

#112

FILED
NICOLE TANNER, COUNTY CLERK
HILL COUNTY, TEXAS

2025 NOV 20 AM 9:41

TS No.: 2025-06507
25-000112-568

Notice of Substitute Trustee Sale

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

1. Date, Time and Place of Sale.

Date: 02/03/2026

Time: The sale will begin at 11:00 AM or not later than three hours after that time

Place: Hill County, Texas at the following location: **EAST DOOR OF THE HILL COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

Property Address: 13027 Eagles Nest Dr., Whitney, TX 76692

2. Terms of Sale: The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust. Any conveyance of the property is subject to all matters of record affecting the property. If the sale is set aside or otherwise rescinded, the Purchaser at the sale shall be entitled to the return of the funds paid pursuant to section 51.016 of the Texas Property Code.

3. Instrument to be Foreclosed: The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 08/25/2023 and recorded 08/30/2023 in Book OPR VOL 2277, Page 1 Document 00150261, Re-filed 02/13/2025 in Book OPR VOL 2359, Page 72 Document 00163292, real property records of Hill County, Texas, with **Robert Ray and Aryelle Ray, Husband and Wife** grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, ITS SUCCESSORS AND ASSIGNS as Lender, SERVIS ONE, INC DBA BSI FINANCIAL SERVICES as Beneficiary.

4. Appointment of Substitute Trustee: In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

5. Obligation Secured: Deed of Trust or Contract Lien executed by **Robert Ray and Aryelle Ray, Husband and Wife**, securing the payment of the indebtedness in the original principal amount of **\$372,847.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **SERVIS ONE, INC DBA BSI FINANCIAL SERVICES** is the current mortgagee of the note and deed of trust or contract lien.

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

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

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

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

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

Date: 11/18/2025

Manisa Vidrine
Printed Name: Manisa Vidrine

Entra Default Solutions, LLC
1355 Willow Way, Suite 115
Concord, CA 94520
Telephone: (925) 272-4993

Authorized Agent of the Mortgagee or Mortgage Servicer

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

I am Donna Stockman ^{Certificate of Posting} 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 11/20/25 I filed this Notice of Foreclosure Sale at the office of the Hill County Clerk and caused it to be posted at the location directed by the Hill County Commissioners Court.

EXHIBIT A

ALL THAT CERTAIN LOT, TRACT, OR PARCEL OF LAND BEING ALL OF LOT 27 OF THE WHITE BLUFF THIRTEEN SUBDIVIION IN HILL COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN SLIDE A-138 OF THE OFFICIAL PLAT RECORDS OF HILL COUNTY. SAID LAND IS ALL THAT CERTAIN TRACT DESCRIBED IN A DEED FROM RENE VICUNA TO RELENTLESS DEVELOPMENT, LLC RECORDED IN VOLUME 2139, PAGE 357 OF THE OFFICIAL PUBLIC RECORDS OF HILL COUNTY, TEXAS, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A HALF INCH IRON ROD FOUND IN THE EAST LINE OF EAGLE'S NEST DRIVE FOR THE SOUTHWEST CORNER OF SAID LOT 27;

THENCE WITH THE EAST LINE OF EAGLE'S NEST DRIVE, N 09 DEGREES 24 MINUTES 45 SECONDS E 58.76 FEET TO A POINT FOR THE BEGINNING OF A CURVE TO THE RIGHT;

THENCE CONTINUING WITH THE EAST LINE OF EAGLE'S NEST DRIVE AND ALONG SAID CURVE HAVING A RADIUS OF 623.21 FEET, N 10 DEGREES 21 MINUTES 12 SECONDS E FOR A CHORD DISTANCE OF 23.58 FEET, AN ARC DISTANCE OF 23.58 FEET, TO A HALF INCH IRON ROD FOUND FOR THE NORTHWEST CORNER OF SAID LOT 27;

THENCE S 78 DEGREES 22 MINUTES 55 SECONDS E 139.64 FEET TO A HALF INCH IRON ROD FOUND IN THE WEST LINE OF THAT CERTAIN "OLD COURSE TRACT 3" DESCRIBED IN A DEED TO WHITE BLUFF PROPERTY OWNER'S ASSOCIATION RECORDED IN VOLUME 1973, PAGE 65 OF THE OFFICIAL PUBLIC RECORDS OF HILL COUNTY FOR THE NORTHEAST CORNER OF SAID LOT 27;

THENCE WITH THE WEST LINE OF SAID "TRACT 3", S 09 DEGREES 26 MINUTES 30 SECONDS W 77.02 FEET TO A HALF INCH IRON ROD FOUND FOR THE SOUTHEAST CORNER OF SAID LOT 27;

THENCE N 80 DEGREES 33 MINUTES 41 SECONDS W 140.09 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.256 ACRES OF LAND, MORE OR LESS.