

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 4/21/2020	Grantor(s)/Mortgagor(s): COURTNEY R GARNER, AN UNMARRIED WOMAN
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: 471 Page: 338 Instrument No: 52075	Property County: MCCULLOCH
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: 8/4/2026	Earliest Time Sale Will Begin: 10:00 AM
Place of Sale of Property: McCulloch County Courthouse, 199 Courthouse Square, Brady, TX 76825 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Auction.com, LLC, Thomas L. Swearingen, Louis Starzel, T. Reynolds Rossington, Martha Rossington, Kim Anderson, Ron Anderson, Jay Jacobs, Alexis Mendoza or Kevin Key, 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: 6/9/2026

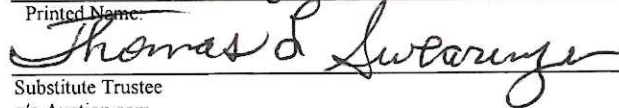
Dated: June 11, 2026



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

Thomas L. Swearingen

Printed Name:



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

POSTED

JUN 11 2026

MH File Number: TX-26-129324-POS
Loan Type: FHA

Christine A. Jones
McCulloch, County Clerk

Exhibit A

Being 0.172 acres of land and being all of Lot B and a portion of Lot D of the Hall Addition in the City of Brady, McCulloch County, Texas as shown on plat recorded in Volume 27, Page 339 of the Deed Records of McCulloch County, Texas and being all of that certain tract described in Volume 49, Page 573 of the Deed of Trust Records of McCulloch County, Texas and further described in Volume 128, Page 471 of said Deed Records; Said 0.172 acre tract being more particularly described as follows and as surveyed under the supervision of Searchers Land Surveying, LLC in February 2020:

Beginning at a 1/2 inch iron rod found in the West line of South College Street for the Southeast corner of Lot A of said Hall Addition, the Northeast corner of said Lot B, the Southeast corner of that certain tract described in Volume 446, Page 402 of the Official Public Records of McCulloch County, Texas and the Northeast corner hereof and from which a 1/2 inch iron rod found at the intersection of the South line of Thirteenth Street and the West line of said South College Street for the Northeast corner of said Lot A and the Northeast corner of said tract described in Volume 446, Page 402 bears North 00° 24' 14" East a distance of 72.50 feet and a 1/2 inch iron rod found at the intersection of the North line of said West Thirteenth Street and the East line of said South College Street for the Southwest corner of Lot 7, Block 14 of the Jones Addition as shown on plat recorded in Volume 2, Page 479 of said Deed Records bears North 22° 29' 31" East a distance of 131.92 feet and a 1/2 inch iron rod found at the intersection of the West line of South High Street and the North line of said West Thirteenth Street for the Southeast corner of Lot 6 of said Block 14 bears North 70° 22' 59" East a distance of 356.48 feet;

Thence South 00° 24' 14" West a distance of 70.00 feet along the West line of said South College Street and the East line of said Lot B to a 1/2 inch iron rod set for the Northeast corner of Lot C of said Hall Addition, the Southeast corner of said Lot B, the Northeast corner of that certain tract described as Tract 3 in Volume 128, Page 471 of said Deed Records and the Southeast corner hereof and from which a 1/2 inch iron rod found in the East line of said South College Street for the Northwest corner of Lot J of said Hall Addition and the Southwest corner of Lot I of said Hall Addition bears South 30° 37' 17" East a distance of 96.24 feet;

Thence North 89° 33' 30" West a distance of 106.71 feet along the North line of said Lot C, the South line of said Lot B and the North line of said Tract 3 crossing said Lot D and that certain tract described in Volume 100, Page 10 of said Deed Records to a 1/2 inch iron rod set in the East line of an alley, the West line of said Lot D and the West line of said tract described in Volume 100, Page 10 for the Southwest corner hereof and from which a 1/2 inch iron rod with a cap marked "SKG ENGINEERS" found at the intersection of the North line of West Fifteenth Street and the East line of said alley for the Southwest corner of Lot 4, Block 3 of the Rockett Addition as shown on plat recorded in Volume 27, Page 334 of said Deed Records bears South 00° 09' 06" West a distance of 727.66 feet;

Thence North 00° 09' 06" East a distance of 70.00 feet along the East line of said alley, the West line of said Lot D and the West line of said tract described in Volume 100, Page 10 to a calculated point for the Southwest corner of said tract described in Volume 446, Page 402 and the Northwest corner hereof and from which a 2 inch pipe fence corner post found bears South 33° 40' 05" West a distance of 3.73 feet;

Thence South 89° 33' 30" East a distance of 107.02 feet crossing said Lot D and said tract described in Volume 100, Page 10 along the South line of said Lot A, the North line of said Lot B and the South line of said tract described in Volume 446, Page 402 to the point of beginning, containing 0.172 acres of land, more or less.