

J. N. REED, CLERK  
BOWIE COUNTY, TEXAS  
FINA PETTY, COUNTY CLERK

2025 DEC 30 PM 2: NOTICE OF SUBSTITUTE TRUSTEE SALE FINA PETTY, COUNTY CLERK

Deed of Trust Date: 2/24/2004	Grantor(s)/Mortgagor(s): LORI KAY WALLACE, JOINED HEREIN PRO FORMA BY HER HUSBAND, STEVEN L. WALLACE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR WR STARKEY MORTGAGE, L.L.P., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Athene Annuity and Life Company
Recorded in: Volume: 4246 Page: 171 Instrument No: 3563	Property County: BOWIE
Mortgage Servicer: Nationstar Mortgage LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 8950 Cypress Waters Boulevard, Coppell, TX 75019
Date of Sale: 2/3/2026	Earliest Time Sale Will Begin: 11am
Place of Sale of Property: THE FRONT (NORTH) ENTRANCE OF THE BOWIE COUNTY COURTHOUSE IN NEW BOSTON, TX OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LOT NUMBER ONE (1) IN BLOCK NUMBERED THREE (3) OF GRAMERCY PARK ADDITION, A PART OF THE ADOLPHUS HOPE  
HEADRIGHT SURVEY IN BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT FILED FOR RECORD JUNE 12, 1967, UNDER CLERK'S FILE  
NO. 3628 AND RECORDED IN VOLUME 329, PAGE 266 OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS.

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, Christine Wheless, 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(j): 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.**

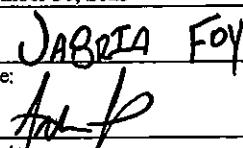
Dated: 12/22/2025



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

Dated: December 30, 2025

Printed Name:



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

MH File Number: TX-25-125166-POS  
Loan Type: Conventional Residential

Tejas Trustee

February 3, 2026

CLERK OF BOWIE COUNTY  
BOWIE COUNTY, TEXAS  
TINA PETTY, COUNTY CLERK

2026 JAN 13 AM 9:50

## Notice of Substitute Trustee Sale

T.S. #: 25-17346

**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.**

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

Date: 2/3/2026  
Time: The sale will begin no earlier than 10:00 AM or no later than three hours thereafter.  
The sale will be completed by no later than 1:00 PM  
Place: Bowie County Courthouse in **Boston**, Texas, at the following location: **710 James Bowie Drive, New Boston, Tx 75570 - at the front entrance of the courthouse in Bowie County, TX OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE**

**Property To Be Sold** - The property to be sold is described as follows:

**ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATE IN THE COUNTY OF BOWIE, STATE OF TEXAS, DESCRIBED AS FOLLOWS, TO-WIT: LOT NUMBERED FOUR (4) AND THE NORTH TEN (10') FEET OF LOT NUMBERED FIVE (5), IN BLOCK NUMBERED THIRTY-SEVEN (37) BINGHAM PARK ADDITION TO THE CITY OF TEXARKANA, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT FILED FOR RECORD JUNE 10, 1908, AND RECORDED IN VOLUME 40, PAGE 32, PLAT RECORDS OF BOWIE COUNTY, TEXAS.**

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust is dated 2/13/2015 and is recorded in the office of the County Clerk of Bowie County, Texas, under County Clerk's File No 2015-2065, recorded on 2/26/2015, of the Real Property Records of Bowie County, Texas.

Property Address: 2610 WOOD STREET TEXARKANA, TX 75503

Trustor(s):	<b>MILDRED A. HORNER</b>	Original Beneficiary:	<b>MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR AMERICAN ADVISORS GROUP, ITS SUCCESSORS AND ASSIGNS</b>
Current Beneficiary:	<b>GITSIT Solutions, LLC, not in its individual capacity but solely in its capacity as Separate Trustee of GV Trust 2025-1</b>	Loan Servicer:	<b>GITSIT Solutions, LLC</b>
Current Substituted Trustees:	<b>Auction.com, LLC, Meghan Byrne, David Sims, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Sharon St. Pierre, Margaret Rosanne Kayl, Richard Paul Carr Jr., Sharon Sharp, Michael Turner, Jabria Foy, Heather Golden, Rick Snoke, Agency Sales and Posting LLC, Prestige Default Services, LLC, Abstracts/ Trustees of Texas, LLC</b>		

T.S. #: 25-17346

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.

**Terms of Sale** - The sale will be conducted as a public auction to the highest bidder for cash with funds being made payable to Prestige Default Services, LLC, 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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary 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. 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 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 trustee or any substitute trustee.

**Type of sale** - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by MILDRED A. HORNER, UNMARRIED. 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.

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$138,000.00, executed by MILDRED A. HORNER, UNMARRIED, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR AMERICAN ADVISORS GROUP, ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of MILDRED A. HORNER, UNMARRIED to MILDRED A. HORNER. GITSIT Solutions, LLC, not in its individual capacity but solely in its capacity as Separate Trustee of GV Trust 2025-1 is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

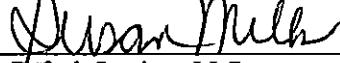
The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses. **All checks must be made payable to Prestige Default Services, LLC**

Questions concerning the sale may be directed to the undersigned or to the beneficiary:  
**GITSIT Solutions, LLC, not in its individual capacity but solely in its capacity as Separate Trustee of GV Trust 2025-1 c/o GITSIT Solutions, LLC**  
**333 S. Anita Drive,**  
**Suite 400,**  
**Orange, CA 92868**  
**888) 566-3287**

T.S. #: 25-17346

Dated: 1-12-26

Auction.com, LLC, Meghan Byrne, David Sims, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Sharon St. Pierre, Margaret Rosanne Kayl, Richard Paul Carr Jr., Sharon Sharp, Michael Turner, Jabria Foy, Heather Golden, Rick Snoke, Agency Sales and Posting LLC, Prestige Default Services, LLC, Abstracts/ Trustees of Texas, LLC

  
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Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Phone: (972) 893-3096 ext. 1035  
Fax: (949) 427-2732

AFTER RECORDING, PLEASE RETURN TO:

Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Attn: Trustee Department

February 3, 2026

CLERK'S OFFICE  
BOWIE COUNTY, TEXAS  
TINA PETTY, COUNTY CLERK

2026 JAN 13 AM 9:50

## Notice of Substitute Trustee Sale

T.S. #: 25-16612

**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.**

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

Date: 2/3/2026  
Time: The sale will begin no earlier than 10:00 AM or no later than three hours thereafter.  
The sale will be completed by no later than 1:00 PM  
Place: Bowie County Courthouse in BOSTON, Texas, at the following location: 710 James Bowie Drive, New Boston, TX 75570 - at the front entrance of the courthouse in Bowie County, TX OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

**Property To Be Sold** - The property to be sold is described as follows:

**LOT TEN (10) IN BLOCK ONE (1) OF WARDS ADDITION TO THE CITY OF DEKALB, BOWIE COUNTY, TEXAS.**

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust is dated 10/25/2010 and is recorded in the office of the County Clerk of Bowie County, Texas, under County Clerk's File No 14658, recorded on 11/8/2010, in Book 5937, Page 241, of the Real Property Records of Bowie County, Texas.

Property Address: 150 DOTSON ST DE KALB, TX 75559

Trustor(s):	JOE A. BENNETT AND JOYCE M. BENNETT	Original Beneficiary:	BANK OF AMERICA, N.A., A NATIONAL BANKING ASSOCIATION
Current Beneficiary:	GITSIT Solutions, LLC, not in its individual capacity but solely in its capacity as Separate Trustee of GV Trust 2025-1	Loan Servicer:	GITSIT Solutions, LLC
Current Substituted Trustees:	Auction.com, LLC, Meghan Byrne, David Sims, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Sharon St. Pierre, Margaret Rosanne Kayl, Richard Paul Carr Jr., Sharon Sharp, Michael Turner, Jabria Foy, Heather Golden, Rick Snoke, Agency Sales and Posting LLC, Prestige Default Services, LLC, Abstracts/ Trustees of Texas, LLC		

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.

**Terms of Sale** - The sale will be conducted as a public auction to the highest bidder for cash with funds being made payable to Prestige Default Services, LLC, 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

T.S. #: 25-16612

time of sale. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary 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. 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 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 trustee or any substitute trustee.

**Type of sale** - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by JOE A. BENNETT AND WIFE, JOYCE M. BENNETT. 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.

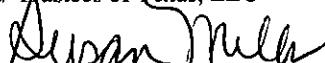
**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$97,500.00, executed by JOE A. BENNETT AND WIFE, JOYCE M. BENNETT, and payable to the order of BANK OF AMERICA, N.A., A NATIONAL BANKING ASSOCIATION; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of JOE A. BENNETT AND WIFE, JOYCE M. BENNETT to JOE A. BENNETT AND JOYCE M. BENNETT. GITSIT Solutions, LLC, not in its individual capacity but solely in its capacity as Separate Trustee of GV Trust 2025-1 is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses. **All checks must be made payable to Prestige Default Services, LLC**

Questions concerning the sale may be directed to the undersigned or to the beneficiary:  
**GITSIT Solutions, LLC, not in its individual capacity but solely in its capacity as Separate Trustee of GV Trust 2025-1 c/o GITSIT Solutions, LLC**  
333 S. Anita Drive, Suite 400  
Orange, CA 92868  
888) 566-3287

Dated: 1-12-26

Auction.com, LLC, Meghan Byrne, David Sims, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Sharon St. Pierre, Margaret Rosanne Kayl, Richard Paul Carr Jr., Sharon Sharp, Michael Turner, Jabria Foy, Heather Golden ,Rick Snone, Agency Sales and Posting LLC, Prestige Default Services, LLC, Abstracts/ Trustees of Texas, LLC

  
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Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Phone: (972) 893-3096 ext. 1035  
Fax: (949) 427-2732

T.S. #: 25-16612

AFTER RECORDING, PLEASE RETURN TO:

Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Attn: Trustee Department

February 3, 2026

PUBLIC RECORDS IN  
BOWIE COUNTY, TEXAS  
TINA FETTY, COUNTY CLERK

**NOTICE OF FORECLOSURE SALE**

2026 JAN 13 PM 4:01

**Deed of Trust:**

Dated: December 14, 2023  
Grantor: 901 W. 7<sup>TH</sup> LLC, a Wyoming Limited Liability Company  
Trustee: Matthew C. Aycock  
Lender: CLIFF SINGER, TRUSTEE OF CLIFF SINGER TRUST, a California Trust, as to an undivided 100% Interest  
Loan Servicer: CONRAD PROPERTIES, LLC, a Texas Limited Liability Company  
Recorded: Instrument #2023-00012462, recorded on December 27, 2023, in the official Real Property (Deed) Records of **BOWIE** County, Texas  
Secures: Promissory Note ("Note") dated December 14, 2023, in the original principal amount of **\$430,000.00**, executed by **Ethan Pak** a/k/a **Ethan Yu Heng Pak**, Manager, on behalf of 901 W. 7TH, LLC ("Borrower") and payable to the order of Lender  
Maturity Date: June 14, 2024

**Legal Description:**

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND LYING AND SITUATED IN THE J. CARSNER HEADRIGHT SURVEY, ABSTRACT 116, BOWIE COUNTY, TEXAS, BEING A PART OF BLOCK 67 OF TRIGGS ADDITION TO THE CITY OF TEXARKANA, BOWIE COUNTY, TEXAS, SAME BEING ALL OF THAT CERTAIN TRACT OF LAND DESCRIBED AS 0.831 ACRES IN THE DEED FROM JYOTIBEN F. PATEL TO DANNY P. DURLABH, DATED AUGUST 31, 2021, RECORDED IN DOCUMENT NO. 2021-000010808 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS, and being more particularly described by metes and bounds in the attached Exhibit "A" and more commonly known as 901 W. 7<sup>th</sup> St., Texarkana, BOWIE County, Texas 75501

**Substitute Trustee(s):**

Bennett M. Wyse, Ted Gambordella, Andrew Bui, ServiceLink Agency Sales and Posting, LLC, including: Richard Paul Carr Jr, Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Margaret Rosenne Kayl, Sharon Sharp, Michael Turner, Jabria Foy, Heather Golden, Kara Riley

**FORECLOSURE SALE:**

Date: **Tuesday, February 3, 2026**

Time: The sale of the Property will be held between the hours of **11:00 a.m. and 2:00 p.m.** local time; the earliest time at which the



Foreclosure Sale will begin is 11:00 a.m. and not later than three hours thereafter.

Place: AT THE FRONT (NORTH) ENTRANCE OF THE BOWIE COUNTY COURTHOUSE, OR IF THE PRECEDING AREA IS NO LONGER THE DESIGNATED AREA, AT THE AREA MOST RECENTLY DESIGNATED BY THE BOWIE COUNTY COMMISSIONERS COURT

COURT

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 Lender's or Loan Servicer'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 Note and in the performance of the obligations of the Deed of Trust. Because of that default, Lender, the owner and holder of the Note, or its Loan Servicer, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Lender's, or Loan Servicer's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Lender'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, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Lender or Loan Servicer passes the Foreclosure Sale, then 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 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 Lender, or Loan Servicer. 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.

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.

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

**SUBSTITUTE TRUSTEE:**



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Bennett M. Wyse, Substitute Trustee  
Texas State Bar No. 24008315  
**PRATT AYCOCK, LTD.**  
5910 N. Central Expwy, Suite 920  
Dallas, Texas 75206  
Office Tele: 469-807-3043  
Alt. Tele: 214-473-5551  
Email: [bwyse@prattaycock.com](mailto:bwyse@prattaycock.com)

**EXHIBIT "A"**

**Property (including any improvements):**

All that certain lot, tract or parcel of land lying and situated in the J. Carsner Headright Survey, Abstract 116, Bowie County, Texas, being a part of Block 67 of TRIGGS ADDITION to the City of Texarkana, Bowie County, Texas, same being all of that certain tract of land described as 0.831 acres in the Deed from Jyotiben P. Patel to Danny P. Durlabh, dated August 31, 2021, recorded in Document No. 2021-000010808 of the Real Property Records of Bowie County, Texas and being more particularly described by metes and bounds as

follows:

BEGINNING at a railroad spike (control monument), found for a corner, lying at the intersection of the South right-of-way line of West 7th Street (US Highway 67) and the West right-of-way line of Elm Street, the Northeast corner of the said Block No. 67 and the Northeast corner of the said 0.831 acre tract;

THENCE South 29 degrees 15 minutes 15 seconds East a distance of 300.00 feet along the West right-of-way line of Elm Street and the East line of Block No. 67 to a 1/2 inch steel rod, capped MTGENG, set for a corner, the Southeast corner of Block No. 67, the Southeast corner of the said 0.831 acre tract and lying in the North right-of-way line of 6th Street (Undeveloped);

THENCE South 60 degrees 42 minutes 25 seconds West a distance of 171.93 feet along the South line of Block No. 67, the South line of the said 0.831 acre tract and the North right-of-way line of 6th Street to a 1/2 inch steel rod, capped MTGENG, set for a corner, the Southwest corner of the said 0.831 acre tract and the Southeast corner of that certain tract of land described as 1.441 acres in the Deed from Calvin Williams, et ux to the City of Texarkana, Texas, dated September 14, 2023, recorded in Document No. 2023-00009271 of the Real Property Records of Bowie County, Texas;

THENCE North 29 degrees 19 minutes 09 seconds West a distance of 106.77 feet, generally along a fence line, the West line of the said 0.831 acre tract and the East line of the said 1.441 acre tract to a 1/2 inch steel rod found for a corner, an outside ell corner of the said 0.831 acre tract, an inside ell corner of the said 1.441 acre tract;

THENCE North 60 degrees 00 minutes 51 seconds East a distance of 17.40 feet along the West line of the said 0.831 acre tract and the East line of the said 1.441 acre tract to a 1/2 inch steel rod found for a corner, at an angle point;

THENCE North 22 degrees 25 minutes 47 seconds East a distance of 93.83 feet along the West line of the said 0.831 acre tract and the East line of the said 1.441 acre tract to a 1/2 inch steel rod found for a corner, at an angle point;

THENCE North 29 degrees 02 minutes 46 seconds West a distance of 134.90 feet along the West line of the said 0.831 acre tract and the East line of the said 1.441 acre tract to a 1/2 inch steel rod (control monument), found for a corner, lying in the South line of West 7th street, the Northwest corner of the said 0.831 acre tract and the Northeast corner of the said 1.441 acre tract;

THENCE North 60 degrees 42 minutes 25 seconds East a distance of 80.55 feet along the South right-of-way line of West 7th street and the North line of the said 0.831 acre tract to the Point of Beginning and containing 0.830 acres of land.

More commonly known as: 901 E 7th St, Texarkana, Texas 75501.

February 3, 2026

25TX267-0777  
4202 MAIN ST, TEXARKANA, TX 75503

CLERK ON M.G. CLERK  
BOWIE COUNTY, TEXAS  
TINA PETTY, COUNTY CLERK

2026 JAN 13 PM 4:01

## NOTICE OF FORECLOSURE SALE

Property:

The Property to be sold is described as follows:

LOT NUMBERED TWELVE (12) IN BLOCK NUMBERED TWELVE (12) OF BELL HEIGHTS ADDITION TO THE CITY OF TEXARKANA, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 204, PAGE 69 OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS.

Security Instrument:

Deed of Trust dated September 25, 2023 and recorded on September 26, 2023 as Instrument Number 2023-00009350 in the real property records of BOWIE County, Texas, which contains a power of sale.

Sale Information:

February 03, 2026, at 11:00 AM, or not later than three hours thereafter, at the front (north) entrance of the Bowie 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 JOE GREEN secures the repayment of a Note dated September 25, 2023 in the amount of \$154,000.00. EQUITY PRIME MORTGAGE LLC, whose address is c/o Carrington Mortgage Services, LLC, 500 N. State College Blvd. Suites 1030, 1300 and 1400, Orange, CA 92868, is the current mortgagee of the Deed of Trust and Note and Carrington Mortgage Services, LLC 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.



4862971

Substitute Trustee(s): Darla Boettcher, Jackie Perkins, Lisa Bruno, Conrad Wallace, Shawn Schiller, Harriett Fletcher, Sheryl LaMont, Kevin Key, Jay Jacobs, Christine Wheeless, Phillip Hawkins, Richard Paul Carr Jr., Sharon St. Pierre, Margaret Rosenne Kayl, Sharon Sharp, Michael Turner, Jabria Foy, Heather Golden, Kara Riley, Brian Hooper, Mike Jansta, Mike Hayward, Margaret Rosanne Kayl, ServiceLink Agency Sales and Posting, LLC, Dustin George

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.



---

Miller, George & Suggs, PLLC  
Jonathan Andring, Attorney at Law  
Melissa Brown, Attorney at Law  
Yuri Han, Attorney at Law  
6080 Tennyson Parkway, Suite 100  
Plano, TX 75024

---

Substitute Trustee(s): Darla Boettcher, Jackie Perkins, Lisa Bruno, Conrad Wallace, Shawn Schiller, Harriett Fletcher, Sheryl LaMont, Kevin Key, Jay Jacobs, Christine Wheeless, Phillip Hawkins, Richard Paul Carr Jr., Sharon St. Pierre, Margaret Rosenne Kayl, Sharon Sharp, Michael Turner, Jabria Foy, Heather Golden, Kara Riley, Brian Hooper, Mike Jansta, Mike Hayward, Margaret Rosanne Kayl, Dustin George  
c/o Miller, George & Suggs, PLLC  
6080 Tennyson Parkway, Suite 100  
Plano, TX 75024

Certificate of Posting

I, Sharon Sharp, declare under penalty of perjury that on the 13th day of January, 2021 I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of BOWIE County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

February 3, 2026

BOWIE COUNTY, TEXAS  
NINA PETTY, COUNTY CLERK

Our Case No. 25-07090-2

2026 JAN 13 PM 4:01

## APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE SALE

THE STATE OF TEXAS  
COUNTY OF BOWIE

**Deed of Trust Date:**  
September 16, 2019

**Property address:**  
212 CUMMINGS LANE  
TEXARKANA, TX 75501

**Grantor(s)/Mortgagor(s):**  
EBONY STRINGER

**LEGAL DESCRIPTION:** Lot Numbered Six (6) in Block Numbered Five (5) of SOUTHERN PINES SECOND ADDITION, a subdivision of a part of Lot Numbered Ten (10) of the George Morris Headright Survey Abstract No. 372, Bowie County, Texas, according to the map or plat recorded in Volume 407, Page 194 of the Deed Records of Bowie County, Texas.

**Original Mortgagee:**  
THE UNITED STATES OF AMERICA ACTING THROUGH  
THE RURAL HOUSING SERVICE OR SUCCESSOR  
AGENCY, UNITED STATES DEPARTMENT OF  
AGRICULTURE, ITS SUCCESSORS AND ASSIGNS

**Earliest Time Sale Will Begin:** 11:00 AM

**Current Mortgagee:**  
UNITED STATES OF AMERICA, ACTING THROUGH THE  
RURAL HOUSING SERVICE, ITS SUCCESSORS AND  
ASSIGNS, UNITED STATES DEPARTMENT OF  
AGRICULTURE

**Date of Sale:** FEBRUARY 3, 2026

**Property County:** BOWIE

**Original Trustee:** EDD HARGETT

**Recorded on:** September 16, 2019  
**As Clerk's File No.:** 2019-00009751

**Substitute Trustee:**

Richard Paul Carr Jr, Harriett Fletcher, Sheryl LaMont,  
Sharon St. Pierre, Margaret Rosenne Kayl, Sharon Sharp,  
Michael Turner, Jabria Foy, Heather Golden, Kara Riley,  
Marinosci Law Group PC, ServiceLink Agency Sales and  
Posting, LLC

**Mortgage Servicer:**  
UNITED STATES OF AMERICA, ACTING THROUGH THE  
RURAL HOUSING SERVICE, ITS SUCCESSORS AND  
ASSIGNS, UNITED STATES DEPARTMENT OF  
AGRICULTURE

**Substitute Trustee Address:**  
c/o Marinosci Law Group, P.C.  
16415 Addison Road, Suite 725  
Addison, TX 75001  
(972) 331-2300

**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 current Mortgagee and/or Mortgage Servicer under said Deed of Trust, according to the provisions therein set out does hereby remove the original trustee and all successor substitute trustees and appoints in their stead Richard Paul Carr Jr, Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Margaret Rosenne Kayl, Sharon Sharp, Michael Turner, Jabria Foy, Heather Golden, Kara Riley, Marinosci Law Group PC, ServiceLink Agency Sales and Posting, LLC, as Substitute Trustee, who shall hereafter



4863016

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 Mortgagee therein.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due and the owner and holder has requested to sell said property to satisfy said indebtedness

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, FEBRUARY 3, 2026** between ten o'clock AM and four o'clock PM and beginning not earlier than 11:00 AM or not later than three hours thereafter. 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 be conducted at the Bowie County Courthouse, 710 James Bowie Drive, New Boston, TX 75570 as designated by the Commissioners' Court, of said county pursuant to Section 51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

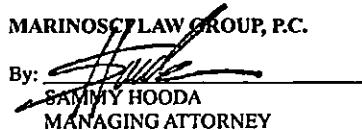
UNITED STATES OF AMERICA, ACTING THROUGH THE RURAL HOUSING SERVICE, ITS SUCCESSORS AND ASSIGNS, UNITED STATES DEPARTMENT OF AGRICULTURE, who is the Mortgagee and/or Mortgage Servicer of the Note and Deed of Trust associated with the above referenced loan. The Mortgage Servicer is authorized to represent 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 debt.

**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 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.

WITNESS MY HAND, 1/9/26

MARINOSCI LAW GROUP, P.C.

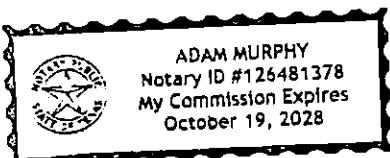
By:   
SAMMY HOODA  
MANAGING ATTORNEY

THE STATE OF TEXAS  
COUNTY OF DALLAS

Before me, ADAM MURPHY, the undersigned officer, on this, the 9 day of JAN 2026, personally appeared SAMMY HOODA, known to me, who identified herself/himself to be the MANAGING ATTORNEY of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal

(SEAL)



Notary Public for the State of TEXAS

My Commission Expires: 10-19-28

ADAM MURPHY  
Printed Name and Notary Public

Grantor: UNITED STATES OF AMERICA, ACTING THROUGH Return to:  
THE RURAL HOUSING SERVICE, ITS SUCCESSORS  
AND ASSIGNS, UNITED STATES DEPARTMENT OF  
AGRICULTURE  
3775 VENTURE DRIVE  
DULUTH, GA 30096  
Our File No. 25-07090

MARINOSCI LAW GROUP, P.C.  
MARINOSCI & BAXTER  
16415 Addison Road, Suite 725  
Addison, TX 75001

2-3-2026

NOTICE OF TRUSTEE OR SUBSTITUTE TRUSTEE'S SALE

BOWIE COUNTY, TEXAS  
TINA PETTY, COUNTY CLERK

Deed of Trust

2026 JAN 13 AM 11:56

**Date:** 05/01/2025

**Grantor(s):** Lorenzo Elwood Biggerstaff

**Mortgagee:** 1717 Norfolk, LLC, a Delaware Limited Liability Company

**Recorded in:** Clerk's File No. 2025-00005896

**Property County:** Bowie County

**Legal Description:** All that certain tract or parcel of land (together with all improvements thereon, if any) situated in **Bowie County, Texas**, being more particularly described as, **3.00 Acres, more or less, out of the John McClure Survey, Abstract 392, City of Redwater, Bowie County, Texas and a 1978 Marshfield Manufactured Home, located thereon, Bowie County, Texas (Volume 885, Page 74, Deed Records and Cause No. 42,522, Probate Records, Bowie County, Texas).** (more particularly described in the Loan Documents).

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

**Earliest Time Sale Will Begin:** 11:00 AM

**Place of Sale of Property:** THE FRONT (NORTH) ENTRANCE OF THE BOWIE COUNTY COURTHOUSE IN NEW BOSTON, TX 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:

1717 Norfolk, LLC, a Delaware Limited Liability Company  
6101 Southwest Fwy., Suite 400  
Houston, TX 77057

Dated this 1/13/2026

---

**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 Martínez or Mark Laffaye or  
Alexander Lawson or Maria  
Dabrowska or Lesbia Longoria or  
Emilio Martínez or Miguel Alberto  
Molina Álvarez or Viridiana Silva  
or Tamiriramunashe Cathy Lee  
Machoka or William Koeing or  
Eduardo Silva or Peggy Muñoz or  
Kenneth David Fisher or John  
Hodges or Michele Laffite or  
Rodolfo Pineda or Karina Galván  
or Ramón Guajardo or Nailah  
Hicks or Alex Collazo or Yajaira  
García or Jennifer Nava or  
Nicholas Wizig  
Trustee or Substitute Trustee  
6101 Southwest Fwy, Suite 400, Houston, TX 77057**

2-3-2026

NOTICE OF TRUSTEE OR SUBSTITUTE TRUSTEE'S SALE

**Deed of Trust**

**Date** May 20, 2024  
**Grantor(s):** Cody Layne Wade and Kendall Faye Hernandez  
**Original Payee:** Challenger Trust, LLC a Texas Limited Liability Company  
**Deed of Trust** Executed on May 20, 2024, recorded in the public records of  
**Information:** Bowie County, Texas, in or under File No. 2024-00005065  
**Current Mortgagee** Long Term Real Estate, LLC, a Texas Limited Liability  
**Holder:** Company  
**Property County:** Bowie County  
**Legal Description:** All that certain tract or parcel of land (together with all improvements thereon, if any) situated in Bowie County, Texas, being more particularly described as **THE EAST 20 FEET OF LOT 15 AND ALL OF LOT 16, BLOCK 5, GHIO'S ADDITION TO THE CITY OF TEXARKANA, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT AS RECORDED IN VOLUME 11, PAGE 508, PLAT RECORDS OF BOWIE COUNTY, TEXAS.** (more particularly described in the Loan Documents).

2026 JAN 13 AM 11:57

BOWIE COUNTY, TEXAS  
BOWIE COUNTY CLERK  
MAP/PROPERTY CLERK

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

**Earliest Time Sale Will Begin:** 11:00 AM

**Place of Sale of Property:** THE FRONT (NORTH) ENTRANCE OF THE BOWIE COUNTY COURTHOUSE IN NEW BOSTON, TX OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE

The Trustee or Substitute Trustee will sell the property by the 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.

**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.**

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

The Mortgagee, whose address is:

Long Term Real Estate, LLC, a Texas Limited Liability Company  
6101 Southwest Fwy., Suite 400  
Houston, TX 77057

Dated this 1/13/2026

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**Christine Wheeless 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 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 Koeing 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 Wizigg,  
Trustee or Substitute Trustee  
6101 Southwest Fwy, Suite 400, Houston, TX 77057**

2-3-2024

BOWIE COUNTY, TEXAS  
FINA PETTY, COUNTY CLERK

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

2026 JAN 13 AM 11:56

STATE OF TEXAS

§

KNOW ALL MEN BY THESE PRESENTS:

COUNTY OF BOWIE

§

WHEREAS, by that certain Deed of Trust, Security Agreement—Financing Statement (the “Deed of Trust”) dated March 25, 2022, recorded in the Real Property Records of Bowie County, Texas as Instrument Number 2022-0003787, Magnolia-John, LLC, a Texas limited liability company (“Grantor”), conveyed to John C. Shackelford, as Trustee, that certain Property (defined in the Deed of Trust), including the real property located in Bowie County, Texas more particularly described as follows:

ALL OF LOTS NUMBERED FIVE (5), SIX (6), SEVEN (7), EIGHT (8) AND NINE (9) OF RICHMOND-MCKNIGHT ADDITION, A PART OF THE GEORGE BRINLEE HEADRIGHT SURVEY, ABSTRACT NO. 18, BOWIE COUNTY, TEXAS, ACCORDING TO THE AMENDED PLAT RECORDED IN VOLUME 2778, PAGE 292 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS.

The Property’s commonly known addresses being 4205 Richmond Meadow, Texarkana, Bowie County, Texas 75503, respectively. Said conveyance was to secure payment of that certain Promissory Note (the “Note”) therein described, as the same may have been subsequently modified, renewed and extended, in the original stated principal amount of One Million Eight Hundred Fifty Thousand and 00/100 dollars (\$1,850,000.00), of even date with the Deed of Trust, executed by Grantor, and made payable to the order of Harmony Bank (“Lender”); and

WHEREAS, the undersigned has been appointed as a Substitute Trustee in the place and stead of the Trustee named in the Deed of Trust, said appointment being in the manner authorized by the Deed of Trust; and

WHEREAS, default has occurred and continues under the terms of the Deed of Trust and

Lender, as sole owner and holder of the Note and indebtedness, as well as Beneficiary under the Deed of Trust, has requested that a Substitute Trustee sell the Property to satisfy the same.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on Tuesday, the 3rd day of February 2026, beginning at 11:00 a.m. local time, or not later than three (3) hours after that time, a duly appointed Substitute Trustee will sell the Property to the highest bidder for cash in the area designated for foreclosure sales by the Commissioner's Court of Bowie County, Texas, pursuant to §51.002 of the Texas Property Code, to wit: THE FRONT (NORTH) ENTRANCE OF THE BOWIE COUNTY COURTHOUSE IN NEW BOSTON, TX OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE.

**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.**

WITNESS MY HAND this 12<sup>th</sup> day of January, 2026.

*/s/ Derek D. Rollins*  
Derek D. Rollins, Substitute Trustee  
9201 N. Central Expressway, Fourth Floor  
Dallas, Texas 75231  
(214) 780-1400

2.3.24

BOWIE COUNTY, TEXAS  
TINA PETTY, COUNTY CLERK

2026 JAN 13 PM 1:03

503 WILSON STREET STREET  
TEXARKANA, TX 75501

00000010350429

**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.**

**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: THE FRONT (NORTH) ENTRANCE OF THE BOWIE 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 September 25, 2000 and recorded in Document INSTRUMENT NO. 12086; AS AFFECTED BY LOAN MODIFICATION AGREEMENT INSTRUMENT NO. 16122 AND LOAN MODIFICATION AGREEMENT INSTRUMENT NO. 14015502 real property records of BOWIE County, Texas, with JOHN DAVID NEWTON, A MARRIED PERSON AND LAURA W NEWTON, A MARRIED PERSON, grantor(s) and CENDANT MORTGAGE CORPORATION, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by JOHN DAVID NEWTON, A MARRIED PERSON AND LAURA W NEWTON, A MARRIED PERSON, securing the payment of the indebtedness in the original principal amount of \$26,700.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK 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. MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK, as Mortgage Servicer, is representing the current mortgagee, whose address is:

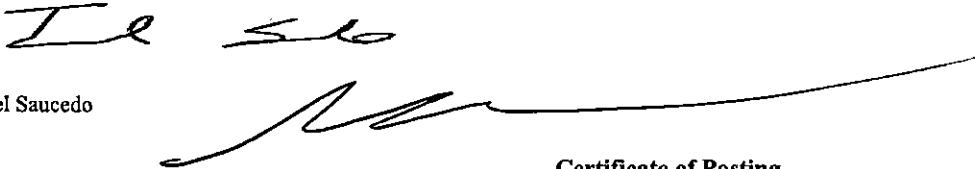
c/o MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK  
999 N.W. GRAND BLVD  
STE 110  
OKLAHOMA CITY, OK 73118-6077



NTSS0000010350429

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 RAMIRO CUEVAS, AURORA CAMPOS, JONATHAN HARRISON, PATRICK ZWIERS, DARLA BOETTCHER, DANA KAMIN, LISA BRUNO, ANGIE USELTON, JAMI HUTTON, TONYA WASHINGTON, MISTY MCMILLAN, AUCTION.COM, TERRY WATERS, ASHLEE LUNA, ROBERT LAMONT, HARRIETT FLETCHER, RONNIE HUBBARD, SHERYL LAMONT, ALLAN JOHNSTON, KEVIN MCCARTHY, BEATRICE CARRILLO, SHANNAH WALKER, MURPHY HOWLE OR JOHN MCCARTHY 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 \_\_\_\_\_, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on \_\_\_\_\_ I filed at the office of the BOWIE County Clerk and caused to be posted at the BOWIE County courthouse this notice of sale.

\_\_\_\_\_  
Declarant's Name: \_\_\_\_\_

\_\_\_\_\_  
Date: \_\_\_\_\_

503 WILSON STREET STREET  
TEXARKANA, TX 75501

00000010350429

00000010350429

BOWIE

**EXHIBIT "A"**

LOT NUMBERED TWO (2) IN BLOCK NUMBERED ONE (1) OF BEYERL Y HEIGHTS, AN ADDITION TO THE CITY OF TEXARKANA, BOWIE COUNTY, TEAS, ACCORDING TO THE MAP OR PLAT OF SAID ADDITION RECORDED IN VOLUME 40, PAGE 158 OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS

February 3, 2026

ROCKWELL COUNTY, TEXAS  
THIA PETTY, COUNTY CLERK

2026 JAN 13 AM 11:53

## 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 BOWIE

WHEREAS, on March 22, 2012 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 Volume 6204, Page 222 of the Real Property Records of Bowie 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 March 22, 2012 executed by **Ruth E. Whiteley** payable to Guaranty Bank & Trust, Division of Glacier Bank (formerly, Guaranty Bond Bank) in the original principal amount of \$80,000.00 (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 Bond Bank) ("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 Bowie County Courthouse, New Boston, Texas, at the place designated by the Bowie County

Commissioner's Court in New Boston, 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.

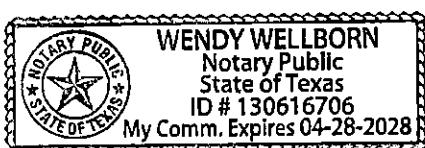
WITNESS my and this 13 day of January, 2026.

Donna Hughes  
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

All of Lot Numbered THREE (3) in Block Numbered ONE (1) of GRAMERCY PARK ADDITION, an Addition to the City of Texarkana, Bowie County, Texas, according to the map or plate of record in Volume 329, Page 266, Plat Records of Bowie County, Texas.

Feb 2, 2026

2026 JAS/ 3 AM/11:23

NOTICE OF NON-JUDICIAL FORECLOSURE SALE/3

WHEREAS, That certain Deed of Trust (the "Deed of Trust") dated March 13, 2024, from Jasmine Denise Ware ("Borrower"), as Grantor Carmen Majia, Trustee, filed for record on March 28th, 2024, in Real Property Records of Bowie County, Texas, more particularly described therein, which serves as security for a \$61,000 promissory note described therein (the "Note") executed by Borrower

WHEREAS the undersigned has been appointed Substitute Trustee in the place of the said original Trustee, upon the contingency and in the manner authorized by the Deed of Trust; and

WHEREAS, default, as same is defined in the Promissory Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and

WHEREAS, Challenger Trust, LLC, the Owner and Holder of the Promissory Note has requested the undersigned to sell the real property described in the Deed of Trust to satisfy said indebtedness.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, February 2nd, 2026 beginning at 12 o'clock pm, or not later than 3:00 o'clock pm, the Substitute Trustee, will sell the following described real property, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness affecting the property which is superior to the Deed of Trust, if any, at the Courthouse of Bowie, Texas, in the area designated by the Commissioners Court of such County, or if no such area has been so designated, then at the place where nonjudicial foreclosure sales of real property are customarily and regularly held in Bowie County, Texas, which real property is described as follows:

Legal Description: Lot Numbered five (5), of R. W JOHNSON, JR. SUBDIVISION of 1.67 acres of the Hoskins & Smelser Headright Survey and 1.70 acres of the W. H Ecot Headright Survey, Bowie County, Texas; together with all buildings, fixtures and other real property improvements located on said real property; and the benefits and appurtenances on or appertaining to said real property and Improvements.

Commonly known as: 2311 College St, Texarkana, TX, Bowie County, TX 75503

Together with all improvements on the property; all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights, and water stock; all fixtures attached to the property; and all personal property, if any described in and secured by the Deed of Trust.

The property to be sold is the same property described in said Deed of Trust, except as same may have been modified of record.

THE SALE OF THE PROPERTY IS "AS IS" AND "WHERE IS" AND WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND BY THE SUBSTITUTE TRUSTEE(S), EXPRESS, IMPLIED, STATUTORY, QUASI-STATUTORY OR OTHERWISE, ANY WARRANTY MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE BEING EXPRESSLY DISCLAIMED. NEITHER OWNER OF THE PROMISSORY NOTE NOR THE SUBSTITUTE TRUSTEE(S) MAKES ANY REPRESENTATIONS OR WARRANTIES WITH RESPECT TO COMPLIANCE WITH LAWS, RULES, AGREEMENTS OR SPECIFICATIONS, NOR WITH RESPECT TO CONDITION, QUALITY, CAPACITY, DESIGN, OPERATION, ABSENCE OF ANY LATENT DEFECTS OR ANY OTHER WARRANTY OR REPRESENTATIONS WHATSOEVER WITH RESPECT TO THE PROPERTY, ALL OF WHICH ARE EXPRESSLY WAIVED BY PURCHASER.

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.

IN WITNESS HEREOF, this instrument has been executed to be effective January 9, 2026

Property Address 2311 College St, Texarkana, TX, Bowie County, TX 75503

Justin Milam  
Challenger Trust, LLC

Acknowledgement

STATE OF TEXAS )(  
COUNTY OF LAMPASAS )(

This instrument was acknowledged before me on January 9, 2026 by Justin Milam for Challenger, LLC.

NOTARY SEAL:



L. Carmen Mejia  
Notary Public, the State of TEXAS

After Recording, please send to:

Challenger Trust, LLC  
P.O. Box 1606  
Lampasas, TX 76550

2025 JAN 13 AM 10:47  
BOWIE COUNTY, TEXAS  
CLERK'S OFFICE

## Notice of Substitute Trustee Sale

T.S. #: 25-17352

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.

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

Date: 2/3/2026  
Time: The sale will begin no earlier than 11:00 AM or no later than three hours thereafter.  
The sale will be completed by no later than 2:00 PM  
Place: Bowie County Courthouse in Boston, Texas, at the following location: 710 James Bowie Drive, New Boston, Tx 75570 - at the front entrance of the courthouse in Bowie County, TX OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

**Property To Be Sold** - The property to be sold is described as follows:

**LOT NUMBERED SEVENTEEN (17) IN BLOCK NUMBERED THREE (3) OF BEL-AIR SECOND ADDITION, A PART OF THE JOHN A. TALBOT HEADRIGHT SURVEY, ABSTRACT NO. 564, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF SAID ADDITION RECORDED IN VOLUME 329, PAGE 124 OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS**

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust is dated 11/15/2010 and is recorded in the office of the County Clerk of Bowie County, Texas, under County Clerk's File No 15261, recorded on 11/22/2010, Page 114, of the Real Property Records of Bowie County, Texas.

Property Address: 4327 MARCELL CIR TEXARKANA TX 75503

Trustor(s):	EARNEST E. TURNER AND CHARLEY TILLMAN TURNER	Original Beneficiary:	ONE REVERSE MORTGAGE, LLC
Current Beneficiary:	GITSIT Solutions, LLC, not in its individual capacity but solely in its capacity as Separate Trustee of GV Trust 2025-1	Loan Servicer:	GITSIT Solutions, LLC
Current Substituted Trustee(s):	Auction.com, LLC, Meghan Byrne, David Sims, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMout, Sharon St. Pierre, Margaret Rosanne Kayl, Richard Paul Carr Jr., Sharon Sharp, Michael Turner, Jabria Foy, Heather Golden, Rick Snoke, Agency Sales and Posting LLC, Prestige Default Services, LLC, Abstracts/ Trustees of Texas, LLC		

The Mortgage Servicer is authorized to represent the Mortgagor by virtue of a servicing agreement with the Mortgagor. 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.

**Terms of Sale** - The sale will be conducted as a public auction to the highest bidder for cash with funds being made payable to Prestige Default Services, LLC, subject to the provisions of the deed of trust permitting the beneficiary

T.S. #: 25-17352

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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary 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. 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 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 trustee or any substitute trustee.

**Type of sale** - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by EARNEST E. TURNER AND CHARLEY TILLMAN TURNER, HUSBAND AND WIFE. 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.

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$208,500.00, executed by EARNEST E. TURNER AND CHARLEY TILLMAN TURNER, HUSBAND AND WIFE, and payable to the order of ONE REVERSE MORTGAGE, LLC; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of EARNEST E. TURNER AND CHARLEY TILLMAN TURNER, HUSBAND AND WIFE to EARNEST E. TURNER AND CHARLEY TILLMAN TURNER. GITSIT Solutions, LLC, not in its individual capacity but solely in its capacity as Separate Trustee of GV Trust 2025-1 is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses. All checks must be made payable to Prestige Default Services, LLC.

Questions concerning the sale may be directed to the undersigned or to the beneficiary:  
**GITSIT Solutions, LLC, not in its individual capacity but solely in its capacity as Separate Trustee of GV Trust 2025-1, c/o GITSIT Solutions, LLC**  
333 S. Anita Drive,  
Suite 400,  
Orange, CA 92868  
888) 566-3287

T.S. #: 25-17352

Dated: 1-13-20

Auction.com, LLC, Meghan Byrne, David Sims, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Sharon St. Pierre, Margaret Rosanne Kayl, Richard Paul Carr Jr., Sharon Sharp, Michael Turner, Jabria Foy, Heather Golden, Rick Snoke, Agency Sales and Posting LLC, Prestige Default Services, LLC, Abstracts/ Trustees of Texas, LLC

Susan Miller

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Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Phone: (972) 893-3096 ext. 1035  
Fax: (949) 427-2732

AFTER RECORDING, PLEASE RETURN TO:

Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Attn: Trustee Department

2026 JAN 13 AM 10:47

## Notice of Substitute Trustee Sale

T.S. #: 25-17337

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.

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

Date: 2/3/2026  
Time: The sale will begin no earlier than 10:00 AM or no later than three hours thereafter.  
The sale will be completed by no later than 1:00 PM  
Place: Bowie County Courthouse in BOSTON, Texas, at the following location: 710 James Bowie Drive, New Boston, Tx 75570 - at the front entrance of the courthouse in Bowie County, TX OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT. PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

**Property To Be Sold** - The property to be sold is described as follows:

**SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A"**

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust is dated 3/28/2009 and is recorded in the office of the County Clerk of Bowie County, Texas, under County Clerk's File No 4268, recorded on 4/6/2009, in Book 5589, Page 252, of the Real Property Records of Bowie County, Texas.  
Property Address: 411 CHURCH ST DE KALB, TX 75559

Trustor(s):	GILES T. FEAZEL AND BETTY J. FEAZEL	Original Beneficiary:	ONE REVERSE MORTGAGE, LLC
Current Beneficiary:	GITSIT Solutions, LLC, not in its individual capacity but solely in its capacity as Separate Trustee of GV Trust 2025-1	Loan Servicer:	GITSIT Solutions, LLC
Current Substituted Trustees:	Auction.com, LLC, Meghan Byrne, David Sims, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Sharon St. Pierre, Margaret Rosanne Kayl, Richard Paul Carr Jr., Sharon Sharp, Michael Turner, Jabria Foy, Heather Golden, Rick Smoke, Agency Sales and Posting LLC, Prestige Default Services, LLC, Abstracts/ Trustees of Texas, LLC		

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.

**Terms of Sale** - The sale will be conducted as a public auction to the highest bidder for cash with funds being made payable to Prestige Default Services, LLC, 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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature

T.S. #: 25-17337

and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary 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. 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 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 trustee or any substitute trustee.

**Type of sale** - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by GILES T. FEAZEL AND BETTY J. FEAZEL, HUSBAND AND WIFE. 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.

**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 \$141,000.00, executed by GILES T. FEAZEL AND BETTY J. FEAZEL, HUSBAND AND WIFE, and payable to the order of ONE REVERSE MORTGAGE, LLC; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of GILES T. FEAZEL AND BETTY J. FEAZEL, HUSBAND AND WIFE to GILES T. FEAZEL AND BETTY J. FEAZEL. GITSIT Solutions, LLC, not in its individual capacity but solely in its capacity as Separate Trustee of GV Trust 2025-1 is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses. All checks must be made payable to Prestige Default Services, LLC

Questions concerning the sale may be directed to the undersigned or to the beneficiary:  
GITSIT Solutions, LLC, not in its individual capacity but solely in its capacity as Separate Trustee of GV Trust 2025-1 c/o GITSIT Solutions, LLC  
333 S. Anita Drive, Suite 400,  
Orange, CA 92868  
(888) 566-3287

Dated: 1-13-20

Auction.com, LLC, Meghan Byrne, David Sims, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Sharon St. Pierre, Margaret Rosanne Kayl, Richard Paul Carr Jr., Sharon Sharp, Michael Turner, Jabria Foy, Heather Golden, Rick Snoke, Agency Sales and Posting LLC, Prestige Default Services, LLC, Abstracts/ Trustees of Texas, LLC

Susan Milly

Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Phone: (972) 893-3096 ext: 1035  
Fax: (949) 427-2732

**Exhibit "A"**

ALL THAT CERTAIN TRACT OF LAND SITUATED IN BOWIE COUNTY, TEXAS, A PART OF THE W. L. BROWNING HEADRIGHT SURVEY AND BEING A PART OF LOT NUMBERED FOUR (4) IN BLOCK NUMBERED TWO (2), IN OLD DEKALB, IN THE TOWN OF DEKALB, TEXAS, AND DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING 104 FEET N 09° E. OF SEC OF BLOCK NUMBERED TWO, A STAKE AT THE NEC OF A TRACT HERETOFORE SOLD TO BEAUFORD C. MORGAN,  
THENCE N 09° E. WITH THE EAST LINE OF BLOCK NUMBERED TWO, 96 FEET TO THE SEC OF THE L. E. WHYBARK HOMESTEAD TRACT;  
THENCE N 81° W. WITH THE SOUTH LINE OF THE SAID L. E. WHYBARK TRACT 208 3 FEET TO THE WEST LINE OF LOT NUMBERED FOUR OF SAID BLOCK NUMBERED TWO,  
THENCE S 09° W. WITH THE WEST LINE OF LOT NUMBERED FOUR, 96.00 FEET TO THE NW/C OF THE MORGAN TRACT, THENCE S 81° E. WITH MORGAN'S NORTH LINE 208 3 FEET TO THE POINT OF BEGINNING.

Feb 3, 2026

2026 JAN 12 PM 3:33  
2026 JAN 12 PM 3:33

## NOTICE OF NON-JUDICIAL FORECLOSURE SALE

WHEREAS, That certain Deed of Trust (the "Deed of Trust") dated March 13, 2024, from Jasmine Denise Ware ("Borrower"), as Grantor Carmen Majia, Trustee, filed for record on March 28th, 2024, in Real Property Records of Bowie County, Texas, more particularly described therein, which serves as security for a \$61,000 promissory note described therein (the "Note") executed by Borrower

WHEREAS the undersigned has been appointed Substitute Trustee in the place of the said original Trustee, upon the contingency and in the manner authorized by the Deed of Trust; and

WHEREAS, default, as same is defined in the Promissory Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and

WHEREAS, Challenger Trust, LLC, the Owner and Holder of the Promissory Note has requested the undersigned to sell the real property described in the Deed of Trust to satisfy said indebtedness.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, February 3rd, 2026 beginning at 12 o'clock pm, or not later than 3:00 o'clock pm, the Substitute Trustee, will sell the following described real property, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness affecting the property which is superior to the Deed of Trust, if any, at the Courthouse of Bowie, Texas, in the area designated by the Commissioners Court of such County, or if no such area has been so designated, then at the place where nonjudicial foreclosure sales of real property are customarily and regularly held in Bowie County, Texas, which real property is described as follows:

Legal Description: Lot Numbered five (5), of R.W JOHNSON, JR. SUBDIVISION of 1.67 acres of the Hoskins & Smelser Headright Survey and 1.70 acres of the W. H Ecotr Headright Survey, Bowie County, Texas; together with all buildings, fixtures and other real property improvements located on said real property; and the benefits and appurtenances on or appertaining to said real property and Improvements.

Commonly known as: 2311 College St, Texarkana, TX, Bowie County, TX 75503

Together with all improvements on the property; all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights, and water stock; all fixtures attached to the property; and all personal property, if any described in and secured by the Deed of Trust.

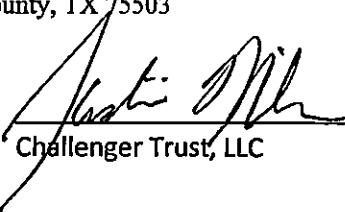
The property to be sold is the same property described in said Deed of Trust, except as same may have been modified of record.

THE SALE OF THE PROPERTY IS "AS IS" AND "WHERE IS" AND WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND BY THE SUBSTITUTE TRUSTEE(S), EXPRESS, IMPLIED, STATUTORY, QUASI-STATUTORY OR OTHERWISE, ANY WARRANTY MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE BEING EXPRESSLY DISCLAIMED. NEITHER OWNER OF THE PROMISSORY NOTE NOR THE SUBSTITUTE TRUSTEE(S) MAKES ANY REPRESENTATIONS OR WARRANTIES WITH RESPECT TO COMPLIANCE WITH LAWS, RULES, AGREEMENTS OR SPECIFICATIONS, NOR WITH RESPECT TO CONDITION, QUALITY, CAPACITY, DESIGN, OPERATION, ABSENCE OF ANY LATENT DEFECTS OR ANY OTHER WARRANTY OR REPRESENTATIONS WHATSOEVER WITH RESPECT TO THE PROPERTY, ALL OF WHICH ARE EXPRESSLY WAIVED BY PURCHASER.

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.

IN WITNESS HEREOF, this instrument has been executed to be effective January 9, 2026

Property Address 2311 College St, Texarkana, TX, Bowie County, TX 75503

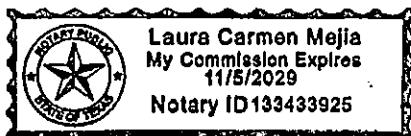
  
Challenger Trust, LLC

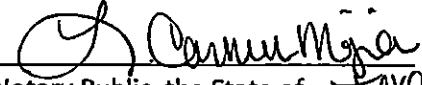
Acknowledgement

STATE OF TEXAS //  
COUNTY OF LAMPASAS //

This instrument was acknowledged before me on January 9, 2026 by Justin Milne  
for Challenger, LLC.

NOTARY SEAL:



  
Notary Public, the State of TEXAS

After Recording, please send to:

Challenger Trust, LLC  
P.O. Box 1606  
Lampasas, TX 76550

February 3, 2026

1. FOR RECORD BY:  
BOWIE COUNTY, TEXAS  
TINA FETTY, COUNTY CLERK

2026 JAN 12 PM 1:03

## Notice of Substitute Trustee Sale

T.S. #: 25-17346

**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.**

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

Date: 2/3/2026  
Time: The sale will begin no earlier than 10:00 AM or no later than three hours thereafter.  
The sale will be completed by no later than 1:00 PM  
Place: Bowie County Courthouse in Boston, Texas, at the following location: 710 James Bowie Drive, New Boston, Tx 75570 - at the front entrance of the courthouse in Bowie County, TX OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

**Property To Be Sold** - The property to be sold is described as follows:

**ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATE IN THE COUNTY OF BOWIE, STATE OF TEXAS, DESCRIBED AS FOLLOWS, TO-WIT: LOT NUMBERED FOUR (4) AND THE NORTH TEN (10') FEET OF LOT NUMBERED FIVE (5), IN BLOCK NUMBERED THIRTY-SEVEN (37) BINGHAM PARK ADDITION TO THE CITY OF TEXARKANA, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT FILED FOR RECORD JUNE 10, 1908, AND RECORDED IN VOLUME 40, PAGE 32, PLAT RECORDS OF BOWIE COUNTY, TEXAS.**

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust is dated 2/13/2015 and is recorded in the office of the County Clerk of Bowie County, Texas, under County Clerk's File No 2015-2065, recorded on 2/26/2015, of the Real Property Records of Bowie County, Texas.

Property Address: 2610 WOOD STREET TEXARKANA, TX 75503

Trustor(s):	MILDRED A. HORNER	Original Beneficiary:	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR AMERICAN ADVISORS GROUP, ITS SUCCESSORS AND ASSIGNS
Current Beneficiary:	GITSIT Solutions, LLC, not in its individual capacity but solely in its capacity as Separate Trustee of GV Trust 2025-1	Loan Servicer:	GITSIT Solutions, LLC
Current Substituted Trustees:	Auction.com, LLC, Meghan Byrne, David Sims, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Sharon St. Pierre, Margaret Rosanne Kayl, Richard Paul Carr Jr., Sharon Sharp, Michael Turner, Jabria Foy, Heather Golden, Rick Snoke, Agency Sales and Posting LLC, Prestige Default Services, LLC, Abstracts/ Trustees of Texas, LLC		

T.S. #: 25-17346

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.

**Terms of Sale** - The sale will be conducted as a public auction to the highest bidder for cash with funds being made payable to Prestige Default Services, LLC, 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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary 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. 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 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 trustee or any substitute trustee.

**Type of sale** - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by MILDRED A. HORNER, UNMARRIED. 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.

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$138,000.00, executed by MILDRED A. HORNER, UNMARRIED, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR AMERICAN ADVISORS GROUP, ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of MILDRED A. HORNER, UNMARRIED to MILDRED A. HORNER. GITSIT Solutions, LLC, not in its individual capacity but solely in its capacity as Separate Trustee of GV Trust 2025-1 is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses. **All checks must be made payable to Prestige Default Services, LLC**

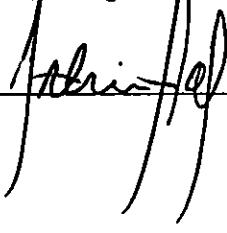
Questions concerning the sale may be directed to the undersigned or to the beneficiary:  
**GITSIT Solutions, LLC, not in its individual capacity but solely in its capacity as Separate Trustee of GV Trust 2025-1 c/o GITSIT Solutions, LLC**  
333 S. Anita Drive,  
Suite 400,  
Orange, CA 92868  
888) 566-3287

T.S. #: 25-17346

Dated: January 12, 2026

Auction.com, LLC, Meghan Byrne, David Sims, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Sharon St. Pierre, Margaret Rosanne Kayl, Richard Paul Carr Jr., Sharon Sharp, Michael Turner, Jabria Foy, Heather Golden ,Rick Snoke, Agency Sales and Posting LLC, Prestige Default Services, LLC, Abstracts/ Trustees of Texas, LLC

Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Phone: (972) 893-3096 ext. 1035  
Fax: (949) 427-2732



AFTER RECORDING, PLEASE RETURN TO:

Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Attn: Trustee Department

February 3, 2026

CLERK'S OFFICE  
JAMES COUNTY, TEXAS  
TOM PETTIT, COUNTY CLERK

PREPARED AND SENT BY: Robert S. McGinnis, Jr.  
4102 Summerhill Road  
Texarkana, Texas 75503  
903/798-1717

2026 JAN -7 AM 9:00

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

On December 6, 2011, John W. Ratliff and wife, Ima Jean Ratliff, as Grantor (whether one or more), executed a Deed of Trust, conveying to Robert N. Buck, as Trustee, the real estate hereinafter described to secure Red River Employees Federal Credit Union, in payment of debts therein described, said Deed of Trust being recorded at Volume 6150, Page 77, Real Property Records of Bowie County, Texas.

By instrument dated January 2, 2026, the Trustee was removed and Robert S. McGinnis, Jr. was appointed Substitute Trustee in the place and stead of the original Trustee, and was requested and authorized to sell the real estate described in said Deed of Trust to satisfy the debts.

Default has occurred in the payment of said debts and the same are now wholly due, and the owner and holder of said debts has requested the undersigned to sell said property to satisfy said debts.

NOTICE IS HEREBY GIVEN that on Tuesday, February 3, 2026, between the hours of 10:00 o'clock a.m. and 4:00 o'clock p.m., local time, I will sell the real estate described in said Deed of Trust at the steps of the County Courthouse in Bowie County, Texas, as designated by the Bowie County Commissioner's Court, said steps being the north steps, to the highest bidder for cash, binding the present obligors to warrant and forever defend the title to said property and making no further warranty. The sale will begin at 10:00 a.m. local time or within three hours after that time.

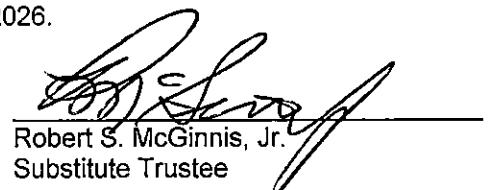
NOTICE IS FURTHER GIVEN that the property will be sold in "AS IS, WHERE IS" condition, without any express or implied warranties, except as to the warranties of title, if any, and at the purchaser's own risk making no further warranty. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

All that certain tract or parcel of land situated in Bowie County, Texas, and being out of the B. Booth Headright Survey, Abstract No. 63, described as follows:  
BEGINNING at a stake, the West Northwest corner of a 52.7 acre tract conveyed by deed dated May 3, 1878, Sallie S. Burks to H. A. Parker, recorded in Volume 112, Page 482, Deed Records of Bowie County, Texas;  
THENCE North 36.72 varas to a stake for corner;  
THENCE East 75 varas to a stake for corner;  
THENCE South 36.72 varas to a stake for corner;  
THENCE West 75 varas to the PLACE OF BEGINNING, containing 1/2 acre of land, more or less, and being the same land as described as "Second Tract" in deed from M. A. Holcombe and wife, Viola Holcombe to O. D. Davis and wife, Algerita Davis, dated January 25, 1954, of record in Volume 309, Page 294 of the Deed Records of Bowie County, Texas, and also being the same land described in a deed dated May 12, 1964, executed by O. D. Davis and wife, Algerita Davis to Brice Love and wife, Hazel Jean Love recorded in Volume 439, Pages 53-54 of the Deed Records of Bowie County, Texas, and being the same land described in a deed dated July 22, 1985, executed by Hazel Jean Love to Brice Love recorded in Volume 775, Page 757, Real Property Records of Bowie County, Texas ("Property").

**ACTIVE MILITARY SERVICE 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.**

WITNESS MY HAND this January 6, 2026.

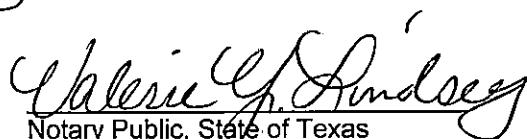
  
Robert S. McGinnis, Jr.  
Substitute Trustee

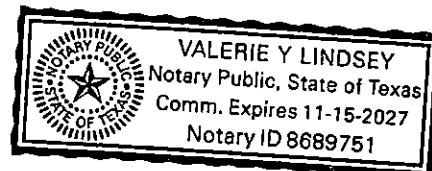
STATE OF TEXAS )(

COUNTY OF BOWIE )(

BEFORE ME, the undersigned authority, on this day personally appeared Robert S. McGinnis, Jr., known to me to be the person whose name appears on the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed and in the capacity therein stated.

WITNESS my hand and official seal this January 6, 2026.

  
Valerie Y. Lindsey  
Notary Public, State of Texas  
My Commission Expires:



25294

# COPY

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.

2026 JAN -6 PM 1:12

## NOTICE OF SALE

PURSUANT TO AUTHORITY conferred upon the Trustee by that certain Deed of Trust dated December 1, 2005, executed by **JIMMY WESSON AND KIWANA O. WESSON, HUSBAND AND WIFE**, ("Mortgagor") to Michael Gary Orlando, Trustee, for the benefit of **VANDERBILT MORTGAGE AND FINANCE, INC.** ("Mortgagee"), filed for record under Instrument No. 19714, Official Public Records of Bowie County, Texas, Mortgagee appoints K. Clifford Littlefield or Norma Jean Hesseltine, whose address is listed below, or Christine Wheeless, Kevin Key, Jay Jacobs, Phillip Hawkins, Heather Golden, Jabria Foy, Kara Riley, Harriett Fletcher or Sheryl LaMont, whose business address is 14800 Landmark Blvd., Suite 850, Dallas, Texas 75254, under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, default having been made in the covenants of the Deed of Trust, to sell on **Tuesday, February 3, 2026**, (that being the first Tuesday of the month), at public auction to the highest bidder for cash, at the Bowie County Courthouse at the place designated by the Commissioner's Court for such sales in Bowie County, Texas, (on the steps of the county courthouse or as designated by the County Commissioner), the sale to begin at 11:00 o'clock a.m. or not later than three (3) hours after such time on that date, selling all of the property as an entirety or in such parcels as the Trustee acting may elect the property offered for sale, more particularly described on Exhibit "A" attached hereto and made a part hereof, together with any and all improvements constructed upon, affixed to or located upon the above described real property, including but not limited to the 2005 CMH Manufactured Home, Serial No. CSS006777TXAB.

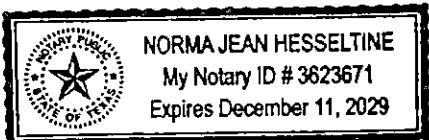
Assert and Protect Your Rights as a Member of the Armed Forces of the United States. If You Are or Your Spouse Is Serving on Active Military Duty, Including Active Military Duty as a Member of the Texas National Guard or the National Guard of Another State or as a Member of a Reserve Component of the Armed Forces of the United States, Please Send Written Notice of the Active Duty Military Service to the Sender of this Notice Immediately.

EXECUTED this 5 day of January, 2026.

*K. Littlefield*  
K. CLIFFORD LITTLEFIELD, Mortgagee Attorney  
UPTON, MICKITS & HEYMANN, L.L.P.  
802 N. Carancahua, Suite 450  
Corpus Christi, Texas 78401  
Telephone: (361) 884-0612  
Facsimile: (361) 884-5291  
Email: clittlefield@umhllaw.com

THE STATE OF TEXAS §  
COUNTY OF NUECES §

SUBSCRIBED and SWORN TO BEFORE ME; the undersigned Notary Public, by K. CLIFFORD LITTLEFIELD, this 5 day of January, 2026, to certify which witness my hand and official seal.



*Norma Jean Hesseltine*  
NOTARY PUBLIC, STATE OF TEXAS

EXHIBIT "A"

ADDRESS KNOWN AS 1403 PLUM TEXARKANA, TEXAS; LEGAL DESCRIPTION BEING: WEST TEXARKANA,  
NORTH 1/2 OF LOTS 11 AND 12, BLOCK 4, BOWIE COUNTY, TEXAS

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

2025 DEC 30 PM 2:07

**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 September 24, 2020 and recorded under Clerk's File No. 2020-00010308, in the real property records of Bowie County Texas, with Jonathan Birl, single man as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for State Bank of De Kalb, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Jonathan Birl, single man securing payment of the indebtedness in the original principal amount of \$77,272.00 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 Jonathan Birl. CITIZENS BANK NA f/k/a RBS CITIZENS NA 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. Citizens Bank, N.A. is acting as the Mortgage Servicer for the Mortgagee. Citizens Bank, N.A., is representing the Mortgagee, whose address is: PO BOX 2800, Glen Allen, VA 23058.

**Legal Description:**

**LOTS NUMBERED THREE (3) AND FOUR (4) IN BLOCK NUMBERED FOUR (4) OF JONES & TYSON ADDITION TO THE CITY OF NEW BOSTON, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 40, PAGE 24 OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS**

**SALE INFORMATION**

**Date of Sale: 02/03/2026**

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

**Location of Sale:** The place of the sale shall be: Bowie County Courthouse, Texas at the following location: At the front (north) entrance of the Bowie 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 Richard Paul Carr Jr, Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Margaret Rosenne Kayl, Sharon Sharp, Michael Turner, 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 12/23/2025.

/s/ Sarah A. Trad SBOT No. 24140355, Attorney at Law  
Codilis & Moody, P.C.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200

Posted and filed by: Sharon Sharp  
Printed Name: Sharon Sharp

C&M No. 44-25-04187

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 4/5/2023	Grantor(s)/Mortgagor(s): BILLY JO JOHNSON AND PHYLLIS DAVIS, HUSBAND AND WIFE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR DRAPER AND KRAMER MORTGAGE CORP., A CORPORATION, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Planet Home Lending, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 2023-00003573	Property County: BOWIE
Mortgage Servicer: Planet Home Lending, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 321 Research Parkway, Suite 303, Meriden, CT 06450
Date of Sale: 2/3/2026	Earliest Time Sale Will Begin: 10am
Place of Sale of Property: Bowie County Courthouse, 710 James Bowie Drive, New Boston, TX 75570 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

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, Darla Boettcher, Jackie Perkins, Lisa Bruno, Conrad Wallace, Shawn Schiller, Auction.com LLC, Harriett Fletcher, Sheryl LaMont, Kevin Key, Jay Jacobs, Christine Wheless, Phillip Hawkins, Heather Golden, Jabria Foy, Kara Riley, 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(I): 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: 12/29/2025

Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for Planet Home Lending, LLC

Dated: December 30, 2025

Printed Name:

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

TX-24-105645-POS

All that certain tract or parcel of land situated in the J. W. WEAVER HEADRIGHT SURVEY, A-641, Bowie County, Texas, a part of the same tract conveyed by the Veterans Land Board to Frank E. Hodges by Deed dated May 9, 1968, recorded in Volume 493, Pages 743-744, Deed Records of Bowie County, Texas, and being more fully described as follows:

BEGINNING at an IP for corner in a County Road on the EBL of said Hodges tract, 628.00 ft. South of the NEC of same, 1948.00 ft. South and 827.00 ft. West of the NEC of said Weaver Survey;

THENCE: S 0 degrees 19 minutes E., 682.00 ft. with a fence line to an IP for corner at a fence corner the SEC of said Hodges tract;

THENCE: West, 319.40 ft. with a fence line, the SBL of said Hodges tract to an IP for a corner;

THENCE: N 0 degrees 19 minutes W., 682.00 ft. to an IP for corner;

THENCE: East, 319.40 ft. to the PLACE OF BEGINNING and containing 5.00 (call) or 4.963 (measure) acres of land, more or less.

SWAN COUNTY TEXAS  
TINA PETTY, COUNTY CLERK

PREPARED AND SENT BY: Robert S. McGinnis, Jr.  
4102 Summerhill Road  
Texarkana, Texas 75503  
903/798-1717

2025 DEC 29 PM 2:38

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

STATE OF TEXAS      X

COUNTY OF BOWIE      X

On May 13, 2022, Megan Lynn Newman, as Grantor (whether one or more), executed a Deed of Trust, conveying to Bradley D. Bailey, as Trustee, the real estate hereinafter described to secure Red River Employees Federal Credit Union, in payment of debts therein described, said Deed of Trust being recorded in at Document 2022-00005970, Real Property Records of Bowie County, Texas.

On May 13, 2022, Megan Lynn Newman, as Grantor (whether one or more), executed a Second Lien Deed of Trust ("Deed of Trust"), conveying to Bradley D. Bailey, as Trustee, the real estate hereinafter described to secure Red River Employees Federal Credit Union, in payment of debts therein described, said Deed of Trust being recorded in at Document 2022-00005971, Real Property Records of Bowie County, Texas.

By instrument dated December 17, 2025, the Trustee was removed and Robert S. McGinnis, Jr. was appointed Substitute Trustee in the place and stead of the original Trustee, and was requested and authorized to sell the real estate described in said Deeds of Trust to satisfy the debts.

Default has occurred in the payment of said debts and the same are now wholly due, and the owner and holder of said debts has requested the undersigned to sell said property to satisfy said debts.

NOTICE IS HEREBY GIVEN that on Tuesday, February 3, 2026, between the hours of 10:00 o'clock a.m. and 4:00 o'clock p.m., local time, I will sell the real estate described in said Deed of Trust at the steps of the County Courthouse in Bowie County, Texas, as designated by the Bowie County Commissioner's Court, said steps being the north steps, to the highest bidder for cash, binding the present obligors to warrant and forever defend the title to said property and making no further warranty. The sale will begin at 10:00 a.m. local time or within three hours after that time.

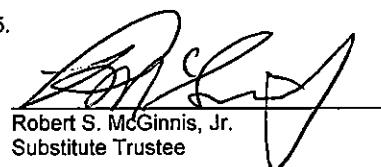
NOTICE IS FURTHER GIVEN that the property will be sold in "AS IS, WHERE IS" condition, without any express or implied warranties, except as to the warranties of title, if any, and at the purchaser's own risk making no further warranty. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

Lot 16, Block 3, Western Hills Third Addition, a Subdivision of a part of the M.E.P. & P Survey, Abstract 421, Bowie County, Texas, according to the Plat recorded in Volume 329, Page 73, of the Plat Records of Bowie County, Texas.

**ACTIVE MILITARY SERVICE 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.

WITNESS MY HAND this December 3 2025.

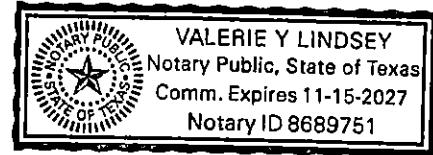
  
Robert S. McGinnis, Jr.  
Substitute Trustee

STATE OF TEXAS                   )(  
COUNTY OF BOWIE                )(

BEFORE ME, the undersigned authority, on this day personally appeared Robert S. McGinnis, Jr., known to me to be the person whose name appears on the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed and in the capacity therein stated.

WITNESS my hand and official seal this December 23, 2025.

*Valerie Y. Lindsey*  
Notary Public, State of Texas  
My Commission Expires:



25403

2-3-2025

CLERK  
BOWIE COUNTY, TEXAS  
TINA PETTY, COUNTY CLERK

PREPARED AND SENT BY: Robert S. McGinnis, Jr.  
4102 Summerhill Road  
Texarkana, Texas 75503  
903/798-1717

2025 DEC 29 AM 11:27

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

STATE OF TEXAS      X  
COUNTY OF BOWIE      X

On October 8, 2021, ~~James Andrew Smith and wife, Cynthia Michelle Smith~~, as Grantor (whether one or more), executed a Deed of Trust, conveying to Bradley D. Bailey, as Trustee, the real estate hereinafter described to secure Red River Employees Federal Credit Union, in payment of debts therein described, said Deed of Trust being recorded in at Document 2021-00012233, Real Property Records of Bowie County, Texas.

On October 8, 2021, James Andrew Smith and wife, as Grantor (whether one or more), executed a Second Lien Deed of Trust ("Deed of Trust"), conveying to Bradley D. Bailey, as Trustee, the real estate hereinafter described to secure Red River Employees Federal Credit Union, in payment of debts therein described, said Deed of Trust being recorded in at Document 2021-00012234, Real Property Records of Bowie County, Texas.

By instrument dated December 17, 2025, the Trustee was removed and Robert S. McGinnis, Jr. was appointed Substitute Trustee in the place and stead of the original Trustee, and was requested and authorized to sell the real estate described in said Deeds of Trust to satisfy the debts.

Default has occurred in the payment of said debts and the same are now wholly due, and the owner and holder of said debts has requested the undersigned to sell said property to satisfy said debts.

NOTICE IS HEREBY GIVEN that on Tuesday, February 3, 2026, between the hours of 10:00 o'clock a.m. and 4:00 o'clock p.m., local time, I will sell the real estate described in said Deed of Trust at the steps of the County Courthouse in Bowie County, Texas, as designated by the Bowie County Commissioner's Court, said steps being the north steps, to the highest bidder for cash, binding the present obligors to warrant and forever defend the title to said property and making no further warranty. The sale will begin at 10:00 a.m. local time or within three hours after that time.

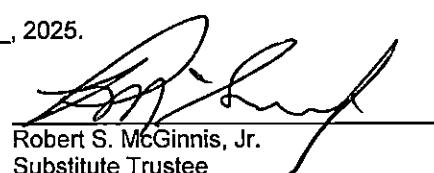
NOTICE IS FURTHER GIVEN that the property will be sold in "AS IS, WHERE IS" condition, without any express or implied warranties, except as to the warranties of title, if any, and at the purchaser's own risk making no further warranty. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

Lot Numbered Nine (9) in Block Numbered One Hundred Twenty-Three (123) of TRIGG'S ADDITION  
to the City of Texarkana, Bowie County, Texas.

**ACTIVE MILITARY SERVICE 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.**

WITNESS MY HAND this December 23, 2025.

  
Robert S. McGinnis, Jr.  
Substitute Trustee

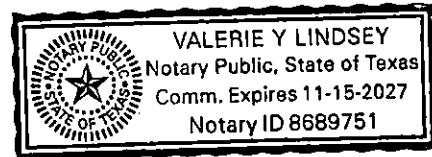
STATE OF TEXAS )

COUNTY OF BOWIE )

BEFORE ME, the undersigned authority, on this day personally appeared Robert S. McGinnis, Jr., known to me to be the person whose name appears on the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed and in the capacity therein stated.

WITNESS my hand and official seal this December 23, 2025.

*Valerie Y. Lindsey*  
Notary Public, State of Texas  
My Commission Expires:



25404

February 3

2026

BOWIE COUNTY, TEXAS  
TINA PETTY, COUNTY CLERK

2025 DEC 11 AM 11:54

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.

DATE, TIME, PLACE OF SALE:

Date: Tuesday, the 3rd day of February, 2026  
Time: 11:00 AM or not later than three hours after that time  
Place: AT "At the front (north) entrance of the Bowie 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" in Bowie County, Texas.

TERMS OF SALE: CASH

DEED OF TRUST INFORMATION - INSTRUMENT TO BE FORECLOSED:

Date: May 6, 2022  
Grantor(s): ~~Damon L. Holmes, a single man~~  
Original Mortgagee: ~~Mortgage Electronic Registration Systems, Inc.~~, as beneficiary, as nominee for Rocket Mortgage, LLC, FKA Quicken Loans, LLC, its successors and assigns  
Original Principal: \$256,272.00  
Recording Information: Deed Inst.# 2022-00005530,  
Current Mortgagee/Beneficiary: Rocket Mortgage, LLC f/k/a Quicken Loans, LLC  
Secures: The Promissory Note (the "Note") in the original principal amount of \$256,272.00 and all obligations contained therein. All sums secured by the Deed of Trust have been and are hereby declared immediately due and payable as a result of default under the Note and/or Deed of Trust.

MODIFICATIONS AND RENEWALS:

As used herein, the terms "Note" and "Deed of Trust" mean the Note and Deed of Trust as modified, renewed, and/or extended.

PROPERTY TO BE SOLD:

Property County: Bowie  
Property Description: (See Attached Exhibit "A")  
Property Address: 429 Whippoorwill Ln, Wake Village, TX 75501  
Condition and Important Recitals: Should a conflict occur between the property address and the legal description contained in "Exhibit A" the legal description shall control. The property will be sold "AS IS" without any representations, warranties, or recourse, and subject to any liens or interests that may survive the sale. Any purchaser who purchases the property does so at his/her/its own risk and is strongly encouraged engage in significant due diligence prior to sale.

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer represents the Current Mortgagee pursuant to a mortgage servicing agreement with the Mortgagee. Pursuant to Texas Property Code § 51.0025, as well as the mortgage servicing agreement, the Mortgage Servicer is authorized to collect the debt and to institute foreclosure of the deed of trust referenced above. The Mortgage Servicer information is below:

Mortgage Servicer: Rocket Mortgage, LLC  
Mortgage Servicer Address: 1050 Woodward Avenue Detroit, MI 48226

SUBSTITUTE TRUSTEE(S): McCalla Raymer Leibert Pierce, LLP, Auction.com LLC

SUBSTITUTE TRUSTEE ADDRESS: 1320 Greenway Drive, Suite 780 Irving, TX 75038

**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.**

/s/ Coury Jacocks

Coury Jacocks - Bar #: 24014306  
Attorney for Rocket Mortgage, LLC f/k/a Quicken Loans, LLC  
Coury.Jacocks@mccalla.com  
1320 Greenway Drive, Suite 780  
Irving, TX 75038  
(469) 942-7141 Office  
(469) 469-6670 Fax

**DOCUMENT PREPARED BY:**

McCalla Raymer Leibert Pierce, LLP  
1320 Greenway Drive, Suite 780 Irving, TX 75038  
AS ATTORNEY FOR THE HEREIN  
IDENTIFIED MORTGAGEE AND/OR  
MORTGAGE SERVICER

**Certificate of Posting**

I am Heather Golden whose address is 1604 N 10th, Longview, TX 75601. I declare  
under penalty perjury that December 11, 2025 I filed and/or recorded this Notice of Foreclosure Sale at the office of the Bowie  
County Clerk and caused it to be posted at the location directed by the Bowie County Commissioners. Heather Golden

**Return to: McCalla Raymer Leibert Pierce, LLP, 1320 Greenway Drive, Suite 780 Irving, TX 75038**

EXHIBIT "A"

Lot 20, Block 8, VILLAGE NORTH 10TH ADDITION, a subdivision of a part of the Nancy Dycus Headright Survey, Abstract No. 145, Wake Village, Bowie County, Texas, according to the map or plat of said Addition recorded in Volume 1993, Page 307, Real Property Records of Bowie County, Texas.

February 3, 2026

TS#:**25-013483**

LOAN TYPE: Conventional

UNRECORDED  
BOWIE COUNTY, TEXAS  
TINA PETTY, COUNTY CLERK

2025 DEC 11 AM 11:51

**NOTICE OF TRUSTEE'S FORECLOSURE SALE**

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

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

**LOT NUMBERED SIX (6) IN BLOCK NUMBERED ONE (1) OF NORTHWEST ESTATES, A PART OF THE M. J. JANES HEADRIGHT SURVEY, ABSTRACT NO. 305, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 1038, PAGE 315 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS.**

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the deed of trust recorded on 02/14/2020 as instrument 2020-00001581, of the real property records of BOWIE County, TX.

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

Dated: **02/03/2026**

Time: The sale will begin no earlier than 11:00 A.M. or no later than three hours thereafter.

Place **THE FRONT (NORTH) ENTRANCE OF THE BOWIE COUNTY COURTHOUSE IN NEW BOSTON, TX OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE** or an area designated by the County Commissioners Court

The Deed of Trust permits the Mortgagee 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. The reposting or refile may be after the date originally scheduled for this sale.

4. *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 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. The sale shall not cover any part of the property that has been released of public record from the lien of 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.

Pursuant to the Deed of Trust, the beneficiary 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. 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 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 trustee or any substitute trustee.

5. *Type of Sale.* The sale is a non-judicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust executed by

**JOHN SANDERS, AN UNMARRIED MAN**

6. *Obligations Secured.* The Deed of Trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to (a) the promissory note in the original principal amount of \$ 224,100.00, and payable to the order of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR MORTGAGE FINANCIAL SERVICES, LLC**, its successors and assigns; (b) all renewals and extensions of the note, if applicable; (c) any and all present and future indebtednesses owed to **AMERIHOME MORTGAGE COMPANY, LLC** who is the current owner and holder of the "Obligations" and is the current Mortgagee under the Deed of Trust.

**Mortgage Servicing Information.** ServiceMac, LLC, is acting as the Mortgage Servicer for **AMERIHOME MORTGAGE COMPANY, LLC**, who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. ServiceMac, LLC, as Mortgage Servicer, is representing the Mortgagee whose address is: **AMERIHOME MORTGAGE COMPANY, LLC** C/O ServiceMac, LLC, 9726 Old Bailes Road, Suite 200, Indian Land, SC 29707.

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 administer any resulting foreclosure of the property securing the above-referenced loan.

7. Default and Request to Act. Default has occurred under the Deed of Trust, and the Mortgagee has requested me, as **Kirk Schwartz, Justin Ritchie, Carson Emmons, Jeffrey Kramer, America West Lender Services (AWEST), DeeAnn Gregory, Christine Wheeless, Kevin Key, Jay Jacobs, Phillip Hawkins, Harriett Fletcher or Sheryl LaMont** to conduct this sale. Notice is given that before the sale the Mortgagee may appoint another person substitute trustee to conduct the sale.

Date: December 11, 2025

Sheryl LaMont  
**Kirk Schwartz, Justin Ritchie, Carson Emmons, Jeffrey Kramer, America West Lender Services (AWEST), DeeAnn Gregory, Christine Wheeless, Kevin Key, Jay Jacobs, Phillip Hawkins, Harriett Fletcher or Sheryl LaMont**  
**C/O America West Lender Services**  
**5404 Cypress Center Drive, Suite 300**  
**Tampa, FL 33609**  
**844-693-4761**  
**Fax: 877-317-0475**

February 3, 2025

FILED FOR RECORD  
BOWIE COUNTY, TEXAS  
TINA PETTY, COUNTY CLERK

**NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.**

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE AND  
APPOINTMENT OF SUBSTITUTE TRUSTEES**

**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 OF SUBSTITUTE TRUSTEE'S SALE**

**DATE:** November 24, 2025

**NOTE:** Note described as follows:

Date: December 18, 2019  
Maker: MARILYN JO POINDEXTER  
Payee: U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE OF NRZ INVENTORY TRUST successor to original lender  
Original Principal Amount: \$32,000.00

**DEED OF TRUST:** Deed of Trust described as follows:

Date: December 18, 2019  
Grantor: MARILYN JO POINDEXTER  
Trustee: JOSEPH H. KELLY  
Beneficiary: U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE OF NRZ INVENTORY TRUST successor to original lender  
Recorded: INSTRUMENT NO. 2020-00000373 WHICH WAS RECORDED IN THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS

**LENDER:** U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE OF NRZ INVENTORY TRUST

**BORROWERS:** MARILYN JO POINDEXTER

2025 NOV 25 AM 10:45  
TINA PETTY, COUNTY CLERK  
BOWIE COUNTY, TEXAS

**PROPERTY:** The property described as follows:

THE PROPERTY LOCATED IN BOWIE COUNTY, TEXAS, INCLUDING PERSONAL PROPERTY, IF ANY, AS DESCRIBED IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, ***SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST.***

**SUBSTITUTE TRUSTEE:** DAVID GARVIN, DEBBIE ATKINS, KARA RILEY, JABRIA FOY, HEATHER GOLDEN, CADE MAYO, DARLA BOETTCHER, JACKIE PERKINS, LISA BRUNO, CONRAD WALLACE, SHAWN SCHILLER, AUCTION.COM LLC, HARRIETT FLETCHER, SHERYL LAMONT, KEVIN KEY, JAY JACOBS, CHRISTINE WHEELLESS, PHILLIP HAWKINS

Substitute Trustee's Mailing Address:

c/o SettlePou  
3333 Lee Parkway, Eighth Floor  
Dallas, Texas 75219

**DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:**

FEBRUARY 3, 2026, the first Tuesday of the month, to commence at 10:00 AM or within three (3) hours after that time.

**PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:**

IN BOWIE COUNTY, TEXAS, AT THE BOWIE COUNTY COURTHOUSE, 710 JAMES BOWIE DRIVE, NEW BOSTON, TX 75570 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE

#### RECITALS

Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code Section 51.002, has requested that Substitute Trustee sell the Property according to the terms of the Deed of Trust and applicable law due to a default in the payment of the Note and/or in the performance of the obligations under the Deed of Trust that secures the Note.

Formal notice is now given of Lender's election to proceed against and sell the real property described in the Deed of Trust, consistent with the Lender's rights and remedies under the Deed of Trust and applicable law.

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, as Substitute Trustee, or any other

substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants, representations, or warranties about the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS.

**ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE-DUTY MILITARY SERVICE TO PETITIONER OR PETITIONER'S ATTORNEY IMMEDIATELY.**

#### APPOINTMENT OF SUBSTITUTE TRUSTEE

**DEED OF TRUST:** Deed of Trust described as follows:

Date: December 18, 2019  
Grantor: MARILYN JO POINDEXTER  
Trustee: JOSEPH H. KELLY  
Beneficiary: U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE OF NRZ INVENTORY TRUST successor to original lender  
Recorded: INSTRUMENT NO. 2020-00000373 WHICH WAS RECORDED IN THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS.

**PROPERTY:** The property described as follows:

THE PROPERTY LOCATED IN BOWIE COUNTY, TEXAS, INCLUDING PERSONAL PROPERTY, IF ANY, AS DESCRIBED IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, **SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST.**

**SUBSTITUTE TRUSTEE:** DAVID GARVIN, DEBBIE ATKINS, KARA RILEY, JABRIA FOY, HEATHER GOLDEN, CADE MAYO, DARLA BOETTCHER, JACKIE PERKINS, LISA BRUNO, CONRAD WALLACE, SHAWN SCHILLER, AUCTION.COM LLC, HARRIETT FLETCHER, SHERYL LAMONT, KEVIN KEY, JAY JACOBS, CHRISTINE WHEELLESS, PHILLIP HAWKINS

**Substitute Trustee's Mailing Address:**

c/o SettlePou  
3333 Lee Parkway, 8th Floor  
Dallas, Texas 75219

Each Substitute Trustee is appointed effective as of November 24, 2025, pursuant to Texas Property Code § 51.0075 to succeed to all title, powers, and duties of the original or successor trustees under the Deed of Trust.

### Appointment of Substitute Trustees:

By:

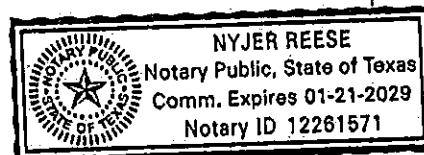
Name: William Jennings, Attorney for U.S.  
BANK NATIONAL ASSOCIATION, NOT  
IN ITS INDIVIDUAL CAPACITY BUT  
SOLELY AS TRUSTEE OF NRZ  
INVENTORY TRUST and NEWREZ LLC  
D/B/A SHELLPOINT MORTGAGE  
SERVICING

THE STATE OF TEXAS  
COUNTY OF DALLAS

BEFORE ME, the undersigned authority, on this day appeared William Jennings, and after being by me duly sworn, stated that they executed the foregoing instrument for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE on November 24 2025.

Notary Public, State of Texas



**Notice of Sale executed by:**

Name: David Garyin

### Substitute Trustee

EXHIBIT A

LOTS NUMBERED THIRTY SEVEN (37), THIRTY EIGHT (38), AND THIRTY NINE (39)  
IN BLOCK NUMBERED EIGHT (8) OF CONNOR HEIGHTS, A SUBDIVISION OF H.S.  
JAKES HEADRIGHT SURVEY, BOWIE COUNTY, TEXAS.