

25-05338
1220 SAN SALVADOR DR, LONGVIEW, TX 75602

FILED FOR RECORD

2025 DEC 29 AM 11:54

**NOTICE OF FORECLOSURE SALE AND
APPOINTMENT OF SUBSTITUTE TRUSTEE**

NEATHER HEWIGAN
CLERK HARRISON CO

Property:

The Property to be sold is described as follows:

LOT 20, BLOCK 9, EAST LOOP ESTATES UNIT 1, ACCORDING TO THE
PLAT RECORDED IN CABINET A, SLIDE 124, PLAT RECORDS,
HARRISON COUNTY, TEXAS.

Security Instrument:

Deed of Trust dated February 2, 2024 and recorded on February 5, 2024 at Instrument
Number 2024-000001230 in the real property records of HARRISON County, Texas,
which contains a power of sale.

Sale Information:

March 3, 2026, at 10:00 AM, or not later than three hours thereafter, at the door of the
easternmost entrance to the Harrison County Courthouse, or as designated by the County
Commissioners Court.

Terms of Sale:

Public auction to highest bidder for cash. In accordance with Texas Property Code
section 51.009, the Property will be sold as is, without any expressed or implied
warranties, except as to warranties of title, and will be acquired by the purchaser at its
own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee
reserves the right to set additional, reasonable conditions for conducting the sale and will
announce the conditions before bidding is opened for the first sale of the day held by the
substitute trustee.

Obligation Secured:

The Deed of Trust executed by TERENCE LLOYD AND ALANA LLOYD secures the
repayment of a Note dated February 2, 2024 in the amount of \$284,747.00. LAKEVIEW
LOAN SERVICING, LLC, whose address is c/o TX - M & T BANK, One Fountain
Plaza - 6th Floor, Buffalo, NY 14203, is the current mortgagee of the Deed of Trust and
Note and TX - M & T BANK is the current mortgage servicer for the mortgagee.
Pursuant to a servicing agreement and Texas Property Code section 51.0025, the
mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

Substitute Trustee:

In accordance with Texas Property Code section 51.0076 and the Security Instrument
referenced above, mortgagee and mortgage servicer's attorney appoint the substitute
trustees listed below.

**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.**

**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.**



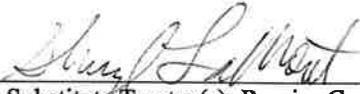
4861629

ServiceLink

Mary Company

De Cubas & Lewis, P.C.
Mary Company, Attorney at Law

3313 W Commercial Blvd, Suite F-150, Fort
Lauderdale, FL 33309



Substitute Trustee(s): Ramiro Cuevas, Patrick Zwiers,
Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad
Wallace, Tonya Washington, Tionna Hadnot, Misty
McMillan, Shawn Schiller, Jackie Perkins,
Auction.com LLC||Harriett Fletcher, Sheryl LaMont,
Sharon St. Pierre, Christine Wheelless, Jabria Foy,
Heather Golden, Kara Riley, Agency Sales and
Posting LLC

c/o De Cubas & Lewis, P.C.
3313 W Commercial Blvd, Suite F-150, Fort
Lauderdale, FL 33309

Certificate of Posting

I, Sheryl LaMont, declare under penalty of perjury that on the 29th day of
December, 2025, I filed and posted this Notice of Foreclosure Sale in accordance with the
requirements of HARRISON County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

160 BEVERLY CIRCLE
ELYSIAN FIELDS, TX 75642

FILED FOR RECORD
2025 DEC 30 PM 12:45

NEATHER HENIGAN
CO. CLERK HARRISON, CO

00000010685287

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE *Jm* ACTIVITY

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: March 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 December 21, 2005 and recorded in Document VOLUME 3257, PAGE 221; AS AFFECTED BY LOAN MODIFICATION AGREEMENT CLERK'S FILE NO. 2017-000005813 real property records of HARRISON County, Texas, with DONNA M. BRIAN, A SINGLE WOMAN AND DAVID L. LANDRENEAUX, A SINGLE MAN, grantor(s) and NORTHWOOD CREDIT, INC. D/B/A NORTHWOOD MORTGAGE, INC., mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by DONNA M. BRIAN, A SINGLE WOMAN AND DAVID L. LANDRENEAUX, A SINGLE MAN, securing the payment of the indebtednesses in the original principal amount of \$100,704.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. 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. WELLS FARGO BANK, N.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o WELLS FARGO BANK, N.A.
3476 STATEVIEW BLVD.
FORT MILL, SC 29715



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.



Ryan Bourgeois

Certificate of Posting

My name is Heather Golden, 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 30, 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.

Declarants Name: Heather Golden

Date: December 30, 2025

160 BEVERLY CIRCLE
ELYSIAN FIELDS, TX 75642

00000010685287

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HARRISON

EXHIBIT "A"

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN HARRISON COUNTY, TEXAS CONTAINING 0.830 ACRES AND BEING IN THE BAILEY ANDERSON SURVEY, A-30 AND BEING KNOWN AS LOT 15, DEER RUN ESTATES, SECTION 1 ACCORDING TO THE PLAT RECORDED IN CABINET B, SLIDE 53-A OF THE PLAT RECORDS OF HARRISON COUNTY, TEXAS.

NOTICE OF SUBSTITUTE TRUSTEE SALE

| | |
|--|--|
| Deed of Trust Date: 10/20/2020 | Grantor(s)/Mortgagor(s): STACIE HERRING, A SINGLE WOMAN |
| Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GUILD MORTGAGE COMPANY LLC, A LIMITED LIABILITY COMPANY, ITS SUCCESSORS AND ASSIGNS | Current Beneficiary/Mortgagee: Guild Mortgage Company LLC |
| Recorded in: Volume: N/A Page: N/A Instrument No: 2020-000012190 | Property County: HARRISON |
| Mortgage Servicer: Guild Mortgage Company LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee. | Mortgage Servicer's Address: 5887 Copley Drive, San Diego, CA 92111 |
| Date of Sale: 3/3/2026 | Earliest Time Sale Will Begin: 10am |
| Place of Sale of Property: Harrison County Courthouse, 200 West Houston, Marshall, TX 75670 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE. | |

Legal Description: SEE ATTACHED EXHIBIT "A" ATTACHED HEREOF FOR ALL PURPOSES.

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, Ramiro Cuevas, Patrick Zwiers, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Tionna Hadnot, Misty McMillan, Shawn Schiller, Jackie Perkins, Auction.com LLC, Christine Wheelless, Kevin Key, Jay Jacobs, Phillip Hawkins, Heather Golden, Jabria Foy, Kara Riley, Harriett Fletcher or Sheryl LaMont, 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: 12/26/2025



Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Guild Mortgage Company LLC

Dated: December 30, 2025

Heather Golden

Printed Name:

Heather Golden

Substitute Trustee
c/o Auction.com
1255 West 15th Street, Suite 1060
Plano, TX 75075
<https://sales.mccarthyholthus.com/>

FILED FOR RECORD
2025 DEC 30 PM 12:45
HEATHER HERRING
CLERK HARRISON CO

MH File Number: TX-25-124063-POS
Loan Type: FHA

Tejas Trustee

EXHIBIT "A"

A 3.640-ACRE LOT, TRACT OR PARCEL OF LAND SITUATED IN THE HENRY TEAL SURVEY, ABSTRACT NO. 704 HARRISON COUNTY, TEXAS, AND BEING PART OF THAT CALLED 38.8- ACRE TRACT OF LAND RECORDED IN VOLUME 227, PAGE 71, OF THE DEED RECORDS, HARRISON COUNTY, TEXAS, SAME BEING ALL THAT TRACT OF LAND CONVEYED TO JAMES C WILLIAMS, AND RECORDED IN VOLUME 1084, PAGE 18, OF SAID DEED RECORDS, SAID 3.640-ACRES BEING MORE FULLY DESCRIBED AS FOLLOWS:

BEGINNING AT A CONCRETE MONUMENT FOUND IN THE SOUTH LINE LONA LANE, SAME BEING THE NORTHWEST CORNER OF A 1.662-ACRE TRACT OF LAND SETOUT IN CLERK FILE NO. 2013-000004719 AND THE NORTHEAST CORNER HEREOF;

THENCE S 03°09'03"W (BEARING BASIS) ALONG THE WEST LINE OF SAID LAND SETOUT IN CLERK FILE NO. 2013000004719 A DISTANCE OF 367.25 FEET TO A 1/2-INCH IRON ROD SET IN THE NORTH LINE OF THE E.E. GLASS SUBDIVISION SET OUT IN CABINET A SLIDE 24 OF THE PLAT RECORDS OF HARRISON COUNTY, TEXAS, AND THE SOUTHEAST CORNER HEREOF;

THENCE ALONG THE NORTH LINE OF SAID E.E. GLASS SUBDIVISION THE FOLLOWING (2) TWO COURSES AND DISTANCES:

1. S 89°14'09"W A DISTANCE OF 173.37 FEET TO A 5/8-INCH IRON PIPE FOUND;
2. N 89°43'06"W A DISTANCE OF 189.07 FEET TO A 5/8-INCH IRON PIPE FOUND FOR THE SOUTHWEST CORNER HEREOF;

THENCE ALONG THE EAST LINE OF A 9.29-ACRE TRACT OF LAND SET OUT IN CLERK FILE NO. 2015-000004769 THE FOLLOWING (3) THREE COURSES AND DISTANCES:

1. N 02°42'44"E A DISTANCE OF 177.82 FEET TO A 5/8-INCH IRON PIPE FOUND;
2. N 87°34'03"W A DISTANCE OF 38.21 FEET TO A 5/8-INCH IRON PIPE FOUND;
3. N 02°10'38"E A DISTANCE OF 273.94 FEET TO A 5/8-INCH IRON PIPE FOUND IN THE SOUTH LINE LONA LANE AND THE NORTHWEST CORNER HEREOF;

THENCE S 78°04'20"E ALONG THE SOUTH LINE LONA LANE A DISTANCE OF 410.83 FEET TO THE POINT OF BEGINNING, HAVING AN AREA OF 158561.46 SQUARE FEET, 3.640 ACRES.

FILED FOR RECORD
2025 JUN 22 11 0:47

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.

ac

1. Date, Time and Place of Sale.

Date: 04/07/2026

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

Place: Harrison County, Texas at the following location: **AT THE DOOR OF THE EASTERNMOST ENTRANCE TO THE HARRISON COUNTY COURTHOUSE IN THE CITY OF MARSHALL 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: 172 MARGARET DR, MARSHALL, TX 75670

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.

3. Instrument to be Foreclosed: The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 06/30/2021 and recorded 07/01/2021 in Document 2021-000007987, real property records of Harrison County, Texas, with **VALERIA G LONGORIA BANUELOS JOINED HEREIN PRO FORMA BY MY SPOUSE, JONATHAN OLVERA** grantor(s) and InterLinc Mortgage Services, LLC as Lender, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. 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 **VALERIA G LONGORIA BANUELOS JOINED HEREIN PRO FORMA BY MY SPOUSE, JONATHAN OLVERA**, securing the payment of the indebtedness in the original principal amount of \$100,642.00, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **PHH MORTGAGE CORPORATION** is the current mortgagee of the note and deed of trust or contract lien.

Tejas

Notice of [Substitute] Trustee Sale

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:

A 1.352-ACRE LOT, TRACT OR PARCEL OF LAND SITUATED IN THE T TALLEY SURVEY, ABSTRACT NO. 703 AND THE WM. B. RHEA SURVEY, ABSTRACT NO. 608 HARRISON COUNTY, TEXAS, AND BEING PART OF PART OF LOT 1, BLOCK 4, GREEN ACRES SUBDIVISION, AND RECORDED IN CABINET A, SLIDE 141, OF THE PLAT RECORDS, HARRISON COUNTY, TEXAS, AND BEING MORE FULLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 1/2-INCH IRON ROD FOUND FOR THE NORTHWEST CORNER OF A SAVE AND EXCEPT TRACT OF LAND SET OUT IN VOLUME 1014 PAGE 854 AND THE COMMON CORNER OF LOT 1 AND LOT 2;

THENCE N 57°45'16"W WITH THE COMMON LINE OF LOT 1 AND LOT 2 A DISTANCE OF 283.20 FEET TO A 5/8-INCH IRON PIPE FOUND FOR THE MOST WESTERLY LINE HEREOF;

THENCE N 32°25'52"E DISTANCE OF 269.69 FEET TO A 5/8-INCH IRON PIPE FOUND FOR THE MOST NORTHERLY CORNER HEREOF;

THENCE S 36°11'00"E (BEARING BASIS) ALONG THE SOUTHWESTERLY PROPOSED LINE OF STATE HWY 154 A DISTANCE OF 281.46 FEET TO A 1/2-INCH IRON ROD SET FOR THE NORTHEAST CORNER OF SAID SAVE AND EXCEPT TRACT;

THENCE S 25°11'17"W A DISTANCE OF 167.47 FEET TO THE POINT OF BEGINNING, HAVING AN AREA OF 58873.89 SQUARE FEET, 1.352 ACRES.

Manufacturer name-MELODY MANUFACTURING CO
Manufacturer - MHDMAN00000033
HUD Label/Scal No.- TEX0276103/TEX0276104
Serial No.- 983SB452S1661A/983SB452S1661B
Weight- 16140/ 15160Length - 48 Width - 28
Model - URBAN MANOR
Date of Manufacture - 09/30/1983Year - 1983

8. **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. PHH Mortgage Corporation, as Mortgage Servicer, is representing the current mortgagee, whose address is:

C/O PHH Mortgage Corporation
PO BOX 24605
West Palm Beach, FL 33416-4605
Phone: 877-744-2506

TS No.: 2026-00072-TX
26-000019-673

Version 1.1 TX NOS 0217

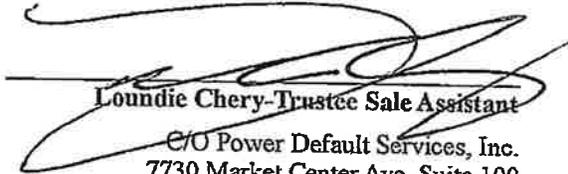
Page 3 of 4

Notice of [Substitute] Trustee Sale

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.

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: January 13, 2026



Loundie Chery-Trustee Sale Assistant

C/O Power Default Services, Inc.
7730 Market Center Ave, Suite 100
El Paso, TX 79912
Telephone: 855-427-2204
Fax: 866-960-8298

For additional sale information visit: www.hubzu.com or (855) 882-1314

POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

I am Kara Riley 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 1/22/2026 I filed this Notice of Foreclosure Sale at the office
of the Harrison County Clerk and caused it to be posted at the location directed by the Harrison County Commissioners Court.



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.

DEED OF TRUST INFORMATION:

Date: **September 30, 2016**
Grantor(s): **Rajeev Khatri, a single person**
Original Mortgagee: **Texas Bank and Trust Company**
Original Principal: **\$369,000.00**
Recording Information: **2016-000009708**
Property County: **Harrison**
Property: **ALL THAT CERTAIN LOT, TRACT, OR PARCEL OF LAND BEING LOT 9, BLOCK 4, TIMBER FALLS SUBDIVISION, AN ADDITION TO HARRISON COUNTY, SITUATED IN THE DAVID HILL SURVEY, A-301, HARRISON COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD FILED IN CABINET B, SLIDE 97-A, HARRISON COUNTY PLAT RECORDS, OFFICIAL PUBLIC RECORDS, HARRISON COUNTY, TEXAS, AND SITUATED IN THE DAVID HILL SURVEY, A-93, GREGG COUNTY, TEXAS, ACCORDING TO THE RECORDS, OFFICIAL PUBLIC RECORDS, AND GREGG COUNTY CLERK FILE NO. 200706312, GREGG COUNTY, TEXAS.**
Property Address: **190 Oakland Drive
Longview, TX 75605**

FILED FOR RECORD
2016 FEB -5 PM 12:00
HEATHER HENNINGAN
CO. CLERK HARRISON CO.
HARRISON COUNTY

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: **U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST**
Mortgage Servicer: **Selene Finance LP**
Mortgage Servicer Address: **3501 Olympus Boulevard
5th Floor, Suite 500
Dallas, TX 75019**

SALE INFORMATION:

*****PROPERTY WILL BE SOLD IN HARRISON COUNTY, TEXAS*****

Date of Sale: **April 7, 2026**
Time of Sale: **10:00 AM or within three hours thereafter.**
Place of Sale: **IMMEDIATELY OUTSIDE THE EASTERNMOST ENTRANCE TO THE HARRISON COUNTY COURTHOUSE IN THE CITY OF MARSHALL OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE**
Substitute Trustee: **Tejas Corporate Services, LLC, and Padgett Law Group, any to act**
Substitute Trustee Address: **546 Silicon Dr., Suite 103, 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.

P Jones

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

CERTIFICATE OF POSTING

My name is T. Worley, 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 2/5/26, I filed at the office of the Harrison County Clerk to be posted at the Harrison County courthouse this notice of sale.

T. Worley

Declarant's Name: T. Worley

Date: 2/5/26

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

804 POCONO
MARSHALL, TX 75670

FILED FOR RECORD

2026 FEB -5 PM 12: 01

HEATHER HENIGAN 00000010338994
CO. CLERK HARRISON, CO

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

BY JB COUNTY

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: April 07, 2026

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

Place: IMMEDIATELY OUTSIDE THE EASTERMOST 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 March 28, 1996 and recorded in Document INSTRUMENT NO. 3741; AS AFFECTED BY INSTRUMENT NO. 2025-00000281 real property records of HARRISON County, Texas, with ROBERT L STOKER, JR AND VIRGINIA H STOKER, HUSBAND AND WIFE, grantor(s) and BANC ONE MORTGAGE CORPORATION, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by ROBERT L STOKER, JR AND VIRGINIA H STOKER, HUSBAND AND WIFE, securing the payment of the indebtednesses in the original principal amount of \$62,678.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. 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. WELLS FARGO BANK, N.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o WELLS FARGO BANK, N.A.
3476 STATEVIEW BLVD.
FORT MILL, SC 29715



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 SERVICELINK AGENCY SALES AND POSTING, 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.

Is Saucedo

Israel Saucedo

Certificate of Posting

My name is T. Worley, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 2/5/26 I filed at the office of the HARRISON County Clerk and caused to be posted at the HARRISON County courthouse this notice of sale.

T. Worley

Declarants Name:

T. Worley

Date:

2/5/26

EXHIBIT "A"

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND, SITUATED IN HARRISON COUNTY, TEXAS, WITHIN THE CORPORATE LIMITS OF THE CITY OF MARSHALL, BEING A PART OF THE ASA LANGFORD SURVEY; BEING ALL OF LOT NO. THREE (3), BLOCK NO. ELEVEN (11), OF THE SECOND SUPPLEMENT TO SUNSET ACRES SUBDIVISION, ACCORDING TO THE MAP OR PLAT OF SAID SUPPLEMENT RECORDED IN VOLUME 449, PAGE 635, DEED RECORDS, HARRISON COUNTY, TEXAS.

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.

DEED OF TRUST INFORMATION:

Date: 04/07/2022
Grantor(s): JERRY G COLEMAN, AN UNMARRIED MAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR MORTGAGE SOLUTIONS OF COLORADO, LLC, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$199,999.00
Recording Information: Instrument 2022-000004725
Property County: Harrison
Property: (See Attached Exhibit "A")
Reported Address: 170 OAK BEND TRL, MARSHALL, TX 75672

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: MORTGAGE SOLUTIONS OF COLORADO, LLC D/B/A MORTGAGE SOLUTIONS FINANCIAL
Mortgage Servicer: Mortgage Solutions of Colorado, LLC
Current Beneficiary: MORTGAGE SOLUTIONS OF COLORADO, LLC D/B/A MORTGAGE SOLUTIONS FINANCIAL
Mortgage Servicer Address: 7450 Campus Dr., Suite 200, Colorado Springs, CO 80920

SALE INFORMATION:

Date of Sale: Tuesday, the 3rd day of March, 2026
Time of Sale: 10:00 AM or within three hours thereafter.
Place of Sale: INSIDE THE HARRISON COUNTY COURTHOUSE, FIRST FLOOR, BETWEEN THE EASTERN FRONT DOOR OF SAID COURTHOUSE AND THE INTERIOR BULLETIN BOARD USED FOR POSTING FORECLOSURE NOTICES AND OTHER PUBLICATIONS in Harrison County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Harrison County Commissioner's Court, at the area most recently designated by the Harrison County Commissioner's Court.

WHEREAS, the above-named Grantor 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 were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Ramiro Cuevas, Patrick Zwiars, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Tionna Hadnot, Misty McMillan, Shawn Schiller, Jackie Perkins, Auction.com LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; 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 has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Ramiro Cuevas, Patrick Zwiars, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Tionna Hadnot, Misty McMillan, Shawn Schiller, Jackie Perkins, Auction.com LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, 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 and 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 of the Deed of Trust.

FILED FOR RECORD
2025 FEB -5 PM 12:01
HEATHER HENIGAN
CO. CLERK HARRISON, CO
BY *JB* PROPERTY

4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a 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 offered "AS-IS", purchasers 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 interests 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.

Substitute Trustee(s): Ramiro Cuevas, Patrick Zwiers, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Tionna Hadnot, Misty McMillan, Shawn Schiller, Jackie Perkins, Auction.com LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

Substitute Trustee Address: 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

Document Prepared by:
Bonial & Associates, P.C.
14841 Dallas Parkway, Suite 350, Dallas, TX 75254
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

Certificate of Posting

I am J Worley whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 2/9/26 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Harrison County Clerk and caused it to be posted at the location directed by the Harrison County Commissioners Court.

By: J Worley

Exhibit "A"

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND BEING LOT 14, OF THE OAK BEND ADDITION IN HARRISON COUNTY, TEXAS ACCORDING TO THE PLAT OF SAID SUBDIVISION AS THE SAME APPEARS OF RECORD IN COUNTY CLERK'S FILE NO. 2013-000005244, OFFICIAL PUBLIC RECORDS OF HARRISON COUNTY, TEXAS.

Return to: Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

NOTICE OF TRUSTEE'S SALE FILED FOR RECORD

2025 FEB -6 PM 1:30

DATE: February 5, 2026

HEATHER KETHAN
CO. CLERK HARRISON CO.

DEED OF TRUST

CA

Date: May 8, 2025

Grantor: Evert Colunga
Brittany Colunga
121 W. Erie St.
Missouri Valley, IA 51555

Beneficiary: Extracto Banks, N.A. Custodian of the J. Philip Davis IRA
PO Box 423
Centerville, TX 75833

Substitute Trustee: Deborah L. Lemons
PO Box 423
Centerville, TX 75833

Recording Information: Document Number 2025-000006936, Official Public
Records of Harrison County, Texas

Property: *10.500 acres of land in the Henry Vardeman Survey, A-726, being
Parcel Three (3) of Jamax 23 Land Company, LLC, Harrison County, Texas and more fully
described in aforementioned deed of trust.*

Note

Date: May 8, 2025

Amount: \$100,000.00

Debtor: Evert Colunga and Brittany Colunga

Holder: Extracto Banks, N.A., Custodian of the J. Philip Davis IRA
PO Box 423
Centerville, TX 75833

DATE OF SALE OF PROPERTY: March 3, 2026

EARLIEST TIME OF SALE OF PROPERTY: 11:00 AM

LOCATION OF SALE: Marshall, Texas, at the Harrison County Courthouse in the area
designated for the conduct of foreclosure sales by the Commissioners of said County.

Because of default in performance of the obligations of the Deed of Trust, Trustee will
sell the property at public auction to the highest bidder for cash at the place and date specified to
satisfy the debt secured by the Deed of Trust. The sale will begin at the earliest time stated
above or within three hours after that time.

Grantor has failed to perform obligations set out in the deed of trust, and in accordance
with provisions of that instrument, Beneficiary has declared the debt that is secured immediately
due and requests that the property it conveys be sold in a Trustee's Sale.

Beneficiary also appoints Trustee to act in accordance with the Deed of Trust and to sell the Property. Beneficiary requests copies of the Notice of Trustee's Sale so that the notice of the sale can be filed and furnished to Grantor in accordance with §51.002 of the Texas Property Code.



DEBORAH L. LEMONS

(ACKNOWLEDGMENT)

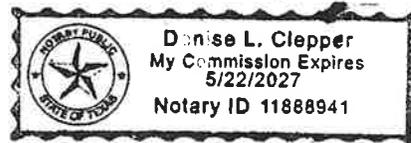
STATE OF TEXAS §

COUNTY OF LEON §

This instrument was acknowledged before me on February 5, 2026 by Deborah L. Lemons.



NOTARY PUBLIC, STATE OF TEXAS



NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

FILED FOR RECORD
2026 FEB -9 PM 1:13

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. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated August 11, 2022 and recorded under Clerk's File No. 2022-000010808, in the real property records of Harrison County Texas, with Clayton Wesley Anderson, a single man as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Southwest Funding, LP., its successors and assigns as Original Mortgagee.

Deed of Trust executed by Clayton Wesley Anderson, a single man securing payment of the indebtedness in the original principal amount of \$112,530.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Clayton Wesley Anderson. Lakeview Loan Servicing, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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 property securing the above referenced loan. LoanCare, LLC is acting as the Mortgage Servicer for the Mortgagee. LoanCare, LLC, is representing the Mortgagee, whose address is: 3637 Sentara Way, Virginia Beach, VA 23452.

Legal Description:
BEING ALL OF LOT 5-A OF A REPLAT OF LOTS 5 AND 14 OF MEADOW LANE ADDITION, RECORDED IN CABINET B, SLIDE 186-A, H.C.P.R. WITHIN THE PETER WHETSTONE SURVEY, A-756, HARRISON COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 04/07/2026 **Earliest Time Sale Will Begin: 10:00 AM**

Location of Sale: **The place of the sale shall be: Harrison County Courthouse, Texas at the following location: 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**

TERMS OF SALE

A default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. 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.**



The sale will begin at the earliest time stated above, or within three (3) hours after that time. 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.

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.

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 Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Christine Wheeless, Jabria Foy, Heather Golden, Kara Riley, Auction.com, LLC, or Codilis & Moody, P.C., as Substitute Trustee.**

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Executed on February 5, 2026.

/s/ Will Morphis SBOT No. 24131905, Attorney at Law
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Posted and filed by: Kara Riley
Printed Name: Kara Riley

C&M No. 44-25-03599

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF TEXAS

§
§
§

FILED FOR RECORD

COUNTY OF HARRISON

2025 FEB -9 PM 1:13

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

HEATHER HENIGAN
CLERK HARRISON CO
DEPUTY

CURRENT BENEFICIARY: The Huntington National Bank as successor by merger to 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, March 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: February 9, 2026

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 ½" 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 ½" 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 ½" 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 ½" 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 ½" iron rod with J. Roberts plastic cap set for reference and continuing a total distance of 204.99 feet, to a ½" 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.

NOTICE OF CANCELLATION OF FORECLOSURE SALE

2026 MAR -2 PM 4:08

PLEASE TAKE NOTICE OF CANCELLATION of the following Foreclosure Sale described herewith:

NEATHER HENIGAN
DOUGLASS HARRISON
BY ac COUNTY

Owner of the Property: Stephanie Downing and Judy O'Neil

Legal Description of the Property to be Sold: About 34 acres, more or less, of real property located in Harrison County, Texas, as described in the attached Exhibit A.

Address: 4038 Farm to Market 450 N, Hallsville, Texas 75650 (32.55795, -94.59031)

Property Tax ID: R000049858

THE CANCELLED SALE WAS SCHEDULED AS FOLLOWS:

DATE OF SALE: March 3, 2026

TIME OF SALE: 10:00 a.m. or no later than three hours thereafter on March 3, 2026

LOCATION OF SALE: Harrison County, Texas at the following location: THE HARRISON COUNTY COURTHOUSE, MARSHALL, TEXAS or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code. If there is any postponement or rescheduling of the Sale, additional notice will be posted and filed in accordance with applicable Texas law.

Date: March 2, 2026.

Respectfully submitted by:

/s/ Kyle J. Nelson

Kyle J. Nelson
State Bar No. 24056031
CARROLL MALONEY HENRY &
NELSON, PLLC
1327 Dominion Plaza, Suite 100
Tyler, Texas 75703
Telephone: (903) 561-1600
E-mail: kyle@cmhnlaw.com

Attorney for Zanjios LLC

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

Notice is hereby given of a public nonjudicial foreclosure sale.

**Residential Construction Contract with
Deed of Trust and Power of Sale:**

Dated: January 21, 2022
Grantor: Casey Gilcrease and Shelley Gilcrease
Beneficiary: Austin Bank, Texas National Association
Original Trustee: Michael L. Gunnels
Substitute Trustee: Donald W. Cothorn and/or David W. Frost

Recording information:

Dated January 21, 2022, and recorded on January 26, 2022, with the County Clerk of Harrison County, Texas, as Document Number: 2022-000001062, in the Official Public Records of Harrison County, Texas.

Secures payment of: Promissory Note dated January 21, 2022, (the "Note"), in the original, principal amount of \$280,200.00, payable to the order of Austin Bank, Texas N. A., executed by Casey Gilcrease and Shelley Gilcrease as Borrower, as modified by the Renewal, Extension, and Modification Agreement (Promissory Note and Deed of Trust), with an unpaid principal amount owed of \$279,071.03 made effective July 9, 2022, and recorded as Document No 2022-000011283, in the Official Public Records of Harrison County, Texas (the "Indebtedness").

Property to be sold:

All that certain lot, tract, or parcel of land, situated in Harrison County, Texas; being a part of the S.T. Watts Survey, A-740; being LOT TWELVE (12) of the HARLETON EAST ADDITION, according to the map of plat of said addition recorded in Cabinet A, Slide 181, Plat Records, Harrison County, Texas.

FILED FOR RECORD
2025 FEB 10 AM 7:51
CLERK OF COUNTY CLERK
HARRISON COUNTY TEXAS

Substitute Trustees: Donald W. Cothorn and/or David W. Frost

Substitute Trustees'

Address: 2320 Dueling Oaks Drive, Tyler, Texas 75703
Phone: 903-579-7531
Email: dcothorn@kabfm.net

Foreclosure Sale:

Date of Sale: March 3, 2026

Time: The sale of the Property will be held between the hours of 1:00 p.m. and 4:00 p.m., local time; and the earliest time at which the Foreclosure Sale will begin is 1:00 p.m., and not later than two (2) hours thereafter, and will be completed no later than 4:00 p.m.

Place of Sale: Immediately outside the easternmost entrance to the Harrison County Courthouse in the City of Marshall, Harrison County, Texas, located at 200 West Houston, Marshall, Texas, the place designated by the Harrison County Commissioner's Court as the place where foreclosures under contract are to take place; or if the preceding area is no longer the designated area, at the area at said Courthouse most recently designated by the Harrison County Commissioner's Court as the place where foreclosures under contract are to take place.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Austin Bank, Texas N.A.'s bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Indebtedness and in the performance of the obligations of the Deed of Trust. Because of that default, Austin Bank, Texas N.A., the owner and holder of the Note, and the Lender and Beneficiary under the Deed of Trust, has requested the Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Austin Bank, Texas N.A.'s election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Austin Bank, Texas N.A.'s rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, the Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Austin Bank, Texas N.A. passes the Foreclosure Sale, notice of the date of any

rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure Sale will be made expressly subject to any unpaid ad valorem taxes and any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure 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. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Austin Bank, Texas N.A. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold **“AS IS,” without any expressed or implied warranties, except as to the warranties (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. Any purchaser acquires the Real Property “at purchaser’s own risk.”

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

The undersigned, and also David W. Frost, have been appointed Substitute Trustees by Austin Bank, Texas N.A. by an instrument recorded in the Official Public Records of Harrison County, Texas.



Donald W. Cothorn, Substitute Trustee
2320 Dueling Oaks Drive
Tyler, Texas 75703
Phone: 903-579-7531
Email: dcothorn@kabfm.net

NOTICE

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.

NOTICE OF TRUSTEE OR SUBSTITUTE TRUSTEE'S SALE

Deed of Trust

Date: 07/30/2025
Grantor(s): Charles Lester Wesley, Jr. aka Charles Wesley, Jr.
Mortgagee: Lonestar Finance and Lending, Inc., a Texas Corporation
Recorded in: Clerk's File No. 2025-000009300
Property County: Harrison County

FILED FOR RECORD
2025 FEB 10 AM 9:15
HEATHER HENIGAN
CLERK HARRISON CO

Legal Description: All that certain tract or parcel of land (together with all improvements thereon, if any) situated within the **Corporate Limits of the City of Marshall, Harrison County, Texas**, being more particularly described as **Lots One (1) and Two (2), Block Twenty-four (24), LONGINOTTI ADDITION to the City of Marshall, Texas and more fully described by metes and bounds on Exhibit "A" attached hereto and made a part hereof for all purposes (the "Land")**. (more particularly described in the Loan Documents).

Date of Sale: 3/3/2026

Earliest Time Sale Will Begin: 10:00 AM

Place of Sale of Property: 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 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.

1

The Mortgagee, whose address is:

Lonestar Finance and Lending, Inc., a Delaware Corporation F/K/A a Texas Corporation
6101 Southwest Fwy., Suite 400
Houston, TX 77057

Dated this 2/10/2026



Christine Wheelless or Kevin Key or Jay
Jacobs or Philip 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
Cerda or Jose Martinez or Mark Laffaye or
Alexander Lawson or Maria Dabrowska or
Lesbia Longoria or Emilio Martinez or
Miguel Alberto Molina Álvarez or
Tamiriramunashe Cathy Lee Machoka or
William Koenig or Eduardo Silva or Peggy
Munoz or Kenneth David Fisher or John
Hodges or Rodolfo Pineda or Karina Galvan
or Ramon Guajardo or Nailah Hicks or
Alex Collazo or Yajaira Garcia or Jennifer
Nava or Nicholas Wizig or Scott 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 within the Corporate Limits of the City of Marshall, Harrison County, Texas, being a part of Lots One (1) and Two (2), Block Twenty-four (24), LONGINOTTI ADDITION to the City of Marshall, Texas and more fully described as follows:

Beginning 80 feet West of the Northeast corner of said Block 24 at the Northwest corner of a tract conveyed by Edavie Hinemann Allen to Jerry F. Van Norden et ux, by deed dated July 16, 1955, recorded in Vol. 456, Page 406, Deed Records of Harrison County, Texas, a stake in the South margin of Cedar Street;

Thence West with the South margin of Cedar Street, 80 feet to a stake for corner, being the Northeast corner of the Chas. Stratton lot;

Thence South with the East line of said Stratton, 80 feet to a stake for corner;

Thence East 80 feet to a stake for corner in the Southwest corner of the Van Norden tract;

Thence North with the West line of the Van Norden tract 80 feet to the South margin of Cedar Street and place of beginning. Being the same land conveyed by Thomas L. Rodes, Jr. and wife, Fern Rodes to E. R. Bledsoe and wife, Barbara Bledsoe, by deed dated August 14, 1985, recorded in Vol. 1080, Page 25, Deed Records, Harrison County, Texas. And further being the same land in a Deed of Trust executed by Phillip Ford and wife, Anita Ford to Marvin Cureton, Trustee for East Texas National Bank and recorded in Vol. 464, Page 111, Deed of Trust Records, Harrison County, Texas.

NOTICE OF SUBSTITUTE 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.

STATE OF TEXAS §
 §
COUNTY OF HARRISON §

REC'D FOR RECORD
FEB 10 AM 10:09
HARRISON COUNTY
CLERK HARRISON
ST

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, March 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.

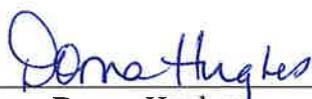
Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in “as is, where is” condition, without any implied warranties, except as to the warranties of title (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation 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 10 day of February, 2026

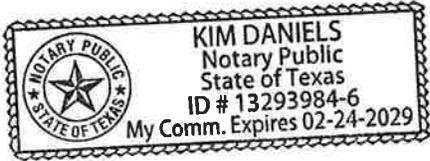


Name: Donna Hughes
Substitute Trustee
Address: 100 West Arkansas Street

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

THE STATE OF TEXAS
COUNTY OF TITUS

This instrument was acknowledged before me on the 10 day of February, 2026, by Donna Hughes, Substitute Trustee, in the capacity therein stated.



Kim Daniels
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°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°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°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°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°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°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°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°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°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 $83^{\circ}34'34''$ 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 $22^{\circ}07'08''$ 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.