

JAN 08 2026  
TIME: 10:15AM  
COUNTY CLERK OFFICE

**NOTICE OF SUBSTITUTE 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.**

Matter No.: 140561-TX

Date: January 5, 2026

County where Real Property is Located: Morris

ORIGINAL MORTGAGOR: CHARLEY FERNANDEZ AND WIFE, SANTA JACQUELINE  
FERNANDEZ

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS  
BENEFICIARY, AS NOMINEE FOR NATIONS LENDING  
CORPORATION, ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: LAKEVIEW LOAN SERVICING, LLC

MORTGAGE SERVICER: LOANCARE, LLC

DEED OF TRUST DATED 4/29/2021, RECORDING INFORMATION: Recorded on 5/4/2021, as Instrument No.  
2021-000726 in Book 590 Page 7 and later modified by a loan modification agreement recorded as Instrument 2023-  
001524 on 09/25/2023

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): **BEING ALL OF THAT CERTAIN TRACT OF  
LAND CONVEYED TO BRUCE HARWELL BY DEED RECORDED IN VOLUME 387 PAGE 309,  
OFFICIAL PUBLIC RECORDS, MORRIS COUNTY, TEXAS (OPR). MORE COMPLETELY  
DESCRIBED IN ATTACHED EXHIBIT "A"**

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **2/3/2026**, the foreclosure sale will be conducted in  
Morris County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas  
Property Code as the place where the foreclosure sales are to take place. If no place is designated by the  
Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The  
trustee's sale will be conducted no earlier than **10:00 AM**, or not later than three (3) hours after that time, by one of  
the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on  
any lien indebtedness superior to the Deed of Trust.

LOANCARE, LLC is acting as the Mortgage Servicer for LAKEVIEW LOAN SERVICING, LLC who is the  
Mortgagee of the Note and Deed of Trust associated with the above referenced loan. LOANCARE, LLC, as  
Mortgage Servicer, is representing the Mortgagee, whose address is:

LAKEVIEW LOAN SERVICING, LLC  
c/o LOANCARE, LLC  
3637 SENTARA WAY  
VIRGINIA BEACH, VA 23452-4262

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



Matter No.: 140561-TX

authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

**WHEREAS**, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE AUCTION.COM, LLC, AGENCY SALES AND POSTING, LLC, ALDRIDGE PITE, LLP** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Auction.com, 1 Mauchly, Irvine, CA 92618.

**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.**

By: Hollis Hamilton  
Hollis Rose Hamilton, Attorney  
Aldridge Pite, LLP  
3333 Camino Del Rio South, Suite 225  
San Diego, California 92108

**Return to:**  
ALDRIDGE PITE, LLP  
3333 Camino Del Rio South, Suite 225  
P.O. BOX 17935  
SAN DIEGO, CA 92108-0935  
FAX #: 619-590-1385  
Phone: (866) 931-0036

**EXHIBIT "A"**

Being all of that certain tract of land conveyed to Bruce Harwell by deed recorded in volume 387 page 309, Official Public Records, Morris County, Texas (OPR). This property is situated in the M. Williamson Survey, Abstract No. 307, Morris County, Texas and is more specifically described by **METES AND BOUNDS**, to wit:

**POINT OF BEGINNING (POB):** Being a 60d Nail Set in the paved portion of County Road 1203 for the northwest corner of this tract, same being the former northwest corner of a tract of land of which this tract was severed, conveyed to James Bennett, same being the southwest corner of a tract of land conveyed to Mona Davis by deed recorded in volume 497 page 1, OPR. This POB is also in a called road or an apparent drive way to the eastern adjoiner of this tract.

**THENCE:** North 90 degrees 00 minutes 00 seconds East (reference bearing line) along said road/driveway for a distance 211.65 feet to a 60d Nail set for northeast corner of this tract, same being the most northerly northwest corner of the remainder of a tract of land conveyed to Helen Bennett (heir of James Bennet) by deed recorded in volume 150 page 101, Deed Records, Morris County, Texas (DR).

**THENCE:** South 01 degrees 15 minutes 15 seconds West, leaving said road/driveway, at 20.00 feet, passing the northwest corner of a tract of land conveyed to Vera Ellison by deed recorded in volume 216 page 383, OPR, thence continuing for a total distance of 104.00 feet to a 1/2" Capped "RPLS 6020" Steel Rod Set (CSRS) for the southwest corner of this tract, same being a northeast corner in said Bennett tract. From this corner a Steel T-Post found for the southwest corner of said Ellison tract, bears the same course, 20.00 feet.

**THENCE:** South 89 degrees 59 minutes 36 seconds West, with a north line of said Bennett tract for a distance of 209.69 feet to a CSRS for the southwest corner of this tract, same being the most westerly northwest corner of said Bennett tract, same also being in the apparent right of way of said county road.

**THENCE:** North 00 degrees 10 minutes 19 seconds East for a distance of 104.00 feet to the **POINT OF BEGINNING**, containing 0.503 acres of land, more or less.