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CECILIA MCCUITALE

COUNTY CLERK, LLAND COUNTY, TEXAS

BY S. W. W. DEPUTY

DATE 11-30-2025

TIME 11-17am

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:	Grantor(s)/Mortgagor(s):
3/24/2022	JULIANA I. OSBORNE, A SINGLE WOMAN
Original Beneficiary/Mortgagee:	Current Beneficiary/Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.	Lakeview Loan Servicing, LLC
("MERS") SOLELY AS A NOMINEE FOR AMERICAN FINANCIAL	
RESOURCES, INC., ITS SUCCESSORS AND ASSIGNS	
Recorded in:	Property County:
Volume: N/A	LLANO
Page: N/A	
Instrument No: 22 02662	
Mortgage Servicer:	Mortgage Servicer's Address:
LoanCare, LLC is representing the Current Beneficiary/Mortgagee under a	3637 Sentara Way,
servicing agreement with the Current Beneficiary/Mortgagee.	Virginia Beach, VA 23452
Date of Sale: 4/1/2025	Earliest Time Sale Will Begin: 10:00AM
Place of Sale of Property: THE SOUTH DOOR OF THE LLANO COUNTY COURTHOUSE ON THE STEPS OR AS DESIGNATED BY	
THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO	
SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: 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, Martha Rossington or T. Reynolds Rossington, 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(1): 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: 1/24/2025

Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060

Plano, TX 75075 Attorneys for LoanCare, LLC

Dated:

Printed Name:

Substitute Trustee c/o Xome

1255 West 15th Street, Suite 1060

Plano. TX 75075

TX-24-105910-POS

EXHIBIT "A"

Being Lot Nos. Three Hundred Twenty-Six (326), Three Hundred Twenty-Seven (327) and Three Hundred Twenty-Eight (328), Buchanan Lake Village, Unit No. Ten (10), a subdivision located in Llano County, Texas, according to the map or plat thereof of record in Volume 1, Page 68, Deed Records of Llano County, Texas; together with all rights, privileges and appurtenances pertaining thereto, including but not limited to: water rights, claims, permits, strips and gores, easements, and cooperative or association memberships.