

## NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S 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.

*No*

### DEED OF TRUST INFORMATION:

Date: **June 11, 2021**  
Grantor(s): **Peggy J. Cowart**  
Original Mortgagee: **Mortgage Electronic Registration Systems, Inc., as nominee for NewRez LLC  
D/B/A NewRez Mortgage**  
Original Principal: **\$74,775.00**  
Recording Information: **2021-000007287**  
Property County: **Harrison**  
Property: **BEING ALL OF LOT 2, BLOCK 2, HOPE PLACE ADDITION, ACCORDING  
TO THE PLAT OF SAID ADDITION RECORDED IN CABINET A, SLIDE 21,  
PLAT RECORDS, HARRISON COUNTY, TEXAS.**  
Property Address: **1505 Hope Circle  
Marshall, TX 75670**

### **MORTGAGE SERVICING INFORMATION:**

**The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.**

Current Mortgagee: **NewRez LLC d/b/a Shellpoint Mortgage Servicing**  
Mortgage Servicer: **Shellpoint Mortgage Servicing**  
Mortgage Servicer: **75 Beattie Place**  
Address: **Greenville, SC 29601**

### **SALE INFORMATION:**

Date of Sale: **February 3, 2026**  
Time of Sale: **10:00 AM or within three hours thereafter.**  
Place of Sale: **At the door of the easternmost entrance to the Harrison County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.**  
Substitute Trustee: **Agency Sales and Posting, LLC, and Padgett Law Group, any to act**  
Substitute Trustee: **546 Silicon Dr., Suite 103**  
Trustee Address: **Southlake, TX 76092**

2025 DEC 11 AM 9:30  
HEATHER HENGEY  
CO. CLERK HARRISON  
*No*

FILED FOR RECORD

**APPOINTMENT OF 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.**

The undersigned is the attorney for the mortgagee and/or mortgage servicer, and in such capacity does hereby remove the original trustee and all successor substitute trustees under the above-described Deed of Trust and appoints in their place, any to act, those substitute trustees identified in the SALE INFORMATION section of this notice, whose address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092 as Substitute Trustee, who shall hereafter exercise all powers and duties to set aside the said original trustee under said Deed of Trust, and further does hereby request, authorize, and instruct said Substitute Trustees to conduct and direct the execution of remedies set aside to the beneficiary therein.

WHEREAS, the above-named Grantor(s) previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared, such default was reported to not have been cured, and all sums secured by such Deed of Trust are declared immediately due and payable.

WHEREAS, the original Trustee and any previously appointed Substitute Trustee under said Deed of Trust has been hereby removed and the herein described Substitute Trustees, have been appointed as Substitute Trustees and authorized by the Mortgage Servicer to enforce the power of sale granted in the Deed of Trust; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note is hereby accelerated, and all sums secured by the Deed of Trust are declared to be immediately due and payable.
2. The herein appointed Substitute Trustees, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien imposed by the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for the particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be sold "AS-IS", purchaser's will buy the property "at the purchaser's own risk" and "at his peril" and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interest of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.
5. 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, the Mortgagee's Attorney, or the duly appointed Substitute Trustee.

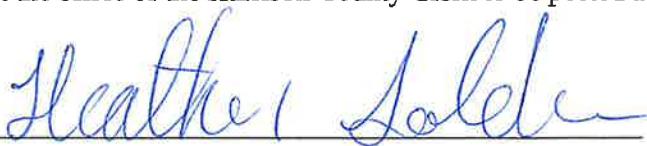
*PJMWS*

---

Michael J. Burns / Ronny George / Gabrielle A. Davis/ Paige Jones

**CERTIFICATE OF POSTING**

My name is Heather Golden, and my address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092. I declare under penalty of perjury that on December 11, 2025, I filed at the office of the Harrison County Clerk to be posted at the Harrison County courthouse this notice of sale.

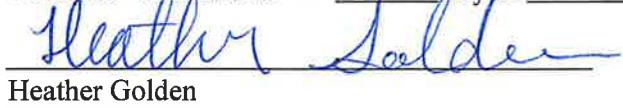


Declarant's Name: Heather Golden

Date: December 11, 2025

Padgett Law Group  
546 Silicon Dr., Suite 103, Southlake, TX 76092  
(850) 422-2520

WITNESS MY HAND this 11th. day of December, 2025.

  
Heather Golden

FILED FOR RECORD

2025 DEC 14 AM 10:43

509 W CROCKETT ST  
MARSHALL, TX 75670

0000010493690

HEATHER MINGAN  
CO. CLERK HARRISON CO

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

*Nor* DEPUTY

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: February 03, 2026

Time: The sale will begin at 10:00 AM or not later than three hours after that time.

Place: IMMEDIATELY OUTSIDE THE EASTERNMOST ENTRANCE TO THE HARRISON COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated November 05, 2021 and recorded in Document INSTRUMENT NO. 2021-000014100 real property records of HARRISON County, Texas, with MARQUESHA MASHE INGRAM, A SINGLE WOMAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by MARQUESHA MASHE INGRAM, A SINGLE WOMAN, securing the payment of the indebtedness in the original principal amount of \$245,471.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. LAKEVIEW LOAN SERVICING, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to Be Sold. The property to be sold is described in the attached Exhibit A.

6. 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 Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. LOANCARE, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o LOANCARE, LLC  
3637 SENTARA WAY  
VIRGINIA BEACH, VA 23452



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.

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead AUCTION.COM, LLC OR BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the 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.



Israel Saucedo

Certificate of Posting

My name is Kara Riley, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on December 4, 2025 I filed at the office of the HARRISON County Clerk and caused to be posted at the HARRISON County courthouse this notice of sale.



Declarant's Name: Kara Riley

Date: December 4, 2025

**EXHIBIT "A"**

A 0.409-ACRE LOT, TRACT OR PARCEL OF LAND SITUATED IN THE PETER WHETSTONE SURVEY, ABSTRACT NO. 756 HARRISON COUNTY, TEXAS, AND BEING PART OF THAT TRACT OF LAND CONVEYED TO RUBEN K ABNEY, AND RECORDED IN VOLUME 347, PAGE 62, OF THE DEED RECORDS, HARRISON COUNTY, TEXAS, SAME BEING ALL THAT TRACT OF LAND CONVEYED TO NAZIR AHMAD, AND RECORDED IN CLERK FILE NO. 2021-000006484, A/K/A PART OUTLOT 30-A, SOUTHWEST, SAID 0.409-ACRES BEING MORE FULLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 5/8-INCH IRON PIPE FOUND IN THE NORTH LINE OF WEST CROCKETT STREET, SAME BEING THE SOUTHWEST CORNER OF THE D&C INVESTMENTS LLC TRACT OF LAND SET OUT IN CLERK FILE NO. 2020-000002365, AND THE SOUTHEAST CORNER HEREOF;

THENCE S 87°44'00"W (BEARING BASIS) ALONG THE NORTH LINE OF WEST CROCKETT STREET, A DISTANCE OF 137.02 FEET TO A 5/8-INCH IRON PIPE FOUND FOR THE SOUTHEAST CORNER OF THE GLENDA FARLEY TRACT OF LAND SET OUT IN CLERK FILE NO. 2021-000004379, AND THE SOUTHWEST CORNER HEREOF;

THENCE N 00°06'40"E ALONG THE EAST LINE OF SAID GLENDA FARLEY TRACT A DISTANCE OF 133.26 FEET TO A 1-INCH STEEL AXLE FOUND FOR THE NORTHEAST CORNER OF SAID GLENDA FARLEY TRACT;

THENCE S 89°48'03"E A DISTANCE OF 136.25 FEET TO A 5/8-INCH IRON PIPE FOUND FOR THE NORTHEAST CORNER HEREOF;

THENCE S 00°10'56"E ALONG THE WEST LINE OF SAID D&C INVESTMENTS LLC TRACT A DISTANCE OF 127.37 FEET TO THE POINT OF BEGINNING, HAVING AN AREA OF 17797.96 SQUARE FEET, 0.409 ACRES,

**NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE**

*FILED FOR RECORD*

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.

**DEED OF TRUST INFORMATION:**

Date: **December 6, 2006**

Grantor(s): **Eric Scott Bradley, an unmarried man**

Original Mortgagee: **East Texas Lexington Mortgage Inc.**

Original Principal: **\$67,000.00**

Recording Information: **6018198**

Property County: **Harrison**

Property: **ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN HARRISON COUNTY, TEXAS, ABOUT 19 1/2 MILES NORTHWEST OF THE COURTHOUSE IN THE CITY OF MARSHALL, BEING 0.541 ACRE OF LAND, A PART OF THE DANIEL JONES SURVEY, A-370, AND BEING ALL OF THAT CERTAIN CALLED 0.54 ACRE TRACT DESCRIBED IN DEED FROM BOB GREEN, SHERIFF (FOR ROBERT REYNOLDS, ET UX) TO MARK L. POPP, ET UX, DATED MARCH 12, 1998, AND RECORDED IN VOLUME 1751, PAGE 248 OF THE HARRISON COUNTY OFFICIAL PUBLIC RECORDS, SAID 0.541 ACRE BEING MORE FULLY DESCRIBED AS FOLLOWS:**

**BEGINNING AT A 1/2" IRON ROD FOUND FOR CORNER AT THE NORTHWEST CORNER OF THE HEREIN DESCRIBED TRACT, SAME BEING THE NORTHEAST CORNER OF THAT CERTAIN CALLED 3.78 ACRE TRACT DESCRIBED IN DEED TO HARLEY JONES AND RECORDED IN VOLUME 709, PAGE 192 OF THE HARRISON COUNTY DEED RECORDS, AND BEING ON THE SOUTH RIGHT OF WAY LINE OF STATE HWY. 154;**

**THENCE NORTH 76 DEG. 08` 46" EAST, WITH SAID SOUTH RIGHT OF WAY LINE, 60.21 FEET TO A 1/2" IRON ROD FOUND FOR CORNER AT THE NORTHEAST CORNER OF THE HEREIN DESCRIBED TRACT AND THE NORTHWEST CORNER OF THE RESIDUE OF THAT CERTAIN CALLED 3.78 ACRE TRACT DESCRIBED IN DEED TO GRADY JONES AND RECORDED IN VOLUME 706, PAGE 343 OF SAID DEED RECORDS;**

**THENCE SOUTH 06 DEG. 36` 56" EAST, WITH THE NORTHERNMOST WEST LINE OF THE RESIDUE OF SAID GRADY JONES 3.78 ACRE TRACT, 305.94 FEET TO A 1/2" IRON ROD FOUND FOR CORNER AT THE SOUTHEAST CORNER OF THE HEREIN DESCRIBED TRACT, AND AN INTERIOR CORNER OF THE RESIDUE OF SAID GRADY JONES 3.78 ACRE TRACT;**

THENCE SOUTH 89 DEG. 37' 25" WEST, WITH THE WESTERNMOST NORTH LINE OF THE RESIDUE OF SAID GRADY JONES 3.78 ACRE TRACT, 99.61 FEET TO A 1/2" IRON ROD FOUND FOR CORNER AT THE SOUTHWEST CORNER OF THE HEREIN DESCRIBED TRACT AND THE WESTERNMOST NORTHWEST CORNER OF THE RESIDUE OF SAID GRADY JONES 3.78 ACRE TRACT, SAME BEING ON THE EAST LINE OF SAID HARLEY JONES 3.78 ACRE TRACT;

THENCE NORTH 01 DEG. 10` 00" EAST, WITH THE EAST LINE OF SAID HARLEY JONES 3.78 ACRE TRACT, 290.21 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.541 ACRE OF LAND.

Property Address: **22059 State Highway 154  
Harleton, TX 75651**

**MORTGAGE SERVICING INFORMATION:**

**The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.**

Current Mortgagee: **SELENE FINANCE, LP**  
Mortgage Servicer: **Selene Finance LP**  
Mortgage Servicer **3501 Olympus Boulevard**  
Address: **5th Floor, Suite 500**  
**Dallas, TX 75019**

**SALE INFORMATION:**

Date of Sale: **February 3, 2026**  
Time of Sale: **10:00 AM or within three hours thereafter.**  
Place of Sale: **Harrison County Courthouse, 200 West Houston, Marshall, TX 75670 or, if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.**  
Substitute **Auction.com, LLC, and Padgett Law Group, any to act**  
Trustee:  
Substitute **546 Silicon Dr., Suite 103**  
Trustee Address: **Southlake, TX 76092**

**APPOINTMENT OF 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.**

The undersigned is the attorney for the mortgagee and/or mortgage servicer, and in such capacity does hereby remove the original trustee and all successor substitute trustees under the above-described Deed of Trust and appoints in their place, any to act, those substitute trustees identified in the SALE INFORMATION section of this notice, whose address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092 as Substitute Trustee, who shall hereafter exercise all powers and duties to set aside the said original trustee under said Deed of Trust, and further does hereby request, authorize, and instruct said Substitute Trustees to conduct and direct the execution of remedies set aside to the beneficiary therein.

WHEREAS, the above-named Grantor(s) previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared, such default was reported to not have been cured, and all sums secured by such Deed of Trust are declared immediately due and payable.

WHEREAS, the original Trustee and any previously appointed Substitute Trustee under said Deed of Trust has been hereby removed and the herein described Substitute Trustees, have been appointed as Substitute Trustees and authorized by the Mortgage Servicer to enforce the power of sale granted in the Deed of Trust; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note is hereby accelerated, and all sums secured by the Deed of Trust are declared to be immediately due and payable.
2. The herein appointed Substitute Trustees, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien imposed by the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for the particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be sold "AS-IS", purchaser's will buy the property "at the purchaser's own risk" and "at his peril" and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interest of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.
5. 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, the Mortgagee's Attorney, or the duly appointed Substitute Trustee.

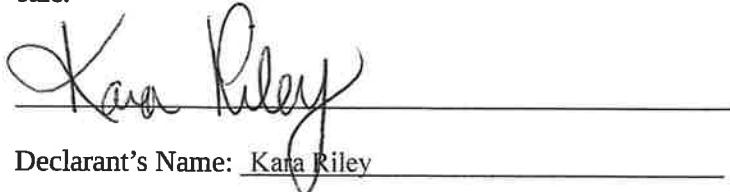


---

Michael J. Burns / Jonathan Smith/ Gabrielle A. Davis/ Paige Jones

**CERTIFICATE OF POSTING**

My name is Kara Riley, and my address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092. I declare under penalty of perjury that on December 4, 2025, I filed at the office of the Harrison County Clerk to be posted at the Harrison County courthouse this notice of sale.

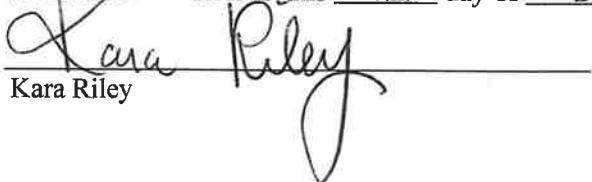


Declarant's Name: Kara Riley

Date: December 4, 2025

Padgett Law Group  
546 Silicon Dr., Suite 103, Southlake, TX 76092  
(850) 422-2520

WITNESS MY HAND this 4th. day of December, 2025.

  
Kara Riley

FILED FOR RECORD

NOTICE OF FORECLOSURE SALE

2026 JAN -8 PM 1:16

Notice is hereby given of a public nonjudicial foreclosure sale.

HEATHER MCGAR  
CO. CLERK MARSHALL, TX

1. Property To Be Sold. The property to be sold is described as follows:

All that certain lot, or parcel of land situated in Harrison County, Texas, and within the Corporate Limits of the city of Marshall, and being all of OUTLOT 192B SOUTHWEST to the said City of Marshall as shown by the Official City Map said City. AKA 506 University Ave, Marshall, TX 75670; Account No. R000020500

2. Date, Time, and Place of Sale. The sale is scheduled to be held at the following date, time, and place:

Date: February 3, 2026

Time: The sale shall begin no earlier than 10:00 a.m. or no later than three hours thereafter. The sale shall be completed by no later than 1:00 P.M.

Place: IMMEDIATELY OUTSIDE THE EASTERNMOST ENTRANCE TO THE HARRISON COUNTY COURTHOUSE IN THE CITY OF MARSHALL OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE

The deed of trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. Such reposting or refiled may be after the date originally scheduled for this sale.

3. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is

Tejas Trustee

sold.

The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

4. Type of Sale. The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust and security agreement~~□~~financing statement executed by Laroysa U. Watson. The deed of trust is dated September 16, 2015, and is recorded in the office of the County Clerk of Harrison County, Texas, under County Clerk's File No. 2015-000009900 of the Real Property Records of Harrison County, Texas.

5. Obligations Secured. The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$67,000, executed by Laroysa U. Watson, and payable to the order of James Wynee (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Laroysa U. Watson. Equity Trust Company custodian FBO David Adkins is the current owner and holder of the Obligations, the assignment of lien is dated June 23, 2020, and is recorded in the office of the County Clerk of Harrison County, Texas, under County Clerk's File No. 2020-000007161 of the Real Property Records of Harrison County, Texas executed by James Wynee, and to the order of Equity Trust Company custodian FBO David Adkins. Equity Trust Company custodian FBO David Adkins is the beneficiary under the assignment of lien to the original deed of trust.

As of December 31, 2025, there was owed \$7,750.00 on the note, being principal and interest in the following amounts: \$7,000.00 of principal.

Questions concerning the sale may be directed to the undersigned or to the beneficiary:

**Equity Trust Company custodian FBO David Adkins**  
6340 Lake Worth Blvd #425  
Fort Worth, TX 76135

Attention: David Adkins  
Telephone: 817~~□~~261-2727

6. Default and Request To Act. Default has occurred under the deed of trust, and the beneficiary has requested me, as Substitute Trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

DATED *December 31, 2025*

  
\_\_\_\_\_  
Equity      Trust      Company  
custodian

FBO David Adkins  
6340 Lake Worth Blvd #425  
Fort Worth, TX 76135

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

Date: January 13, 2026

2026 JAN 13 AM 9:58

Trustee: Lori Corpier, 409 W. Loop 281 #102, Longview, TX 75605

Lender: WJR Properties, LLC—Series 38

Note: Real Estate Lien Note dated February 16, 2024, executed by Santiago Aranda Espinoza & Alva Aguirre Loza and made payable to WJR Properties, LLC—Series 38

Deed of Trust:

**Date:** February 16, 2024

**Grantor:** Santiago Aranda Espinoza & Alva Aguirre Loza

**Lender:** WJR Properties, LLC—Series 38

**Recording information:** Instrument No. 2024-000002205, Official Public Records, Harrison County, Texas.

**Property (including any improvements):** ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND CONTAINING 1.0000 ACRE OUT OF THE SOUTHEASTERLY PORTION OF LOT 28 OF CADDO COUNTRY MINI FARMS UNIT 3 OF THE FRANKLIN FULLER SURVEY, ABSTRACT 8, HARRISON COUNTY, TEXAS, OUT OF THE ORIGINAL MCCRARY 335 ACRE TRACT DESCRIBED IN INSTRUMENT RECORDED IN VOLUME 865, PAGE 44 OF THE HARRISON COUNTY DEED RECORDS SAID 1.0000 ACRE TRACT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS TO-WIT:

**BEGINNING FOR REFERENCE AT THE SOUTHWEST CORNER OF SAID ORIGINAL 335 ACRE TRACT DESCRIBED IN INSTRUMENT RECORDED IN VOLUME 865, PAGE 44 OF THE HARRISON COUNTY DEED RECORDS IN THE EAST RIGHT-OF-WAY LINE OF HIGHWAY NO. 134;**

**THENCE NORTH 00 DEGREES 31 MINUTES 50 SECONDS WEST WITH THE EAST RIGHT-OF-WAY LINE OF HIGHWAY NO. 134 A DISTANCE OF 2554.00 FT. TO A POINT;**

**THENCE NORTH 86 DEGREES 30 MINUTES 00 SECONDS EAST A DISTANCE OF 1590.00 FT. TO A ½ INCH ROD FOUND MARKING THE SOUTHEAST CORNER OF SAID 2.505 ACRE TRACT IN ALL A TOTAL DISTANCE OF 1872.50 FT. TO AN IRON ROD MARKING THE SOUTHWEST CORNER AND PLACE OF BEGINNING OF THE HEREIN DESCRIBED TRACT;**

**THENCE NORTH 00 DEGREES 31 MINUTES 50 SECONDS WEST PARALLEL WITH THE WEST RIGHT-OF-WAY LINE OF PARKER DRIVE A DISTANCE OF 176.00 FT. TO AN IRON ROD MARKING THE NORTHWEST CORNER AND MARKING A RE-ENTRANT CORNER OF AN ADJOINING 1.505 ACRE TRACT;**

**THENCE NORTH 86 DEGREES 30 MINUTES 00 SECONDS EAST PARALLEL TO THE SOUTH LINE OF SAID LOT 28 AN IRON STAKE IN THE WEST RIGHT OF WAY OF PARKER DRIVE AT 217.80 FT. IN ALL TOTAL DISTANCE OF 247.50 FT. TO A NAIL IN THE CENTER LINE OF PARKER DRIVE;**

**THENCE SOUTH 00 DEGREES 31 MINUTES 50 SECONDS EAST WITH THE CENTER LINE OF PARKER DRIVE A DISTANCE OF 176.00 FT. TO A NAIL MARKING THE SOUTHEAST CORNER OF LOT 28 AND THE SOUTHEAST CORNER OF THE HEREIN DESCRIBED 1.0000 ACRE TRACT AND OUT OF SAID 2.505 ACRE TRACT;**

**THENCE SOUTH 86 DEGREES 30 MINUTES 00 SECONDS WEST PASSING AN IRON ROD FOUND IN THE WEST RIGHT-OF-WAY OF PARKER DRIVE AT 30.00 FT. IN ALL A TOTAL DISTANCE OF 247.50 FT. TO THE PLACE OF BEGINNING AND CONTAINING 1.0000 ACRE OF LAND, MORE OR LESS; HOWEVER THERE IS A RESERVED A 30.00 FT. STRIP OFF THE EAST 30.00 FT. OF THE ABOVE DESCRIBED TRACT FOR ROAD RIGHT-OF-WAY FOR PARKER DRIVE CONTAINING 5,280 SQUARE FEET.**

Date of Sale: February 3, 2026

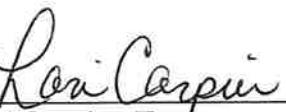
Time of Sale: 10:00 A.M.

Place of Sale: At the area designated at the Harrison County, Texas, courthouse by the Commissioners Court for such sales, or if the Commissioners Court has not designated an area, then at the front courthouse steps of the courthouse of Harrison County, Texas.

The maturity of the note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable. Lender appointed a Trustee under the Deed of Trust. Because of the default in performance of the obligations of the Deed of Trust, Lender has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, the Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

**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.**

  
\_\_\_\_\_  
Lori Corpier, Trustee

**NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE**

Date: January 13, 2026

Trustee: Lori Corpier, 409 W. Loop 281 #102, Longview, TX 75605

Lender: WJR Properties, LLC—Series 89

Note: Real Estate Lien Note dated March 29, 2018, executed by Zachary Ratliff, Jr. & Mary Ratliff and made payable to WJR Properties, LLC—Series 89

Deed of Trust:

**Date:** March 29, 2018

**Grantor:** Zachary Ratliff, Jr. & Mary Ratliff

**Lender:** WJR Properties, LLC—Series 89

**Recording information:** Instrument No. 2018-000003215, Official Public Records, Harrison County, Texas.

**Property (including any improvements):** All that certain lot, tract or parcel of land being Lot 2, Roy P. Cox Subdivision, located in the Asa Langford Survey, A-400, to the City of Marshall, Harrison County, Texas, according to the Plat of said subdivision recorded in Volume 644, Page 672, Deed Records, Harrison County, Texas.

Date of Sale: February 3, 2026

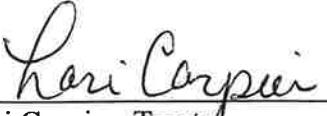
Time of Sale: 10:00 A.M.

**Place of Sale:** At the area designated at the Harrison County, Texas, courthouse by the Commissioners Court for such sales, or if the Commissioners Court has not designated an area, then at the front courthouse steps of the courthouse of Harrison County, Texas.

The maturity of the note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable. Lender appointed a Trustee under the Deed of Trust. Because of the default in performance of the obligations of the Deed of Trust, Lender has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, the Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

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.

  
\_\_\_\_\_  
Lori Corpier, Trustee

**NOTICE OF ACCELERATION AND NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

Date: January 13, 2026

Substitute Trustee: Lori Corpier, Daniel Connelly or Cain Trujillo, 409 W. Loop 281 #102, Longview, TX 75605

Lender: WJR Properties, LLC—Series 35

Note: Real Estate Lien Note dated June 23, 2022, executed by Jonathan Gonzales & Graciela Gonzales and made payable to WJR Properties, LLC—Series 35

Deed of Trust:

**Date:** June 23, 2022

**Grantor:** Jonathan Gonzales & Graciela Gonzales

**Lender:** WJR Properties, LLC—Series 35

**Recording information:** Instrument No. 2022-000010671, Official Public Records, Harrison County, Texas.

**Property (including any improvements):** All that certain lot, tract or parcel of land, a part of the PETER WHETSTON SURVEY, A-256, lying within the Corporate Limits of the City of Marshall, being all of LOT SIX (6), in BLOCK TWO (2) of the MERZBACHER ADDITION to the said City of Marshall, Texas, according to the plat of same recorded in Book 75, Page 501, Deed Records, Harrison County, Texas.

Date of Sale: February 3, 2026

Time of Sale: 10:00 A.M.

Place of Sale: At the area designated at the Harrison County, Texas, courthouse by the Commissioners Court for such sales, or if the Commissioners Court has not designated an area, then at the front courthouse steps of the courthouse of Harrison County, Texas.

The maturity of the note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable. Lender appointed a Substitute Trustee under the Deed of Trust. Because of the default in performance of the obligations of the Deed of Trust, Lender has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, the Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

**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.**



Lori Corpier  
Lori Corpier, Substitute Trustee

## **NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

### AT 100 RECORD

**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.**

STATE OF TEXAS §  
COUNTY OF HARRISON §

WHEREAS, on July 27, 2017, **Stephanie M. Downing and Judy M. O'Neil** executed a Deed of Trust (the "Deed of Trust") conveying to Kirk L. Lee, Trustee, certain real property more particularly described in Exhibit A, which is attached hereto and incorporated herein by reference, together with all improvements, fixtures and personal property located thereon or used in connection therewith and certain other personal property as more fully described in the Deed of Trust (all of the real and personal property covered by the Deed of Trust is hereinafter referred to as the "Property"), which Deed of Trust is recorded in Document Number 2017-000007389 of the Real Property Records of Harrison County, Texas; Extension of Real Estate Note and Lien, dated July 27, 2018, recorded in September 4, 2018 in Document Number 2018-000009653 of the Real Property Records of Harrison County, Texas; Extension of Real Estate Note and Lien, dated July 27, 2019, recorded in September 12, 2019 in Document Number 2019-000010546 of the Real Property Records of Harrison County, Texas; Extension of Real Estate Note and Lien, dated August 5, 2020, recorded in September 10, 2020 in Document Number 2020-000010290 of the Real Property Records of Harrison County, Texas; Extension of Real Estate Note and Lien, dated August 5, 2021, recorded in September 17, 2021 in Document Number 2021-000011456 of the Real Property Records of Harrison County, Texas; Extension of Real Estate Note and Lien, dated December 2, 2021, recorded in December 27, 2021 in Document Number 2021-000016002 of the Real Property Records of Harrison County, Texas; Extension of Real Estate Note and Lien, dated March 10, 2022, recorded in April 11, 2022 in Document Number 2022-000004798 of the Real Property Records of Harrison County, Texas; and

WHEREAS, the Deed of Trust secures, among other things, that certain indebtedness evidenced by that certain Promissory Note (as amended, the "Note") dated July 27, 2017 executed by Stephanie M. Downing and Judy M. O'Neil payable to Guaranty Bank & Trust, Division of Glacier Bank (formerly, Guaranty Bank & Trust, N.A.) in the original principal amount of \$955,000.00 (the Note and all other obligations owing to Holder under the Deed of Trust are hereinafter called the "Indebtedness"); and

WHEREAS, Guaranty Bank & Trust, Division of Glacier Bank (formerly, Guaranty Bank & Trust, N.A.) ("Holder") has all interest in, to and under the Note and Deed of Trust and in and to all other indebtedness secured by the Deed of Trust; and

WHEREAS, the undersigned Donna Hughes, whose address is 100 West Arkansas, Mt. Pleasant, Texas 75455, has been appointed Substitute Trustee in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust; and

WHEREAS, default has occurred pursuant to the provisions of the Deed of Trust, the Indebtedness is now wholly due, and Holder, being the owner and holder of said Indebtedness has requested the undersigned to sell the Property to satisfy the Indebtedness;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, February 3, 2026**, at **1:00 p.m.**, or within three hours after that time, the undersigned will sell the Property at the Harrison County Courthouse, Marshall, Texas, at the place designated by the Harrison County Commissioner's Court in Harrison County, Marshall, Texas, to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the beneficiary thereunder to have the bid credited to the Note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

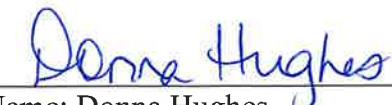
Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is, where is" condition, without any implied warranties, except as to the warranties of title (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to Section 51.0075 of the Texas Property Code, the Substitute Trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the Substitute Trustee.

The real property and personal property encumbered by the Deed of Trust will be sold at the sale in accordance with the provisions of the Deed of Trust and as permitted by Section 9.604(a) of the Texas Business and Commerce Code.

In the event that the sale of the Property is set aside for any reason, the purchaser shall be entitled only to a refund of sums paid. The purchaser shall have no other recourse against Grantor, Holder, any Trustee or substitute Trustee, or Holder's attorney.

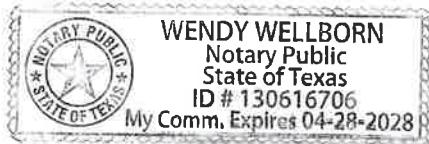
WITNESS my and this 13 day of January, 2026

  
\_\_\_\_\_  
Name: Donna Hughes  
Substitute Trustee  
Address: 100 West Arkansas Street

Mt. Pleasant, Texas 75455  
Phone: 903-572-9881

THE STATE OF TEXAS  
COUNTY OF TITUS

This instrument was acknowledged before me on the 13 day of January, 2026, by  
Donna Hughes, Substitute Trustee, in the capacity therein stated.



Wendy Wellborn  
Notary Public in and for the State of Texas

## EXHIBIT A

### Tract A:

Being 33.44 acres of land situated in the B. Lout Survey, Abstract 396, Harrison County, Texas and being that certain called 33.256 acre tract as conveyed to Alan C. Glowczwski, et ux and recorded in Volume 1389, Page 201 of the Official Public Records of said county; said 33.44 acres of land to be more particularly described as Tract A by metes and bounds as follows:

BEGINNING at a 4 inch fence corner post for the most Westerly Southeast corner of the above referenced Glowczwski tract and the Southwest corner of a called 1.44 acre tract as recorded in 2016-000011696 of said public records and being in the North right of way line of FM Highway 450 and at the beginning of a curve to the right with a radius of 479.24 feet and whose chord bears North 60°56'54" West, a distance of 343.20 feet;

THENCE with the Southwest boundary line of said Glowczwski tract and the Northeast right of way line of FM Highway 450 and said curve to the right a distance of 350.99 feet to a concrete monument at the end of said curve;

THENCE North 39°04'07" West, a distance of 121.85 feet continuing with said Southwest boundary line and said Northeast right of way line to a concrete monument at the beginning of a curve to the right with a

radius of 1023.40 feet and whose chord bears North 31°53'44" West, a distance of 235.08 feet;

THENCE with said Southwest boundary line and Northeast right of way line and said curve to the right a distance of 235.60 feet to a 1/2 inch iron rod set for a Northwest corner of said Glowczwski tract and the Southwest corner of a called 0.950 acre tract as recorded in Volume 2176, Page 145 of said public records and surveyed this date as Tract B to contain 0.93 acre;

THENCE South 83°34'34" East, a distance of 322.82 feet with a North boundary line of said Glowczwski tract and the South boundary line of said Tract B to a fence corner post for an ell corner of said Glowczwski tract and the Southeast corner of said Tract B;

THENCE North 29°13'54" West a distance of 177.61 feet with a West boundary line of said Glowczwski tract and the East boundary line of said Tract B to a 6 inch fence corner post for a Northwest corner of said Glowczwski tract and the Northeast corner of said Tract B in the South boundary line of a called 25 acre tract also recorded in 2016-000011696 of said public records;

THENCE North 89°44'57" East, a distance of 420.88 feet with a North boundary line of said Glowczwski tract and the South boundary line of said 25 acre tract to a 1 inch iron pipe found for an ell corner of said Glowczwski tract and the Southeast corner of said 25 acre tract;

THENCE North 20°14'41" West, a distance of 415.45 feet with a West boundary line of said Glowczwski tract and the East boundary line of said 25 acre tract to a 1/2 inch iron rod set for a Northwest corner of said Glowczwski tract and a Southwest corner of the residue of a called 111.6 acre tract as described in 2016-000011696 of said public records;

THENCE North  $87^{\circ}56'14''$  East, a distance of 206.42 feet with a North boundary line of said Glowczwski tract and a South boundary line of said residue tract to a 1/2 inch iron rod set for an ell corner of said Glowczwski tract and a Southeast corner of said residue tract;

THENCE North  $20^{\circ}00'39''$  West, a distance of 630.77 feet with a West boundary line of said Glowczwski tract and an East boundary line of said residue tract to a 1/2 inch iron rod set for a Northwest corner of said Glowczwski tract and an ell corner of said residue tract;

THENCE North  $88^{\circ}35'40''$  East, a distance of 1289.45 feet with a North boundary line of said Glowczwski tract and a South boundary line of said residue tract to a 3/4 inch iron pipe found for the Northeast corner of said Glowczwski tract and a Southeast corner of said residue tract and being in the West boundary line of a called 120 acre tract as recorded in Volume 369, Page 387 of the Deed Records of said county;

THENCE South  $02^{\circ}54'23''$  West, a distance of 718.17 feet with an East boundary line of said Glowczwski tract and the West boundary line of said 120 acre tract to a 3/8 inch iron rod found for a Southeast corner of said Glowczwski tract and the Northeast corner of a called 11.00 acre tract as recorded in Volume 1314, Page 536 of said public records;

THENCE South  $57^{\circ}24'45''$  West, a distance of 1132.41 feet with a Southeast boundary line of said Glowczwski tract and the Northwest boundary line of said 11.00 acre tract to a 6 inch fence corner post for the Northwest corner of said 11.00 acre tract and the Northeast corner of the above mentioned residue of 1.44 acre tract;

THENCE South  $74^{\circ}55'32''$  West, a distance of 295.96 feet continuing with the Southeast boundary line of said Glowczwski tract and the Northwest boundary line of said 1.44 acre tract to a 3/4 inch iron pipe found for an ell corner of said Glowczwski tract and the Northwest corner of said 1.44 acre tract;

THENCE South  $03^{\circ}49'52''$  West, a distance of 199.42 feet with an East boundary line of said Glowczwski tract and the West boundary line of said 1.44 acre tract to the place of beginning and containing 33.44 acres of land.

Tract B:

Being 0.93 acre of land situated in the B. Lout Survey, Abstract 396, Harrison County, Texas and being that certain called 0.950 acre tract as conveyed to Glowczwski Limited Partnership and recorded in Volume 2176, Page 145 of the Official Public Records of said county; said 0.93 acre of land to be more particularly described as Tract B by metes and bounds as follows:

BEGINNING at a concrete monument for the Northwest corner of the above referenced Glowczwski tract and the Southwest corner of a called 25 acre tract as recorded in 2016-000011696 of said public records and being in the East right of way line of FM Highway 450;

THENCE South  $89^{\circ}29'23''$  East, a distance of 283.41 feet with the North boundary line of said Glowczwski tract and the South boundary line of said 25 acre tract to a 6 inch fence corner post for the Northeast corner of said Glowczwski tract and a Northwest corner of a called 33.256 acre tract as recorded in Volume 1389, Page 201 of said public records and surveyed this date as Tract A to contain 33.44 acres of land;

THENCE South  $29^{\circ}13'54''$  East, a distance of 177.61 feet with the East boundary line of said Glowczwski tract and a West boundary line of said Tract A to a fence corner post for the Southeast corner of said Glowczwski tract and an ell corner of said Tract A;

THENCE North 83°34'34" West, a distance of 322.82 feet with the South boundary line of said Glowczwski tract and a North boundary line of said Tract A to a 1/2 inch iron rod set for the southwest corner of said Glowczwski tract and a Northwest corner of said Tract A in the East right of way line of FM Highway 450;

THENCE North 22°07'08" West, a distance of 131.04 feet with the West boundary line of said Glowczwski tract and the East right of way line of FM Highway 450 to the place of beginning and containing 0.93 acre of land.

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

STATE OF TEXAS

§  
§  
§

2026 JAN 13 AM 11:24

HEATHER HENRY  
CLERK HARRISON CO

COUNTY OF HARRISON

**DEED OF TRUST:**

Date: June 10, 2022  
 Grantor: Wesley N. Riggins  
 Original Beneficiary: Cadence Bank  
 Trustee: Charles J. Pignuolo  
 Recording Info: Clerk's File No. 2022-000007723 of the Real Property Records of Harrison County, Texas

CURRENT BENEFICIARY: Cadence Bank

SUBSTITUTE TRUSTEE: Sheryl LaMont and/or Harriet Fletcher and/or Heather Golden and/or Sharon St. Pierre and/or David Garvin and/or Jabria Foy and/or Kara Riley and/or Debbie Atkins and/or Bruce M. Badger and/or Travis C. Badger

SUBSTITUTE TRUSTEE ADDRESS: 138 S. Dill Street, Suite B, P.O. Box 270, East Bernard, Texas 77435

PROPERTY DESCRIPTION: Exhibit "A" attached hereto and made a part hereof for all purposes.

DATE OF SALE: Tuesday, February 3, 2026

TIME OF SALE: No earlier than 10:00 AM and to be concluded within three hours of such time.

PLACE OF SALE: In the area designated by the Harrison County Commissioners Court or, if no area is designated, then at the front door of the west entrance to the Harrison County Courthouse, or, if there is no such entrance, then at the west wall of the Harrison County Courthouse.

Because of default in performance of the obligations and/or covenants set forth in the Deed of Trust described hereinabove, Substitute Trustee will sell the above described property at a public auction to the highest bidder for cash at the place and date specified herein to satisfy the debt secured by the Deed of Trust.

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.

DATED: January 13, 2026

*Jabria Foy*

Sheryl LaMont and/or Harriet Fletcher and/or Heather Golden and/or Sharon St. Pierre and/or David Garvin and/or Jabria Foy and/or Kara Riley and/or Debbie Atkins and/or Bruce M. Badger and/or Travis C. Badger  
 Substitute Trustee

**PREPARED BY:**

BADGER LAW PLLC

P.O. Box 270

East Bernard, Texas 77435

## EXHIBIT "A"

All that certain 47.15 acre lot, tract or parcel of land located in the R.W. Smith Survey, A-633, in Harrison County, Texas. Said tract being all of a called 42.99 acre tract of land conveyed from W.O. Booth and wife Hazel Booth to Emmett K. Wright, recorded in Vol. 441, Page 588, Deed Records of Harrison County, Texas (DROHCT), and being more particularly described as follows:

BEGINNING at a  $\frac{1}{2}$ " iron rod with J. Roberts plastic cap, set for corner on the east margin of Fern Lake Cutoff (County Road 2100). Said corner being the NWC of this tract and on the south line of a called 20.0 acre James R. Pyle tract described in Vol. 663, Page 324 (DROHCT);

THENCE N84°53'15"E, with the south line of said Pyle tract, at 11.35 feet passing an "X-Tie" end of fence post found for reference and continuing a total distance of 1,128.52 feet, to a 2" crimped iron pipe, found for corner at an "X-Tie" fence corner post. Said iron pipe corner being the SEC of said Pyle tract and the SWC of a called 80.0 acre Earl L. Moon tract described in Vol. 626, Page 347 (DROHCT);

THENCE with the south line of said Moon tract the following courses and distances:

- 1) N86°06'02"E, 333.84 feet, to a 2  $\frac{1}{2}$ " iron fence corner post, found for corner;
- 2) N88°03'57"E, 1,051.43 feet, to a 6" wood fence corner post, found for corner. Said corner being the NEC of this tract, the SEC of said Moon tract and on the west line of a called 36.696 acre Fernando Arroyo tract described in Vol. 1876, Page 225, Official Public Records of Harrison County, Texas (OPROHCT);

THENCE S03°07'07"E, with the west line of said Arroyo tract, 181.23 feet, to a 4" wood fence corner post, found for corner. Said corner being the SWC of said Arroyo tract and the NWC of a called 14.40 acre Perry Thompson tract described in Vol. 2033, Page 16 (OPROHCT);

THENCE S00°55'56"E, with the west line of said Thompson tract, 805.52 feet, to an "X-Tie" fence corner post, found for corner. Said corner being the SEC of this tract and the NEC of a called 52.184 acre Joe Hood tract described in Vol. 1810, Page 143 (OPROHCT);

THENCE with the north line of said Hood tract the following courses and distances:

- 1) S88°03'47"W, 1,107.34 feet, to a  $\frac{1}{2}$ " iron rod with J. Roberts plastic cap, set for corner in a barbed wire fence;
- 2) S86°58'57"W, at 393.27 feet passing a  $\frac{1}{2}$ " iron rod with J. Roberts plastic cap set for reference and continuing a total distance of 423.27 feet, to a point in the approximate centerline of a creek, from which a found "X-Tie" fence corner post bears S86°58'57"W, 979.93 feet. Said point being the most southerly SWC of this tract and the SEC of a called 5.0 acre City of Marshall tract described in Vol. 353, Page 473 (DROHCT);

THENCE with the east line of said 5.0 acre tract and generally with the centerline of a creek the following courses and distances:

- 1) N05°35'20"W, 20.22 feet;
- 2) N30°45'30"W, 36.59 feet;
- 3) N03°47'19"E, 29.58 feet;
- 4) N33°12'42"E, 15.58 feet;
- 5) N22°55'04"W, 19.64 feet;
- 6) N57°45'14"W, 40.82 feet;
- 7) N46°55'10"W, 44.30 feet;
- 8) S85°45'27"W, 17.70 feet;
- 9) N76°10'28"W, 33.14 feet;
- 10) N66°45'16"W, 21.26 feet;
- 11) N41°31'31"W, 18.42 feet;
- 12) N00°36'24"W, 24.54 feet;
- 13) N30°08'58"W, 34.31 feet, to a point. Said point being an interior corner of this tract and the NEC of said 5.0 acre tract;

THENCE S86°51'10"W, with the north line of said 5.0 acre tract, at 30.00 feet passing a  $\frac{1}{2}$ " iron rod with J. Roberts plastic cap set for reference and continuing a total distance of 204.99 feet, to a  $\frac{1}{2}$ " iron rod with J. Roberts plastic cap, set for corner. Said corner being an interior SWC of this tract and the SEC of a called 3.76 acre City of

**EXHIBIT "A"**  
(Continued)

Marshall tract described in Vol. 353, Page 241 (DROHCT);

THENCE with the east and north lines of said 3.76 acre tract the following courses and distances:

- 1) N02°01'24"W, 273.37 feet, to a ½" iron rod with J. Roberts plastic cap, set for corner;
- 2) S86°51'10"W, at 100.76 feet passing a 3" iron fence corner post found for reference and continuing generally with a chain link fence a total distance of 600.00 feet, to a 4" iron fence corner post, found for corner on the east margin of Fern Lake Cutoff. Said corner being the most westerly SWC of this tract and the NWC of said 3.76 acre tract;

THENCE N00°35'53"W, with the east margin of Fern Lake Cutoff, 411.09 feet, to the Place of Beginning containing 47.15 acres more or less.

FILED FOR RECORD

2025 JUN 13 AM 11:20

RECORDED BY  
S. A. C. - 2025 JUN 13 AM 11:20

SA

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

ServiceLink Agency Sales and Posting, LLC  
c/o Malcolm Cisneros/Trustee Corps  
17100 Gillette Avenue  
Irvine, CA 92614  
(949) 252-8300

TS No TX07000674-25-1

APN R000034573

TO No 250673994-TX-RWI

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

WHEREAS, on December 29, 2021, ESTELLA MARIE ROBERTS, AN UNMARRIED WOMAN as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of CYNTHIA PORTERFIELD as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, as nominee for FAIRWAY INDEPENDENT MORTGAGE CORPORATION, its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$100,642.00, payable to the order of Nationstar Mortgage LLC as current Beneficiary, which Deed of Trust recorded on December 29, 2021 as Document No. 2021-000016189 in Harrison County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN R000034573

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **ServiceLink Agency Sales and Posting, LLC** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust; and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and **Nationstar Mortgage LLC**, the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust.



4863033

ServiceLink

TS No TX07000674-25-1

APN R000034573

TO No 250673994-TX-RWI

NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, April 7, 2026 at 10:00 AM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Harrison County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **At the door of the easternmost entrance to the Harrison County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.**

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of and Nationstar Mortgage LLC's election to proceed against and sell both the real property and any personal property described in said Deed of Trust in accordance with and Nationstar Mortgage LLC's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

NOTICE IS FURTHER GIVEN, that except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and are advised to conduct an independent investigation of the nature and physical condition 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 expressed or implied warranties, except as to the warranted.

Effective **March 1, 2026**, new federal regulations (89 Fed. Reg. 70.258) will impact residential real property (1-4 residential units) title transfers to covered entities trusts, with reporting requirements unless exempt. <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers>

WITNESS, my hand this 13, day of January, 2026.

JASBRIA FOY

By: ServiceLink Agency Sales and Posting, LLC  
Substitute Trustee(s)

**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.**

**SALE INFORMATION CAN BE OBTAINED ONLINE AT <https://www.servicelinkauCTION.com/>  
FOR AUTOMATED SALES INFORMATION PLEASE CALL: ServiceLink Auction | Hudson and  
Marshall at (866) 539-4173**

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (949) 252-8300

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

**EXHIBIT "A"**

**All that certain 0.326-Acre lot, tract or parcel of land situated in the James Harris Survey, Abstract No. 12, Harrison County, Texas, being all of Lot No. Six (6) and Part of Lot No. Seven (7) in Block Three (3) of the Resubdivision of Lots 30-46 inclusive of the Nacirema Addition as evidenced by plat recorded in Cabinet A, Slide 36 of Harrison County Plat Records and being more fully described as follows:**

**Beginning at a 3/4-inch iron pipe found at the southeast corner of said Lot 6 same being the southeast corner of said Block 3 same being the intersection of the west margin of Enfield Drive and the north margin of Redwood Trail;**

**Thence S 85°20'00" W (Bearing Basis) along the north margin of said Redwood Trail a distance of 99.69 feet to a 3/4-inch iron pipe found for the southwest corner hereof and being the southeast corner of the Paul Douglas Cox Clerk set out File No. 33354 tract;**

**Thence N 00°37'53"W with the east line of said Paul Douglas Cox tract, same being the west line hereof a distance of 141.85 feet to a 3/4-inch iron pipe found for the northwest corner hereof, same being the southeast corner of the Ira Halliburton tract Volume 573, Page 282, and the northeast corner of said Paul Douglas Cox tract;**

**Thence N 82°59'20"E in part with the south lines of said Ira Halliburton Edward Hoffman tract and the Edward Hoffman tract set out in Clerk File No. 2013-000010228 a distance of 99.21 feet to a 3/4-inch iron pipe found at the southeast corner of said Edward Hoffman tract, and the northeast corner hereof;**

**Thence along the west margin of said Enfield Street the following two (2) courses and distances:**

- 1. S 00°43'55"E 115.91 feet to the start of a curve to the left;**
- 2. with a curve turning to the left with an arc length of 29.96', with a radius of 556.95', with a chord bearing of S 01°50'54" E, with a chord length of 29.95', to the Point of Beginning, having an area of 0.326 acres.**

# NOTICE OF TRUSTEE OR SUBSTITUTE TRUSTEE'S SALE

FILED FOR RECORD

## Deed of Trust

2026 JAN 13 AM 11:22

RENDERED IN  
HARRISON COUNTY  
TEXAS

ST

**Date:** 09/30/2022

**Grantor(s):** Simon Gad Penn

**Mortgagee:** 2020 Homes and Land, LLC, a Delaware Limited Liability Company

**Recorded in:** Clerk's File No. 2022-000016099

**Property County:** Harrison County

**Legal Description:** All that certain tract or parcel of land (together with all improvements thereon, if any) situated in **Harrison** County, Texas, being more particularly described as **See Exhibit "A" attached hereto and made a part hereof.** (more particularly described in the Loan Documents).

**Date of Sale:** 2/3/2026

**Earliest Time Sale Will Begin:** 10:00 AM

**Place of Sale of Property:** IMMEDIATELY OUTSIDE THE EASTERN MOST ENTRANCE TO THE HARRISON COUNTY COURTHOUSE IN THE CITY OF MARSHALL OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE

The Trustee or 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.

THIS INSTRUMENT APPOINTS THE TRUSTEE OR 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

## ACTIVE MILITARY SERVICE NOTICE

**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 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.**

The Mortgagee, whose address is:

2020 Homes and Land, LLC, a Delaware Limited Liability Company  
6101 Southwest Fwy., Suite 400  
Houston, TX 77057

Dated this 1/13/2026

*Jabria Foy*

Christine Wheless or Kevin Key or  
Jay Jacobs or Phillip Hawkins or  
Heather Golden or Jabria Foy or  
Kara Riley or Harriett Fletcher or  
Sheryl LaMont or Lucia Cortinas  
or Michelle Figueroa or Enrique  
Loera or Hans-Peter Ludwig or  
Donna Brammer or Katrina  
Rodriguez or Rinki Shah or  
Theresa Phillips or David Cerdá or  
Jose Martinez or Mark Laffaye or  
Alexander Lawson or Maria  
Dabrowska or Lesbia Longoria or  
Emilio Martinez or Miguel Alberto  
Molina Alvarez or Viridiana Silva  
or Tamiriramunashe Cathy Lee  
Machoka or William Koeing or  
Eduardo Silva or Peggy Munoz or  
Kenneth David Fisher or John  
Hodges or Michele Laffite or  
Rodolfo Pineda or Karina Galvan  
or Ramon Guajardo or Nailah  
Hicks or Alex Collazo or Yajaira  
Garcia or Jennifer Nava or  
Nicholas Wizig  
**Trustee or Substitute Trustee**  
6101 Southwest Fwy, Suite 400, Houston, TX 77057

Exhibit "A"

All that certain lot, tract or parcel of land, situated in Harrison County, Texas, being within the Corporate Limits of the City of Marshall; being a part of the Peter Whetstone Survey; being all of Lots Seven (7) and Twelve (12) of the West Oaks Addition to said City as shown by the plat of said Addition recorded in Volume 154, Page 580, Deed Records of said County, and being more particularly described as follows:

Beginning at an iron stake for corner in the west margin of Acorn Drive, and at the southeast corner of Lot 5 of said Addition; said beginning corner being 120.49 feet, south, with said west margin, from the south margin of West Houston Avenue;

Thence south 86 deg. 48' West, with the south lines of said Lot 5 and Lot 6, 133.31 feet to an iron stake for corner at the southwest corner of said Lot 6, and in the East margin of Callum Street;

Thence south 01 deg. 30' west, with East margin, 125.4 feet to an iron stake for corner in same, and at the northwest corner of Lot 13;

Thence north 88 deg. 57' East, with the North line of said Lot 13, 136.4 feet to an iron stake for corner at the Northeast corner of said Lot 13, and in said West margin of Acorn Drive;

Thence north with said west margin of Acorn Drive, 130.3 feet to the place of beginning.

NOTICE OF TRUSTEE OR SUBSTITUTE TRUSTEE'S SALE

FILED FOR RECORD

**Deed of Trust**

2024 JAN 13 AM 11:21

RECEIVED  
HARRISON COUNTY  
CLERK'S OFFICE  
13 JAN 2024  
S1

**Date:** 09/13/2024

**Grantor(s):** New Era Investments 44, LLC a Texas Limited Liability Company

**Mortgagee:** 606 Harold, LLC, a Delaware Limited Liability Company

**Recorded in:** Clerk's File No. 2024-000013083

**Property County:** Harrison County

**Legal Description:** All that certain tract or parcel of land (together with all improvements thereon, if any) situated in **Harrison County, Texas**, being more particularly described as **Lot 11 and part of Lot 12, Block 3, College Heights Addition, City of Marshall, Harrison County, Texas (Document #2019-000007932, Official Public Records, Harrison County, Texas.** (more particularly described in the Loan Documents).

**Date of Sale:** 2/3/2026

**Earliest Time Sale Will Begin:** 10:00 AM

**Place of Sale of Property:** IMMEDIATELY OUTSIDE THE EASTERN MOST ENTRANCE TO THE HARRISON COUNTY COURTHOUSE IN THE CITY OF MARSHALL OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE

The Trustee or 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.

THIS INSTRUMENT APPOINTS THE TRUSTEE OR 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

**ACTIVE MILITARY SERVICE NOTICE**

**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 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.**

The Mortgagee, whose address is:

606 Harold, LLC, a Delaware Limited Liability Company  
6101 Southwest Fwy., Suite 400  
Houston, TX 77057

Dated this 1/13/2026

JABRIA FOY

Christine Wheless or Kevin Key or  
Jay Jacobs or Phillip Hawkins or  
Heather Golden or Jabria Foy or  
Kara Riley or Harriett Fletcher or  
Sheryl LaMont or Lucia Cortinas  
or Michelle Figueroa or Enrique  
Loera or Hans-Peter Ludwig or  
Donna Brammer or Katrina  
Rodriguez or Rinki Shah or  
Theresa Phillips or David Cerdá or  
Jose Martinez or Mark Laffaye or  
Alexander Lawson or Maria  
Dabrowska or Lesbia Longoria or  
Emilio Martinez or Miguel Alberto  
Molina Alvarez or Viridiana Silva  
or Tamiriramunashe Cathy Lee  
Machoka or William Koeing or  
Eduardo Silva or Peggy Munoz or  
Kenneth David Fisher or John  
Hodges or Michele Laffite or  
Rodolfo Pineda or Karina Galvan  
or Ramon Guajardo or Nailah  
Hicks or Alex Collazo or Yajaira  
Garcia or Jennifer Nava or  
Nicholas Wizig  
**Trustee or Substitute Trustee**  
6101 Southwest Fwy, Suite 400, Houston, TX 77057