

#45

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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

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

DATE: May 5, 2026

TIME: 01:00 PM

PLACE: Hill County Courthouse, 1 North Waco Street, Hillsboro, TX 76645, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court

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 50.009 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. This transaction may be subject to the FinCEN Residential Real Estate Reporting Rule ("RRE Rule") issued pursuant to the Bank Secrecy Act, effective March 1, 2026. Information necessary to comply with the RRE Rule must be obtained and provided to the Reporting Person, as defined in the RRE Rule, prior to the recording of any deed.

3. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated February 28, 2023 and recorded as Deed Book 2244, Page 396, in real property records of Hill County, Texas.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by Brian Cunningham, securing the payment of the indebtedness in the original principal amount of \$321,100.00, and obligations therein described including but not limited to the promissory note; and all modifications renewals and extensions of the promissory note. Freedom Mortgage Corporation is the current mortgagee of the note and deed of trust or contract lien.

5. **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.

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

Field notes for the survey of that certain lot, tract, or parcel of land being all of Lot 155 of the White Bluff Twenty Three Subdivision in Hill County, Texas, according to plat recorded in Slide B-144 of the Official Plat Records of Hill County. Said land is all that certain tract described in a deed from Odis Wesley Nichols, Jr. to Eugene Solis recorded in Volume 1561, Page 812 of the Official Public Records of Hill County, more particularly described as follows:



BEGINNING at a 1/2" iron rod with cap stamped "INCE RPLS #5175" found in the east line of Whispering Meadow Drive for the southwest corner of said Lot 155:

THENCE with the east line of Whispering Meadow Drive and along a curve to the left having a radius of 133.32 feet, N23°47'26"W for a chord distance of 32.87 feet, an arc distance of 32.96 feet, to a 1/2" iron rod with cap stamped "INCE RPLS #5175" found for the end of said curve and for the beginning of a curve to the right;

THENCE continuing along the east and southeast line of Whispering Meadow Drive and along said curve having a radius of 76.46 feet, N14°34'00"E for a chord distance of 108.49 feet, an arc distance of 120.62 feet, to a 1/2" iron rod with cap stamped "INCE RPLS #5175" found for the end of said curve;

THENCE with the south line of Whispering Meadow Drive, N59°36'33"E 43.45 feet to a 1/2" iron rod found for the northeast corner of said Lot 155;

THENCE generally along a wrought iron fence as extended, S30°20'33"E 140.06 feet to a 1/2" iron rod found at a fence corner for the southeast corner of said Lot 155;

THENCE S73°30'30"W 127.51 feet to the place of beginning, containing 0.317 acres of land.

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 Services is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the property referenced above. Freedom Mortgage Corporation as Mortgage Servicer, is representing the current mortgagee, whose address is:

**11988 Exit 5 Pkwy
Bldg 4
Fishers, Indiana 46037**

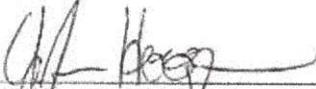
8. **Appointment of Substitute Trustee.** In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint Jennifer Hooper, Auction.com, LLC, whose address is c/o Brock & Scott, 4225 Wingren Drive, Suite 105, Irving, TX 75602, Substitute Trustee to act under and by virtue of said Deed of Trust.
9. **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 the Mortgagor, the Mortgagee, or the Mortgagee's attorney. The sale will be subject to confirmation by the Substitute Trustee, including but not limited to that the successful bidder has timely provided all information required for reporting under the Rule, 89 FR 70258.

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE

23155 Whispering Meadow Dr
Whitney, TX 76692

**OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED
AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

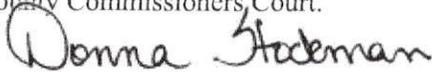
Date: 3/17/2026



Jennifer Hooper

Certificate of Posting

I am Donna Stockman whose address is 4225 Wingren Drive, Suite 105, Irving, TX 75602. I
declare under penalty of perjury that on 03/19/2026 I filed this Notice of [Substitute]
Trustees 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.



Declarant's Name: Donna Stockman
Date: 03/19/2026