

March 3, 2026

STATE OF TEXAS
BOWIE COUNTY, TEXAS
FINA PETTY, COUNTY CLERK

Our Case No. 25-07074-FC

2026 FEB 10 AM 9:42

**APPOINTMENT OF SUBSTITUTE TRUSTEE
and NOTICE OF TRUSTEE SALE**

THE STATE OF TEXAS
COUNTY OF BOWIE

Deed of Trust Date:
June 5, 1990

Property address:
4829 TREXLER RD
TEXARKANA, TX 75501

Grantor(s)/Mortgagor(s):
VIVIAN G. MITCHELL, FEME SOLE

LEGAL DESCRIPTION: All that certain tract or parcel of land located in the HOWARD ETHERIDGE HEADRIGHT SURVEY, Abstract No. 181, Bowie County, Texas, a part of the 40 acre tract of land conveyed to W.C. Cantrell by Leo Krouse by deed dated October 27, 1917 and recorded in Volume 79, Pages 145-146 of the Deed Records of Bowie County, Texas, designated as Block No. Twenty-nine (29) of the Krouse Subdivision and being more particularly described by mates and bounds as follows: COMMENCING at an iron pipe for corner, said POINT OF COMMENCING being South, 660.00 feet and East, 264.00 feet from the Northwest corner of Block No. 29 of the Krouse Subdivision; THENCE: East, 1056 feet to an iron pipe for corner, said point being in the centerline of a county road and also being the POINT OF BEGINNING for the herein described tract of land; Thence: South, 120.00 feet along the county road to an iron pin for corner; THENCE: West, 363.00 feet to a iron pin for corner; THENCE: North, 120.00 feet to an iron pin for corner; THENCE: East, 363.00 feet to the Point of Beginning and containing 1.00 acre of land, more or less. Also, being a part of the two (2) ten (10) acre tracts conveyed to Floyd Eaglin by Ben Cantrell and Oda Cantrell, husband and wife by deed recorded in Volume 489, Pages 916-917 of the Deed Records of Bowie County, Texas.

Original Mortgagee:
THE UNITED STATES OF AMERICA, ACTING THROUGH THE
FARMERS HOME ADMINISTRATION, UNITED STATES
DEPARTMENT OF AGRICULTURE

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: MARCH 3, 2026

Property County: BOWIE

Original Trustee: NEAL SOX JOHNSON

Recorded on: June 6, 1990
As Clerk's File No.: 6185
Mortgage Servicer:
UNITED STATES OF AMERICA, ACTING THROUGH THE
RURAL HOUSING SERVICE, ITS SUCCESSORS AND ASSIGNS,
UNITED STATES DEPARTMENT OF AGRICULTURE

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

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 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



4865724

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, MARCH 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,

2-4-26

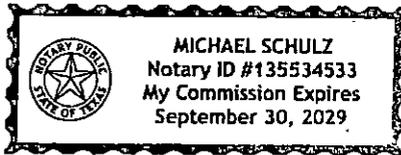
MARINOSCI LAW GROUP, P.C.
By: 
SAMMY HOODA
MANAGING ATTORNEY

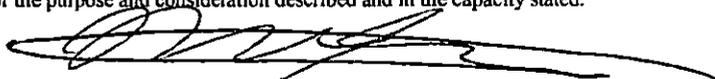
THE STATE OF TEXAS
COUNTY OF DALLAS

Before me, Michael Schulz, the undersigned officer, on this, the 4 day of Feb 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: 9-30-29

Michael Schulz
Printed Name and Notary Public

Grantor: UNITED STATES OF AMERICA, ACTING THROUGH THE RURAL HOUSING SERVICE, ITS SUCCESSORS AND ASSIGNS, UNITED STATES DEPARTMENT OF AGRICULTURE
3775 VENTURE DRIVE
DULUTH, GA 30096
Our File No. 25-07074

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

3-3-2026

2026 FEB -9 AM 10:04

NOTICE OF FORECLOSURE SALE

Deed of Trust:

Dated: December 14, 2023
 Grantor: 901 W. 7TH LLC, a Wyoming Limited Liability Company
 Trustee: Matthew C. Aycok
 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. 7th 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, and/or Kara Riley

FORECLOSURE SALE:

Date: **Tuesday, March 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

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:



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

Posted by: Sharon Sharp
Print name: Sharon Sharp

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.

Notice of Substitute Trustee Sale

CLERK OF COUNTY CLERK
BOWIE COUNTY, TEXAS
NINA PETTY, COUNTY CLERK

F26-00027 TX
6723200528/7241526404 Kris Saenz

2026 FEB -5 AM 11:00

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: **03/03/2026**
Time: The sale will begin no earlier than **11:00AM** or no later than three hours thereafter. The sale will be completed by no later than 2:00 PM. **(Attention all bidders: cashier's checks must be made payable to Assured Lender Services, Inc.)**
Place: **Bowie County, TX** at the following location: **The front (North) entrance of the Bowie County Courthouse in New Boston, TX;** OR IF THE PRECEDING AREA IS NO LONGER THE DESIGNATED AREA, AT 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:

Lots Numbered NINE (9), TEN (10) and ELEVEN (11), in Block Numbered SIX (6), HIGHLAND PARK ADDITION to the City of Texarkana, Bowie County, Texas, more commonly known as 2002 Olive Street.

APN: 10720008200

Commonly known as: 2002 Olive Street, Texarkana, TX 75501

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust, Security Agreement and Assignment of Leases and Rents, dated 08/22/2024 (the "Deed of Trust") and recorded in the office of the County Clerk of Bowie County, Texas, recorded on 08/23/2024 as Document No. 2024-00007803 of the Real Property Records of Bowie County, Texas.

Trustor(s): RYAZ PTAH PROPERTIES LLC, an Arkansas limited liability company Original Beneficiary: Velocity Commercial Capital, LLC, a California Limited Liability Company
Current Beneficiary: U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2024-5 Loan Servicer: PHH Mortgage Services
Current Substituted Trustees: **Christine Wheelless, Kevin Key, Jay Jacobs, Phillip Hawkins, Heather Golden, Jabria Foy, Kara Riley, Harriett Fletcher, Sheryl LaMont, Michele Sanders or Cherie Maples**

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, 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"

Texas

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 present Beneficiary under the Deed of Trust has elected to conduct a unified foreclosure sale pursuant to the provisions of Texas Business and Commercial Code § 9.604 (a) and to include in the non-judicial foreclosure pursuant to the power of the sale granted by the deed of trust described in this Notice of Trustee's Sale all of the personal property and fixtures described within the loan documents. The present Beneficiary reserves the right to revoke its election as to some or all of said personal property and/or fixtures, or to add additional personal property and/or fixtures to the election herein expressed, at the present Beneficiary's sole election, from time to time and at any time until the consummation of the trustee's sale to be conducted pursuant to the Deed of Trust and Notice of Trustee's Sale. 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 \$240,000.00, executed by RYAZ PTAH PROPERTIES LLC, an Arkansas limited liability company, and payable to the order of Velocity Commercial Capital, LLC, a California Limited Liability Company; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of RYAZ PTAH PROPERTIES LLC, an Arkansas limited liability company. U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2024-5 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.

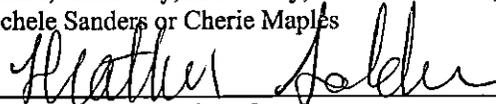
NOTICE TO POTENTIAL BIDDERS: WE REQUIRE CERTIFIED FUNDS AT SALE BY CASHIER'S CHECK(S) PAYABLE DIRECTLY TO "ASSURED LENDER SERVICES, INC." TO AVOID DELAYS IN ISSUING THE FINAL DEED.

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

U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2024-5
2945 Townsgate Rd, Ste 110
Westlake Village CA 91361
Kristopher Saenz
Ksaenz@Velocitycommercialcapital.com
(818) 338-9766

Dated 2-5-26

Christine Wheelless, Kevin Key, Jay Jacobs, Phillip Hawkins, Heather Golden, Jabria Foy, Kara Riley, Harriett Fletcher, Sheryl LaMont, Michele Sanders or Cherie Maples



Assured Lender Services, Inc.
111 Pacifica, Suite 140
Irvine, CA 92618
Phone: (714) 508-7373
Fax: (714) 505-3831

AFTER RECORDING, PLEASE RETURN TO:
Assured Lender Services, Inc.
111 Pacifica, Suite 140
Irvine, CA 92618
Attn: Trustee Department

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

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

DEED OF TRUST INFORMATION:

Date: 10/10/2022
Grantor(s): LAVONTA D JOHNSON AND KORTNE N JOHNSON, HUSBAND AND WIFE
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR EVERETT FINANCIAL, INC. DBA SUPREME LENDING, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$201,286.00
Recording Information: Instrument 2022-00012310
Property County: Bowie
Property: (See Attached Exhibit "A")
Reported Address: 5 SOUTHRIDGE ST, TEXARKANA, TX 75501

2026 FEB -5 AM 10:59

CLERK OF COUNTY CLERK
BOWIE COUNTY TEXAS

MORTGAGE SERVICING INFORMATION:

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

Current Mortgage: Idaho Housing and Finance Association
Mortgage Servicer: Idaho Housing and Finance Association
Current Beneficiary: Idaho Housing and Finance Association
Mortgage Servicer Address: 565 W. Myrtle, Boise, ID 83702

SALE INFORMATION:

Date of Sale: Tuesday, the 3rd day of March, 2026
Time of Sale: 10:00 AM or within three hours thereafter.
Place of Sale: AT THE FRONT (NORTH) ENTRANCE OF THE COURTHOUSE in Bowie County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Bowie County Commissioner's Court, at the area most recently designated by the Bowie County Commissioner's Court.

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

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

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Darla Boettcher, Jackie Perkins, Lisa Bruno, Conrad Wallace, Shawn Schiller, Harriett Fletcher, Sheryl LaMont, Kevin Key, Jay Jacobs, Christine Wheelless, Phillip Hawkins, Auction.com, LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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

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

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Darla Boettcher, Jackie Perkins, Lisa Bruno, Conrad Wallace, Shawn Schiller, Harriett Fletcher, Sheryl LaMont, Kevin Key, Jay Jacobs, Christine Wheelless, Phillip Hawkins, Auction.com, LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Substitute Trustee(s): Darla Boettcher, Jackie Perkins, Lisa Bruno, Conrad Wallace, Shawn Schiller, Harriett Fletcher, Sheryl LaMont, Kevin Key, Jay Jacobs, Christine Wheelless, Phillip Hawkins, Auction.com, LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

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

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

Certificate of Posting

I am Heather Golden whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 7-5-20 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 Court.

By: Heather Golden

Exhibit "A"

ALL THAT CERTAIN TRACT OR PARCEL OF LAND BEING A PART OF BLOCK NUMBERED TWENTY (20) OF THE GEORGE MORRIS HEADRIGHT SURVEY, ABSTRACT NO. 372, BOWIE COUNTY, TEXAS, AND THE SUBJECT TRACT OF LAND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT A POINT IN THE WEST RIGHT-OF-WAY LINE OF F.M. ROAD NO. 2516, SAME BEING SOUTH, 703.70 FEET AND WEST, 42.04 FEET FROM THE NORTHEAST CORNER OF SAID BLOCK NUMBERED 20;

THENCE: S 01 DEGREES 09' 58" E, 190.12 FEET, AND WEST 263.80 FEET TO AN IRON PIPE FOUND FOR CORNER AND BEING THE POINT OF BEGINNING IN THE SOUTH RIGHT-OF-WAY LINE OF A 50 FOOT STREET;

THENCE: WEST, 131.90 FEET WITH THE SOUTH RIGHT-OF-WAY OF SAID STREET TO AN IRON PIPE FOUND FOR CORNER;

THENCE: S 01 DEGREES 09' 58" E, 140.12 FEET TO AN IRON PIN FOUND FOR CORNER;

THENCE: EAST, 131.90 FEET TO AN IRON PIPE FOUND FOR CORNER;

THENCE N 01 DEGREES 09' 58" W, 140.12 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.424 OF AN ACRE OF LAND, MORE OR LESS.

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

3-3-2026

25-315110

Notice of Substitute Trustee's Sale

FOR RECORD
BOWIE COUNTY, TEXAS
FINA PETTY, COUNTY CLERK

Notice Concerning Military Duty: 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. Tex. Prop. Code § 51.002(i)

Deed of Trust Date: July 22, 2022	Original Mortgagor/Grantor: PHYLLIS D. MCDIFFETT AND ANNETTE WHITNEY
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR LOANDEPOT.COM, LLC., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: SELENE FINANCE, LP
Recorded in: Volume: N/A Page: N/A Instrument No: 2022-00009346	Property County: BOWIE
Mortgage Servicer: Selene Finance LP	Mortgage Servicer's Address: 3501 Olympus Blvd., Suite 500 Dallas, Texas 75019

* 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.

Secures:Note in the original principal amount of \$96,000.00, executed by PHYLLIS D. MCDIFFETT AND ANNETTE WHITNEY and payable to the order of Lender.

Property Address/Mailing Address: 1743 MEADOWBROOK LN, S TEXARKANA, Texas 75501

Legal Description of Property to be Sold: LOT NUMBERED THIRTEEN (13) OF MEADOWBROOK TO THE CITY OF TEXARKANA, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 416, PAGE 35 OF THE DEEDS RECORDS OF BOWIE COUNTY, TEXAS.

Date of Sale: March 03, 2026	Earliest time Sale will begin: 11:00 AM
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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

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.

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *SELENE FINANCE, LP*, the owner and holder of the Note, has requested TEJAS CORPORATE SERVICES, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254 OR AUCTION.COM LLC whose address is 1 Mauchly Irvine, CA 92618, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

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 *SELENE FINANCE, LP* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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, TEJAS CORPORATE SERVICES, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254 OR AUCTION.COM LLC whose address is 1 Mauchly Irvine, CA 92618 , 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 TEJAS CORPORATE SERVICES, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254 OR AUCTION.COM LLC whose address is 1 Mauchly Irvine, CA 92618 , Trustee.

Limitation of Damages: If the sale is set aside for any reason, the purchaser at the sale shall be entitled only to a return of the funds paid. The purchaser shall have no further recourse against Mortgagor, the Mortgagee, or the Mortgagee's attorney.



A handwritten signature in black ink, appearing to read "Kara Kelly", is written over a horizontal line. The signature is fluid and cursive.

SUBSTITUTE TRUSTEE

TEJAS CORPORATE SERVICES, LLC OR AUCTION.COM
LLC , Trustee

c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC,
13010 Morris Rd, Suite 450, Alpharetta, Georgia 30004 PH:
(470)321-7112

March 3, 2026

FILED TO RECORD IN
BOWIE COUNTY, TEXAS
TINA PETTY, COUNTY CLERK

2026 JAN 16 AM 10:22

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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

Matter No.: 141939-TX

Date: January 2, 2026

County where Real Property is Located: Bowie

ORIGINAL MORTGAGOR: LATONYA HOPKINS AND DARREL HOPKINS, WIFE AND HUSBAND

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS
BENEFICIARY, AS NOMINEE FOR PRIMARY RESIDENTIAL
MORTGAGE, INC., ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: LAKEVIEW LOAN SERVICING, LLC

MORTGAGE SERVICER: LOANCARE, LLC

DEED OF TRUST DATED 5/10/2022, RECORDING INFORMATION: Recorded on 5/13/2022, as Instrument No.
2022-00005831

**SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): ALL THAT CERTAIN TRACT OR PARCEL OF
LAND BEING A PART OF THE MATTHEW RYBURN HEADRIGHT SURVEY, A-500, BOWIE
COUNTY, TEXAS, MORE COMPLETELY DESCRIBED IN ATTACHED LEGAL EXHIBIT "A"**

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

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

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

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the
Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is
authorized to collect the debt and to administer any resulting foreclosure of the property securing the above
referenced loan.



Matter No.: 141939-TX

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

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

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

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

Exhibit A

All that certain tract or parcel of land being a part of the Matthew Ryburn Headright Survey, A-500, Bowie County, Texas and being a part of a 0.50 acre tract as described in Sheriffs Deed to Patrick Hill dated December 7, 2010, recorded in Volume 5975, Page 201 of the Real Property Records of Bowie County, Texas and being more particularly described as follows:

BEGINNING: at a found 3/4" steel pipe for corner on the West Right-of-Way line of a gravel road at the Southeast corner of the above described 0.50 acre tract of land, same being the Northeast corner of a 0.39 acre tract as described in Warranty Deed to Curtis Lee Murray recorded in Volume 2874, Page 287 of the Real Property Records of Bowie County, Texas;

THENCE: N 90° 00' 00" W, with the South Boundary line of the above described 0.50-acre tract, same being the North Boundary line of the above described 0.39 acre tract, 106.86 feet to a found 5/8" rebar with plastic cap (Stamped R.P.L.S. 4874 Typical) for corner;

THENCE: N 00° 33' 59" W, along an existing fence line and its projection, same being the West Boundary line of the above described 0.50 acre tract, same being the East Boundary line of a 0.60 acre tract as described in Warranty Deed to Charlie A. Thomas recorded in Volume 561, Page 766 of the Deed Records of Bowie County, Texas, 178.95 feet to a found 5/8" rebar with Plastic Cap for corner on the South Right-of-Way line of County Road No. 1307 (Macedonia Road);

THENCE: S 89° 17' 55" E, with the South Right-of-Way line of County Road No. 1307, 111.35 feet to a found 5/8" rebar for corner on the West Right-of-Way line of Gravel Road;

THENCE: S 00 52' 32" W, with the West Right-of-Way line of a gravel road, same being the East boundary line of the above described 0.50 acre tract, 177.60 feet to the POINT OF BEGINNING, containing 0.4465 of and acre of land, more or less.

BASIS OF BEARINGS: Bearings are based on record bearing between a found Iron pipe at the Southeast corner of the above described 0.50 acre tract and a found iron pin at the Southwest corner of the above described 0.50 acre tract of land.

THE STATE OF TEXAS

COUNTY OF BOWIE

I hereby certify that this instrument was FILED on the date and the time stamped hereon by me and was duly RECORDED in the Records of Bowie County, Texas.

2022-00005831 DOFT
05/13/2022 03:01:50 PM Total Fees: \$74.00

Tina Petty, County Clerk
Bowie County, Texas



AFFIDAVIT OF POSTING

THE STATE OF TEXAS

§
§
§

COUNTY OF Bowie

Pursuant to the applicable provisions of Texas law, I, Sharon Sharp on January 12, 2026, on behalf of and at the specific instruction and request of LOANCARE, LLC did file a Notice of Trustees Sale with the County Clerk of Bowie County, Texas and did post a like Notice at the door of the Courthouse of Bowie County, Texas. The land described in the Notice of Trustee's Sale is located in Bowie County, Texas and is described in Exhibit "A" set out below/attached hereto and incorporated herein by reference for all purposes.

DATED: 1-16, 2026

Sharon Sharp
Sharon Sharp
(Printed Name)

As Agent for the Substitute Trustee Agency Sales and Posting, LLC

SUBSCRIBED AND SWORN TO BEFORE ME, the undersigned authority, on this day personally appeared Sharon Sharp who, if not a substitute trustee, is acting as their agent and is known to me personally or through state-issued identification and acknowledged to me that he or she recorded and posted this notice in compliance with Texas Property Code §51.002.

GIVEN UNDER MY HAND AND SEAL OF OFFICE the 16th day of January, 2026

Logan Cooper Moncrief
Notary Public in and for the State of Texas
My commission expires: 04/23/28

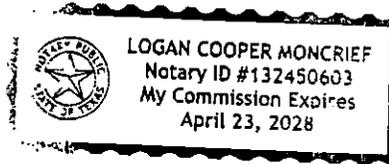


Exhibit "A"

ALL THAT CERTAIN TRACT OR PARCEL OF LAND BEING A PART OF THE MATTHEW RYBURN HEADRIGHT SURVEY, A-500, BOWIE COUNTY, TEXAS, MORE COMPLETELY DESCRIBED IN ATTACHED LEGAL EXHIBIT "A"

Return to:
ALDRIDGE PITE, LLP
8880 Rio San Diego Drive, Suite 725
P.O. Box 17935
San Diego, CA 92108
T.S. No.: 141939-TX



4862836

March 3, 2024

BOYD COUNTY, TEXAS
TINA PETTY, COUNTY CLERK

TS#: 25-017669

LOAN TYPE: Conventional

2026 JAN 16 AM 9:14

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:

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND LYING AND SITUATED IN THE W. L. BROWNING HEADRIGHT SURVEY, ABSTRACT 23, BOWIE COUNTY, TEXAS, BEING ALL OF THAT CERTAIN TRACT OF LAND DESCRIBED AS 1.0000 ACRE IN THE DEED FROM SHAWNA ENGLE, ET AL, TO BLUE MARLIN INVESTMENT PROPERTIES, LLC, DATED JANUARY 31, 2023, RECORDED IN DOCUMENT NO. 2023-00000978 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 5/8 INCH STEEL ROD FOUND FOR A CORNER, CAPPED RPLS 4874 (CONTROL MONUMENT), LYING IN THE NORTH RIGHT-OF-WAY LINE OF FARM-TO-MARKET ROAD 44 (FM 44), THE SOUTHWEST CORNER OF THE SAID 1.0000 ACRE TRACT, AN OUTSIDE ELL OF THAT CERTAIN TRACT OF LAND DESCRIBED AS TRACT NO. 3, WITH 39.8325 ACRES IN THE DEED FROM CLEO SHELBY, TO PATRICIA CLEO SHELBY, TRUSTEE OF THE CLEO SHELBY LIVING TRUST, DATED JANUARY 23, 2020, RECORDED IN DOCUMENT NO. 2020-00000964 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS;

THENCE NORTH 10 DEGREES 55 MINUTES 12 SECONDS WEST (BASIS OF BEARINGS) A DISTANCE OF 288.63 FEET ALONG THE WEST LINE OF THE SAID 1.0000 ACRE TRACT AND THE EAST LINE OF THE SAID 39.8325 ACRE TRACT TO A 5/8 INCH STEEL ROD FOUND FOR A CORNER, CAPPED RPLS 4874 (CONTROL MONUMENT), THE NORTHWEST CORNER OF THE SAID 1.0000 ACRE TRACT, AN INSIDE ELL CORNER OF THE SAID 39.8325 ACRE TRACT;

THENCE NORTH 74 DEGREES 33 MINUTES 43 SECONDS EAST A DISTANCE OF 138.88 FEET ALONG THE NORTH LINE OF THE SAID 1.0000 ACRE TRACT AND THE SOUTH LINE OF THE SAID 39.8325 ACRE TRACT TO A 5/8 INCH STEEL ROD FOUND FOR A CORNER, CAPPED RPLS 4874, THE NORTHEAST CORNER OF THE SAID 1.0000 ACRE TRACT, AN INSIDE ELL CORNER OF THE SAID 39.8325 ACRE TRACT;

THENCE SOUTH 15 DEGREES 52 MINUTES 02 SECONDS EAST A DISTANCE OF 287.79 FEET ALONG THE EAST LINE OF THE SAID 1.0000 ACRE TRACT AND THE WEST LINE OF THE SAID 39.8325 ACRE TRACT TO A 5/8 INCH STEEL ROD FOUND FOR A CORNER, CAPPED RPLS 4874, LYING IN THE NORTH RIGHT-OF-WAY LINE OF THE SAID FM 44, THE SOUTHEAST CORNER OF THE SAID 1.0000 ACRE TRACT, AN OUTSIDE ELL CORNER OF THE SAID 39.8325 ACRE TRACT;

THENCE SOUTH 74 DEGREES 34 MINUTES 45 SECONDS WEST A DISTANCE OF 163.77 FEET ALONG THE NORTH RIGHT-OF-WAY LINE OF THE SAID FM 44 AND THE SOUTH LINE OF THE SAID 1.0000 ACRE TRACT TO THE POINT OF BEGINNING AND CONTAINING 1.000 ACRES OF LAND, AT THE TIME OF THIS SURVEY.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the deed of trust recorded on **06/09/2023** as instrument **2023-00005408**, 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: 03/03/2026

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 refiled 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

CATESSA M PERRY JOINED HEREIN PRO FORMA BY HER SPOUSE, EDDIE PICKARD

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 **\$117,600.00**, and payable to the order of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS NOMINEE FOR GUARANTEED RATE, INC.**; (b) all renewals and extensions of the note, if applicable; (c) any and all present and future indebtednesses owed to **LAKEVIEW LOAN SERVICING, 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 **LAKEVIEW LOAN SERVICING, 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: **LAKEVIEW LOAN SERVICING, 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-reference loan.

The first part of the report deals with the general situation of the country and the position of the various groups. It is a very interesting and well-written account of the country and its people. The author has done a great deal of research and has written a very interesting and well-written account of the country and its people. The author has done a great deal of research and has written a very interesting and well-written account of the country and its people.

The second part of the report deals with the economic situation of the country and the position of the various groups. It is a very interesting and well-written account of the country and its people. The author has done a great deal of research and has written a very interesting and well-written account of the country and its people.

The third part of the report deals with the social situation of the country and the position of the various groups. It is a very interesting and well-written account of the country and its people. The author has done a great deal of research and has written a very interesting and well-written account of the country and its people.

The fourth part of the report deals with the political situation of the country and the position of the various groups. It is a very interesting and well-written account of the country and its people. The author has done a great deal of research and has written a very interesting and well-written account of the country and its people.

The fifth part of the report deals with the cultural situation of the country and the position of the various groups. It is a very interesting and well-written account of the country and its people. The author has done a great deal of research and has written a very interesting and well-written account of the country and its people.

The sixth part of the report deals with the future of the country and the position of the various groups. It is a very interesting and well-written account of the country and its people. The author has done a great deal of research and has written a very interesting and well-written account of the country and its people.

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 Wheelless, Kevin Key, Jay Jacobs, Phillip Hawkins, Heather Golden, Jabria Foy, Kara Riley, 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: 01.16.2026



Kirk Schwartz, Justin Ritchie, Carson Emmons, Jeffrey Kramer, America West Lender Services (AWEST) DeeAnn Gregory, Christine Wheelless, Kevin Key, Jay Jacobs, Phillip Hawkins, Heather Golden, Jabria Foy, Kara Riley, 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**

2026 JAN 15 AM 10:33

25-382010

March 3, 2026

Notice of Substitute Trustee's Sale

Notice Concerning Military Duty: 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. Tex. Prop. Code § 51.002(i)

Deed of Trust Date: June 19, 2019	Original Mortgagor/Grantor: JED LAGOY
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR PRIMARY RESIDENTIAL MORTGAGE, INC., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: LAKEVIEW LOAN SERVICING, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 2019-00006450	Property County: BOWIE
Mortgage Servicer: LOANCARE LLC	Mortgage Servicer's Address: 3637 SENTARA WAY, VIRGINIA BEACH, VIRGINIA 23452

* 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.

Secures:Note in the original principal amount of \$134,310.00, executed by JED LAGOY and payable to the order of Lender.

Property Address/Mailing Address: 206 SUNSET DR, HOOKS, TX 75561

Legal Description of Property to be Sold: ALL OF LOT NO. 4, BLOCK NO. 2 OF WESTERN HILLS ADDITION TO THE CITY OF HOOKS, BOWIE COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 390, PAGE 158 OF THE DEED RECORDS OF BOWIE COUNTY, TEXAS.

Date of Sale: March 03, 2026	Earliest time Sale will begin: 10:00 AM
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Place of sale of Property: Bowie County Courthouse, 710 James Bowie Drive, New Boston, TX 75570 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

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.

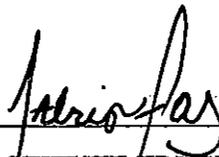
Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, LAKEVIEW LOAN SERVICING, LLC, the owner and holder of the Note, has requested AUCTION.COM, LLC WHOSE ADDRESS IS 1 MAUCHLY IRVINE, CA 92618 or TEJAS CORPORATE SERVICES, LLC WHOSE ADDRESS IS 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

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 LAKEVIEW LOAN SERVICING, LLC bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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, AUCTION.COM, LLC WHOSE ADDRESS IS 1 MAUCHLY IRVINE, CA 92618 or TEJAS CORPORATE SERVICES, LLC WHOSE ADDRESS IS 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, 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 AUCTION.COM, LLC WHOSE ADDRESS IS 1 MAUCHLY IRVINE, CA 92618 or TEJAS CORPORATE SERVICES, LLC WHOSE ADDRESS IS 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee.

Limitation of Damages: If the sale is set aside for any reason, the purchaser at the sale shall be entitled only to a return of the funds paid. The purchaser shall have no further recourse against Mortgagor, the Mortgagee, or the Mortgagee's attorney.



SUBSTITUTE TRUSTEE

Auction.com, LLC OR Tejas Corporate Services, LLC Trustee

c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC,
13010 Morris Rd., Suite 450, Alpharetta, GA 30004; PH:
(470)321-7112