the Noteholder by virtue of a servicing agreement with the Noteholder. 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.

ACTIVE MILITARY SERVICE NOTICE

Assert and protect your rights as a member of the armed forces of the United States. If you or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or

POSTED
AT 10:23 o'clock A M
SEP 10 2026

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

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.

WITNESS MY HAND this 10th day of Sept. 2026

Donna Stoderman

Authorized Agent of Auction.com, LLC as Substitute Trustee. Resolve Trustee Services, LLC, Marinosci Law Group, PC.

Substitute Trustee Address:

Marinosci Law Group, P.C.
16415 Addison Road, Suite 725
Addison, TX 75001
(972) 331-2300

POSTED
AT 8:44 o'clock A M
SEP 03 2026

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

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

BLANCA TIJMA, COUNTY CLERK
WISE COUNTY, TEXAS
By CHRIS SHENKIR Deputy

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

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

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

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. Cenlar FSB is acting as the Mortgage Servicer for the Mortgagee. Cenlar FSB, is representing the Mortgagee, whose address is: 425 Phillips Blvd, Ewing, NJ 08618.

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

SALE INFORMATION

Date of Sale: 11/03/2026 **Earliest Time Sale Will Begin: 1:00 PM**

Location of Sale: **The place of the sale shall be: WISE** County Courthouse, Texas at the following location: On the southeast porch of the Wise County Courthouse steps, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

TERMS OF SALE

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

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. **Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "AS IS," "WHERE IS" condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the Deed of Trust.**

NOTICE OF FORECLOSURE SALE

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

1. ***Property to Be Sold.*** The property to be sold is described as follows: LOT 10, BLOCK G, 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.

2. ***Instrument to be Foreclosed.*** The instrument to be foreclosed is the Deed of Trust dated 05/23/2023 and recorded in Document 202306795 real property records of Wise County, Texas.

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

Date:	11/03/2026
Time:	01:00 PM
Place:	Wise County, Texas at the following location: AT THE DOOR OF THE FIRST FLOOR IN THE SOUTHEAST CORNER OF THE WISE COUNTY COURTHOUSE LOCATED AT 101 1/2 NORTH TRINITY OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

4. ***Terms of Sale.*** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust.

5. ***Obligations Secured.*** The Deed of Trust executed by JOSE L HERNANDEZ, JR. AND ELISA SIBONEY MARTINEZ, provides that it secures the payment of the indebtedness in the original principal amount of $316,864.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. MIDFIRST BANK is the current mortgagee of the note and deed of trust and MIDFIRST BANK is mortgage servicer. A servicing agreement between the mortgagee, whose address is MIDFIRST BANK c/o MIDFIRST BANK, 999 N.W. Grand Blvd, Oklahoma City, OK 73118 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

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

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

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

For additional sale information visit: www.xome.com or (844) 400-9663

Certificate of Posting

I am Donna Stockman whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 08/27/26 I filed this Notice of Foreclosure Sale at the office of the Wise County Clerk and caused it to be posted at the location directed by the Wise County Commissioners Court.

POSTED
AT 2:24 o'clock P M

AUG 27 2026

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

CHRIS SHENKIR

26-000304-365-1 // 144 RUNNING RIVER DR, BOYD, TX 76023-0000

306 W KENTUCKY ST
CHICO, TX 76431

00000010321008

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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

1. **Date, Time, and Place of Sale.**
   Date: November 03, 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 23, 2021 and recorded in Document INSTRUMENT NO. 202110451 real property records of WISE County, Texas, with JUSTIN R MULLINS AN UNMARRIED MAN AND BRANDY N PRICE 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 JUSTIN R MULLINS AN UNMARRIED MAN AND BRANDY N PRICE AN UNMARRIED WOMAN, securing the payment of the indebtednesses in the original principal amount of $185,576.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING 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. NEWREZ LLC d/b/a SHELLPOINT MORTGAGE SERVICING, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o NEWREZ LLC d/b/a SHELLPOINT MORTGAGE SERVICING
55 BEATTIE PLACE
SUITE 100
GREENVILLE, SC 29601-2743

POSTED
AT 12:15 o'clock P M
AUG 20 2026
BLANCA TUMA, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ Deputy
CHRIS SHENKIR

NTSS00000010321008

306 W KENTUCKY ST
CHICO, TX 76431

00000010321008

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 8/20/26 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: 8/20/26

EXHIBIT "A"

BEING A PART OF BLOCK NO. 6 OF THE ROCK ISLAND ADDITION TO THE CITY OF CHICO, IN WISE COUNTY, TEXAS, ACCORDING TO THE PLAT OF SAID ADDITION RECORDED IN VOLUME 26, PAGE 516, DEED RECORDS, WISE COUNTY, TEXAS, (D.R.W.C.T.) AND BEING THE SAME TRACT OF LAND AS DESCRIBED IN CONVEYANCE TO JOSE SERNA, RECORDED IN INSTRUMENT NO. 201909739, D.R.W.C.T. AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS;

BEGINNING, AT A 1/2" IRON ROD SET AT THE SOUTHWEST CORNER OF SAID BLOCK NO. 6, AT THE INTERSECTION OF THE NORTH RIGHT-OF-WAY LINE OF KENTUCKY STREET, (50' RIGHT-OF-WAY) AND THE EAST RIGHT-OF-WAY LINE OF MCCRACKEN STREET, (60' RIGHT-OF-WAY), BEING THE SOUTHWEST CORNER AND POINT OF BEGINNING OF THE HEREIN DESCRIBED TRACT OF LAND;

THENCE, N 00 41' 00" W, ALONG AND WITH THE EAST RIGHT-OF-WAY LINE OF MCCRACKEN STREET AND THE WEST LINE OF SAID BLOCK NO. 6, 150.00 FEET TO A 1/2" IRON ROD SET IN THE SOUTH LINE OF A 20' ALLEY;

THENCE, N 89 19' 00" E, ALONG AND WITH THE SOUTH LINE OF SAID 20' ALLEY, 65.00 FEET TO A 1/2" IRON ROD SET AT THE NORTHWEST CORNER OF A TRACT OF LAND CONVEYED TO JESUS AND JAN DELGADO, RECORDED IN VOLUME 1237, PAGE 226, D.R.W.C.T.;

THENCE, S 00 41' 00" E, ALONG AND WITH THE WEST LINE OF SAID DELGADO TRACT, 150.00 FEET TO A 1/2" IRON ROD SET AT THE SOUTHWEST CORNER OF SAID DELGADO TRACT, IN THE SOUTH LINE OF SAID BLOCK NO. 6 AND IN THE NORTH RIGHT-OF-WAY LINE OF KENTUCKY STREET;

THENCE, S 89 19' 00" W, ALONG AND WITH THE SOUTH LINE OF SAID BLOCK NO. 6 AND THE NORTH RIGHT-OF-WAY LINE OF KENTUCKY STREET, 65.00 FEET TO THE POINT OF BEGINNING, CONTAINING 9,750 SQUARE FEET OR 0.2238 ACRES OF LAND.

T.S. #: 2026-26391-TX

RTS 2026-003715

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: 11/3/2026

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 DOOR OF THE FIRST FLOOR IN THE SOUTHEAST CORNER OF THE WISE COUNTY COURT CENTER, LOCATED AT 101 1/2 NORTH TRINITY ST, 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 13, BLOCK 1, TWIN LAKES, AN ADDITION TO WISE COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN PLAT CABINET D, SLIDE 249, PLAT RECORDS OF WISE COUNTY, TEXAS.
Commonly known as: 156 MCCRAE LN BOYD, TX 76023

3. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated **11/17/2020** and recorded in the office of the County Clerk of Wise County, Texas, recorded on **12/2/2020** under County Clerk's File No **202016720**, in Book -- and Page -- in the Real Property Records of Wise County, Texas.

Grantor(s):	**COLE CLAYTON a married man joined pro froma by wife HEATHER BENAVIDES**
Original Trustee:	Black, Mann & Graham
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Mortgage Corporation, its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

POSTED
AT 12:5 o'clock P M
AUG 20 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 $191,823.00, executed by COLE CLAYTON a married man joined pro froma by wife HEATHER BENAVIDES, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Mortgage Corporation, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of 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: 8/17/2026

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