

April 7, 2026

BOWIE COUNTY TEXAS
FINA PETTY COUNTY CLERK

2026 FEB 26 AM 10:26

NOTICE OF 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 OR 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 LOTS NUMBERED 5 AND 6 IN BLOCK NO. 132 OF TRIGGS ADDITION TO THE CITY OF TEXARKANA, BOWIE COUNTY, TEXAS, AND BEING A PART OF THE T. DRENNAN HEADRIGHT SURVEY, ABSTRACT 166, BOWIE COUNTY, TEXAS.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 02/19/2020 and recorded in Document 2020-00001800 real property records of Bowie County, Texas.

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

Date: 04/07/2026

Time: 11:00 AM

Place: Bowie County, Texas at the following location: THE FRONT (NORTH) ENTRANCE OF THE BOWIE COUNTY COURTHOUSE IN NEW BOSTON, TEXAS OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

4. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust.

5. Obligations Secured. The Deed of Trust executed by GRAB THE MAP LLC, provides that it secures the payment of the indebtedness in the original principal amount of \$270,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE OF HOMEWARD OPPORTUNITIES FUND TRUST 2020-2 is the current mortgagee of the note and deed of trust and FAY SERVICING, LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE OF HOMEWARD OPPORTUNITIES FUND TRUST 2020-2 c/o FAY SERVICING, LLC, 425 S. Financial Place, Suite 2000, Chicago, IL 60605 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. Substitute Trustee(s) Appointed to Conduct Sale. In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

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.



Mackie Wolf Zientz & Mann, P.C.
Brandon Wolf, Attorney at Law
L. Keller Mackie, Attorney at Law
Michael Zientz, Attorney at Law
Lori Liane Long, Attorney at Law
Chelsea Schneider, Attorney at Law
Ester Gonzales, Attorney at Law
Karla Balli, Attorney at Law
Parkway Office Center, Suite 900
14160 Dallas Parkway
Dallas, TX 75254

For additional sale information visit: www.mwzmlaw.com/tx-investors

Certificate of Posting

I am Sharon Sharp whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 2-26-26 I filed 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.



April 7, 2026

BOWIE COUNTY, TEXAS
FINA PETTY COUNTY CLERK

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

2026 MAR 12 PM 2:44

WHEREAS, on the 8th day of March, 2024, Mickey K. Cotton (the "Grantor"), executed a Deed of Trust conveying to Jeremy A. Foster, Trustee, the Property hereinafter described, to secure RJMG Fund, LLC in payment of the indebtedness therein described, said Deed of Trust was duly recorded in the Official Public Records of Real Property of Bowie County, Texas; and

WHEREAS, RJMG Fund, LLC is the owner and holder of the Note secured by the Deed of Trust and has appointed the undersigned as Substitute Trustee under the Deed of Trust in the manner authorized by the Deed of Trust; and

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, the 7th day of April, 2026, between the hours of 11:00 A.M. and 2:00 P.M., I will sell the Property to the highest bidder for cash, 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, where the Commissioners Court has designated such sales to take place. The building is located at 710 James Bowie Drive, New Boston, Texas 75570.

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Grantor to warrant title to the property under the terms of the Deed of Trust, conveyance of the property shall be made "AS IS" "WHERE IS" without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the property.

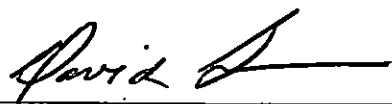
Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the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

Said Property is described as follows:

1. LOT 8, BLOCK 2 OF ASHLEE PARK SUBDIVISION, A PART OF THE GEORGE BRINLEE HEADRIGHT SURVEY, A-18, OF THE CITY OF NASH, BOWIE COUNTY, TEAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 637, PAGE 643, OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS.
2. ALL INTEREST OF GRANTOR IN AND TO THE IMPROVEMENTS NOW OR HEREAFTER ERECTED ON THE PROPERTY AS MORE SPECIFICALLY SET FORTH IN THE ABOVE REFERENCED DEED OF TRUST.

Witness my hand this the 10 day of March, 2026.

Address of Substitute Trustee:
Foreclosure Services, LLC
8101 Boat Club Road, Suite 320
Fort Worth, Texas 76179

By: 
David Garvin, Substitute Trustee

Return to:
RJMG Fund, LLC
P.O. Box 75127
Tampa, FL 33675-0127

April 7, 2024

BOWIE COUNTY, TEXAS
FINA PETTA COUNTY CLERK

2026 MAR 17 PM 4:16

115 ELIZABETH LN
TEXARKANA, TX 75503

00000010730018

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: April 07, 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 November 29, 2019 and recorded in Document INSTRUMENT NO 2019-00012923 real property records of BOWIE County, Texas, with JOHN CHRISTIAN HIRZEL JR, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by JOHN CHRISTIAN HIRZEL JR, securing the payment of the indebtednesses in the original principal amount of \$138,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. UNITED WHOLESALE MORTGAGE, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

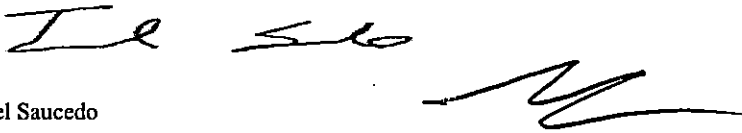
6. Mortgage Servicer Information. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. CENLAR FSB, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o CENLAR FSB
425 PHILLIPS BLVD
EWING, NJ 08618



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

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



Israel Saucedo

Certificate of Posting

My name is _____, 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.

Declarants Name: _____

Date: _____

EXHIBIT "A"

ALL THAT CERTAIN TRACT OR PARCEL OF LAND BEING A PART OF THE ASHLEY MCKINNEY HEADRIGHT SURVEY, ABSTRACT NO. 366, BOWIE COUNTY, TEXAS, AND THE SUBJECT TRACT OF LAND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 1/2" IRON PIN SET FOR CORNER AT A POINT LOCATED NORTH, 165.09 FEET AND WEST, 2066.11 FEET FROM THE SOUTHEAST CORNER OF THE ASHLEY MCKINNEY HEADRIGHT SURVEY, ABSTRACT NO. 366, BOWIE COUNTY, TEXAS;

THENCE N 00 DEG. 04' 39" E, 114.73 FEET TO A 1/2" IRON PIN SET FOR CORNER;
THENCE S 89 DEG. 32' 45" E, 172.31 FEET TO A 1" IRON PIPE FOUND FOR CORNER;
THENCE S 07 DEG. 06' 26" E, 120.48 FEET TO A 1" IRON PIPE FOUND FOR CORNER;
THENCE N 88 DEG. 06' 33" W, 187.47 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.483 ACRES OF LAND, MORE OR LESS. AND ALSO AN ACCESS EASEMENT DESCRIBED AS FOLLOWS:

BEGINNING AT A 1/2" IRON PIN SET FOR CORNER AT A POINT LOCATED NORTH, 165.09 FEET AND WEST, 2066.11 FEET FROM THE SOUTHEAST CORNER OF THE ASHLEY MCKINNEY HEAD RIGHT SURVEY, ABSTRACT NO. 366, BOWIE COUNTY, TEXAS;

THENCE N 00 DEG. 04' 39" E, 114.73 FEET TO A 1/2" IRON PIN SET FOR CORNER;

THENCE N 01 DEG. 18' 38" E, 91.14 FEET TO A POINT;

THENCE N 02 DEG. 20' 36" W, 151.93 FEET TO A POINT;

THENCE N 02 DEG. 05' 51" W, 281.17 FEET TO THE WEST RIGHT-OF-WAY LINE OF TEXAS F. M. ROAD NO. 2148, SAID RIGHT-OF-WAY LINE BEING A CURVE TO THE RIGHT HAVING A RADIUS OF 904.91 FEET THE RADIUS POINT BEARS S 33 DEG. 04' 33" W, SAID RIGHT-OF-WAY LINE ALSO BEING 50 FEET RADIALLY FROM THE CENTERLINE OF SAID ROAD;

THENCE SOUTHEASTERLY, WITH SAID RIGHT-OF-WAY LINE AND CURVE, A DISTANCE OF 99.81 FEET THROUGH A CENTRAL ANGLE OF 06 DEG. 19' 10" TO A POINT FOR CORNER;

THENCE S 33 DEG. 47' 18" W, 87.43 FEET TO A POINT;
THENCE S 02 DEG. 05' 51" E, 148.29 FEET TO A POINT;
THENCE S 02 DEG. 20' 36" E, 30.35 FEET TO A POINT;
THENCE S 03 DEG. 43' 45" E, 122.90 FEET TO A POINT;
THENCE S 01 DEG. 18' 28" W, 91.38 FEET TO A POINT;
THENCE S 00 DEG. 05' 05" W, 115.49 FEET TO A POINT;
THENCE S 01 DEG. 10' 04" W, 15.00 FEET TO A POINT;
THENCE N 88 DEG. 06' 33" W, 30.00 FEET TO A POINT;
THENCE N 01 DEG. 10' 04" E, 15.00 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.486 ACRES OF LAND, MORE OR LESS.

NOTE: THE COMPANY IS PROHIBITED FROM INSURING THE AREA OR QUANTITY OF THE LAND DESCRIBED HEREIN. ANY STATEMENT IN THE ABOVE LEGAL DESCRIPTION OF THE AREA OR QUANTITY OF LAND IS NOT A REPRESENTATION THAT SUCH AREA OR QUANTITY IS CORRECT, BUT IS MADE ONLY FOR INFORMATIONAL AND/OR IDENTIFICATION PURPOSES AND DOES NOT OVERRIDE ITEM 2 OF SCHEDULE B HEREOF.

April 7, 2026

REC'D
BOWIE COUNTY, TEXAS
FINA PETTY COUNTY CLERK

2026 MAR 12 AM 10:02

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: March 6, 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 4/7/2026, 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.



Master 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

Posted by: Sharon Sharp
Print name: Sharon Sharp
Date: 3-12-2026

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 03:01:58 PM Total Fees: \$74.00

Tina Petty, County Clerk
Bowie County, Texas



April 7, 2026

BOWIE COUNTY, TEXAS
JANA PEFFLY, COUNTY CLERK

2026 MAR -9 PM 12:58

NOTICE OF NON-JUDICIAL FORECLOSURE SALE

WHEREAS, That certain Deed of Trust (the "Deed of Trust") dated March 6th, 2023, from Maria Martinez and Estephania Arrieta ("Borrower"), as Grantor Carmen Mejia, Trustee, filed for record on June 20th, 2023, in Real Property Records of Bowie County, Texas, more particularly described therein, which serves as security for a \$70,000 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, Centex Casas, 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, April 7, 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 Twenty-Four (24) in Block Numbered Eighteen (18) of WAKE VILLAGE, a subdivision out of the Nancy Dycus Headright Survey, Abstract No. 145, Bowie County, Texas, as shown by certain plat recorded in volume 40, Page 344 of the Plat Records of Bowie County, Texas.

Commonly known as: 736 MacAuthur, Wake Village, Bowie County, 75501

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 March 4, 2026

Property Address 736 MacAuthur, Wake Village, Bowie County, 75501

Justin Milam
Centex Casas, LLC

Acknowledgement

STATE OF Texas)
COUNTY OF Lampasas)

This instrument was acknowledged before me on March 4, 2026 by Justin Milam for Centex Casas, LLC.

NOTARY SEAL:



L. Carmen Mejia
Notary Public, the State of Texas

After Recording, please send to:
Centex Casas, LLC
P.O. Box 1606
Lampasas, TX 76550

4-7-2022

STATE OF TEXAS
COUNTY OF BOWIE

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

2026 MAR 16 AM 11:47

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

Time

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 7th day of April 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 13th day of March, 2026.

/s/ Derek D. Rollins

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

4-7-2026

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:

April 07, 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.

2026 MAR -5 PM 1:21
BOWIE COUNTY CLERK
PMA PETTY, COUNTY CLERK



4867550

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, Margaret Rosanne Kayl, Robert LaMont, Brian Hooper, Mike Jansta, Mike Hayward, Jim Mills, Susan Mills, Jeff Benton, Andrew Mills-Middlebrook, Christy Smith, Renee McCoart, Ken Autrey, Ed Henderson, Jamey Parsons, 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.

Yuri

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

Sharon Sharp

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, Margaret Rosanne Kayl, Robert LaMont, Brian Hooper, Mike Jansta, Mike Hayward, Jim Mills, Susan Mills, Jeff Benton, Andrew Mills-Middlebrook, Christy Smith, Renee McCoart, Ken Autrey, Ed Henderson, Jamey Parsons, Dustin George
c/o Tromberg, Miller, Morris & Partners, PLLC
6080 Tennyson Parkway Suite 100
Plano, TX 75024

Certificate of Posting

I, Sharon Sharp, declare under penalty of perjury that on the 5th day of March, 2026, 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).

April 7, 2026

BOWIE COUNTY, TEXAS
CINA COUNTY, COUNTY CLERK

C&M No: 44-26-00717/ FILE NOS

2026 FEB 26 AM 10: 27

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

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 February 25, 2020 and recorded under Clerk's File No. 2020-00002506, in the real property records of BOWIE County Texas, with Delois J. Thornton, a single person as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Royal United Mortgage, LLC, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Delois J. Thornton, a single person securing payment of the indebtedness in the original principal amount of \$36,009.00 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 Delois J Thornton. 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:

ALL OF LOTS NUMBERED NINE (9) AND TEN (10) IN BLOCK NUMBERED FORTY-FIVE (45) OF BROADMOOR, AN ANNEX TO BEVERLY HEIGHTS, AN ADDITION TO THE CITY OF TEXARKANA, BOWIE COUNTY, TEXAS, ACCORDING TO A MAP OR PLAT FILED FOR RECORD ON AUGUST 5, 1925, AND RECORDED IN VOLUME 40, PAGE 172, PLAT RECORDS OF BOWIE COUNTY, TEXAS.

BEING THE SAME PROPERTY CONVEYED TO DELOIS J. THORNTON, A SINGLE PERSON BY DEED FROM MARY ADELE PHILIPS, A SINGLE PERSON, A/K/A MARY ADELE PHILLIPS RECORDED 02/14/1995 IN DEED BOOK 2272 PAGE 85, IN THE REGISTER'S OFFICE OF BOWIE COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 04/07/2026

Earliest Time Sale Will Begin: 10:00 AM

Location of Sale: The place of the sale shall be: 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.

STRICT COMPLIANCE WITH FINCEN RULES AND REGULATIONS IS REQUIRED TO PURCHASE THE PROPERTY AT THIS SALE. A FORECLOSURE DEED WILL NOT ISSUE WITHOUT SUCCESSFUL BIDDER'S STRICT COMPLIANCE WITH FINCEN.

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 February 24, 2026.

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

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

C&M No. 44-26-00717

April 7, 2026

TEXAS COUNTY CLERK
BOWIE COUNTY CLERK

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

2026 FEB 24 AM 8:45

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF TEXAS X

COUNTY OF BOWIE X

On October 20, 2022, Patrick Ryan Threadgill, 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 at Instrument 2022-00012671, Real Property Records of Bowie County, Texas.

By instrument dated February 18, 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, April 7, 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.

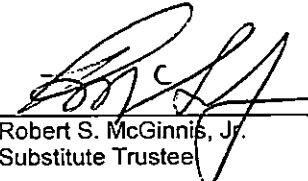
All that certain tract or parcel of land being a part of the PEYTON S. WYATT HEADRIGHT SURVEY, Abstract No. 637, Bowie County, Texas, and being a part of that certain 50 acre tract of land conveyed to W. S. Johnson by Deed recorded in Volume 46, Page 388 of the Deed Records of Bowie County, Texas, and is more particularly described in Exhibit "A" attached hereto and incorporated herein by reference as though set forth at length.

The Real Property or its address is commonly known as 0 CR 3011, New Boston, TX 75570.

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 February 19, 2026.


Robert S. McGinnis, Jr.
Substitute Trustee

STATE OF TEXAS)(

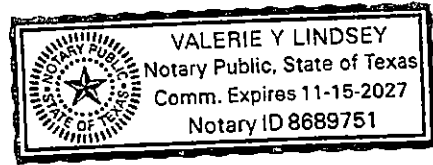
COUNTY OF BOWIE)(

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 February 19, 2026.

Valerie Y Lindsey

Notary Public, State of Texas
My Commission Expires:



EXHIBIT

A

All that certain tract or parcel of land being a part of the PEYTON S. WYATT HEADRIGHT SURVEY, Abstract No. 637, Bowie County, Texas, and being a part of that certain 50 acre tract of land as conveyed to W. S. Johnson by Deed recorded in Volume 46, Page 388 of the Deed Records of Bowie County, Texas, also being a part of a certain tract of land as conveyed to Andrew J. McDonald and wife, Maggie L. McDonald, by Deed dated January 29, 1963, and recorded in Volume 419, Page 401 of the Deed Records of Bowie County, Texas, the subject tract being a part of a called 7.73 acre tract of land as conveyed to Fred J. Ratliff and Joseph G. Ratliff by Third Party Deed recorded as Instrument No. 2017-10140 of the Real Property Records of Bowie County, Texas, also being a part of a certain 7.819 acre tract of land as conveyed to Jimmy Dewayne Williams and Julia McCorkle Williams by General Warranty Deed recorded as Instrument No. 2022-00004561 of the Real Property Records of Bowie County, Texas, and the subject tract of land being more particularly described by metes and bounds as follows:

COMMENCING at a point for corner in the center of County Road No. 3011, the Point of Commencing being the Northwest corner of said McDonald tract, the Northwest corner of said called 7.73 acre tract, the Northwest corner of said 7.819 acre tract, and the Northeast corner of a certain tract of land as conveyed to Thomas Dale Briggs by Warranty Deed recorded as Instrument No. 2017-6761 of the Real Property Records of Bowie County, Texas;

THENCE: N 88°02'18" E, 487.64 feet with the North line of said called 7.73 acre tract and said 7.819 acre tract, and with said County Road to a mag nail set for corner and being the POINT OF BEGINNING for the herein described tract of land;

THENCE: N 88°02'18" E, 246.12 feet with the North line of said called 7.73 acre tract and said 7.819 acre tract, and with said County Road to a mag nail set for corner;

THENCE: S 02°07'17" E, passing a ½" iron pin set on line at 20.00 feet and continuing for a total distance of 311.32 feet to a ½" iron pin set for corner on the South line of said called 7.73 acre tract and said 7.819 acre, said corner being located on the North line of a certain tract of land as conveyed to Ronald Glen Hollingsworth and Regina Gay Hollingsworth by Deed recorded in Volume 5043, Page 137 of the Real Property Records of Bowie County, Texas;

THENCE: S 88°07'22" W, 246.13 feet with the South line of said called 7.73 acre tract and said 7.819 acre tract, same being the North line of said Hollingsworth tract to a ½" iron pin set for corner;

THENCE: N 02°07'17" W, passing a ½" iron pin set on line at 290.96 feet and continuing for a total distance of 310.96 feet with the West line of said called 7.73 acre tract and said 7.819 acre tract to the POINT OF BEGINNING and containing 1.758 acres of land, more or less.

4-7-2026

CLERK OF COURTS
BOWIE COUNTY, TEXAS
TINA JETTY, COUNTY CLERK

50 Lanshire Dr, Texarkana, TX 75503

2026 FEB 19 PM 1:43

25-017276

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: 04/07/2026

Time: Between 11:00 AM – 2:00 PM and beginning not earlier than 11:00 AM and ending not later than three hours thereafter.

Place: The area designated by the Commissioners Court of Bowie County, pursuant to §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 of Trustee's Sale was posted.

2. Terms of Sale. Highest bidder for cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated February 3, 2025 and recorded in the real property records of Bowie County, TX and is recorded under Clerk's Instrument No. 2025-00001211 with Robbie Henderson (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans mortgagee to which reference is herein made for all purposes.

4. Obligations Secured. Deed of Trust or Contract Lien executed by Robbie Henderson, securing the payment of the indebtedness in the original amount of \$243,500.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Nationstar Mortgage LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to be Sold. LOT 27, IN BLOCK 4, OF NORTHWOOD SECOND ADDITION, AN ADDITION IN BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER VOLUME 587, PAGE 291, OF THE MAP/PLAT RECORDS OF BOWIE COUNTY, TEXAS.



4866588

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 §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Nationstar Mortgage LLC d/b/a Mr. Cooper, as Mortgage Servicer, is representing the current Mortgagee whose address is:

Nationstar Mortgage LLC
8950 Cypress Waters Blvd
Coppell, TX 75019

7. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code §51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint Kirk Schwartz Esq., or Carson Emmons, Esq., or Justin Ritchie, Esq., or Jeffrey Kramer, Esq., OR Agency Sales and Posting LLC, whose address is 7500 Dallas Pkwy #200, Plano, TX 75024 OR AUCTION.COM LLC, or XOME Inc and Tejas Corporate Services LLC, or Abstracts/Trustees of Texas, LLC, or Richard Paul Carr Jr, Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Margaret Rosenne Kayl, Sharon Sharp, Michael Turner, Jabria Foy, Heather Golden, Kara Riley or Christine Wheeless, Kevin Key, Jay Jacobs, Phillip Hawkins, Harriett Fletcher, as Substitute Trustee to act under and by virtue of said Deed of Trust.

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.

2/17/2026
Executed on

/s/Carson T. H. Emmons
James E. Albertelli, P.A.
Kirk Schwartz, Esq.
Carson Emmons, Esq.
Justin Ritchie, Esq.
Jeffrey Kramer, Esq.
6565 N. MacArthur, Suite 470
Irving, TX 75039

2/19/2026
Executed on

Sharon Sharp
SUBSTITUTE TRUSTEE
Agency Sales and Posting LLC, OR AUCTION.COM LLC, OR Christine Wheeless, Kevin Key, Jay Jacobs, Phillip Hawkins, Harriett Fletcher or Sheryl LaMont
7500 Dallas Pkwy #200
Plano, TX 75024

CERTIFICATE OF POSTING

My name is Sharon Sharp, and my address is 315 CR 1215W Texas kana, TX 75501
~~1520 Greenway Drive, Suite 300, Irving, TX 75038~~. I declare under penalty of perjury that on 2-19-2026 I filed at the office of the Bowie County Clerk and caused to be posted at the Bowie County courthouse this notice of sale.

Sharon Sharp
Declarants Name: Sharon Sharp
Date: 2/19/2026

4-7-2026

2026 FEB 13 AM 8:50
BOWIE COUNTY, TEXAS
TINA PEITY, COUNTY CLERK

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

2026 FEB 13 AM 8:50

**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.: 144655-TX

Date: February 9, 2026

County where Real Property is Located: Bowie

ORIGINAL MORTGAGOR: ROBERT RATCLIFF AND WIFE, WINDY RATCLIFF, WITH HER JOINING HEREIN TO PERFECT THE SECURITY INTEREST BUT NOT TO OTHERWISE BE LIABLE

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR FARMERS BANK & TRUST COMPANY, ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: NEWREZ LLC

MORTGAGE SERVICER: NewRez LLC D/B/A Shellpoint Mortgage Servicing

DEED OF TRUST DATED 3/4/2024, RECORDING INFORMATION: Recorded on 3/11/2024, as Instrument No. 2024-00002219

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): 3.32 ACRE TRACT OF LAND LOCATED IN THE W. F. THOMPSON SURVEY, ABSTRACT 565, BOWIE COUNTY, TEXAS, MORE COMPLETELY DESCRIBED IN ATTACHED LEGAL EXHIBIT "A"

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 4/7/2026, 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.

NewRez LLC D/B/A Shellpoint Mortgage Servicing is acting as the Mortgage Servicer for NEWREZ LLC who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. NewRez LLC D/B/A Shellpoint Mortgage Servicing, as Mortgage Servicer, is representing the Mortgagee, whose address is:

NEWREZ LLC
c/o NewRez LLC D/B/A Shellpoint Mortgage Servicing
75 Beattie Place, Suite 300
Greenville, South Carolina 29601

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is



Matter No.: 144655-TX

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

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

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

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

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

EXHIBIT "A"
LEGAL DESCRIPTION

3.32 acre tract of land located in the W. F. THOMPSON SURVEY, Abstract 565, Bowie County, Texas, being a part of those tract of land described in the Warranty Deed to William Ratcliff, Robert L. Ratcliff and Linda Braswell, dated March 18, 2022, recorded in Instrument Number 2022-00003543 recorded in the Real Property Records of Bowie County, Texas. Said 3.32 acre tract described more fully by metes and bounds as follows:

BEGINNING at a reinf bar found (N:7241490.23, E:3214830.49) in the West right-of-way line of Coleman Street for the Southeast corner of this tract;

THENCE South 88 ° 24' 54" West, at 451.25 feet passing a reinf bar found, continuing for a total distance of 461.79 feet to a reinf bar set for the Southwest corner of this tract;

THENCE North 0° 02' 08" East, at 221.85 feet passing a reinf bar found, continuing for a total distance of 262.97 feet to a reinf bar set for the Northwest corner of this tract;

THENCE North 75° 07' 51" East, 465.24 feet to a reinf bar set for the Northeast corner of this tract, from which an iron pipe found bears South 2° 10' 36" East, 22.17 feet;

THENCE South 1° 49' 37" East, 369.78 feet to the PLACE OF BEGINNING.

AFFIDAVIT OF POSTING

THE STATE OF TEXAS

§
§
§

COUNTY OF Bowie

Pursuant to the applicable provisions of Texas law, I, Sharon Sharp on February 12, 2026, on behalf of and at the specific instruction and request of NewRez LLC D/B/A Shellpoint Mortgage Servicing 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: 2-13, 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 12th day of February, 2026

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

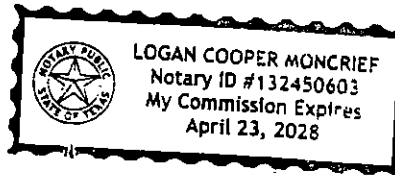


Exhibit "A"

3.32 ACRE TRACT OF LAND LOCATED IN THE W. F. THOMPSON SURVEY, ABSTRACT 565, 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.: 144655-TX



4865971

April 7, 2026

RECORDED
BOWIE COUNTY, TEXAS
SINGLE FAMILY COUNTY CLERK

RECORDING REQUESTED BY
Law Offices of Jason C. Tatman

2026 FEB 10 PM 1:04

And When Recorded Mail To
SECRETARY OF HOUSING AND URBAN DEVELOPMENT
C/O Compu-Link, HUD Division
14002 East 21st St., Suite 300
Tulsa, OK 74134

APN 09360001000

TS No. LO-53764-TX

Space above this line for recorder's purposes

**U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
NOTICE OF DEFAULT AND FORECLOSURE SALE**

Recorded in accordance with 12 USCA 3764 (c)

WHEREAS, on 7/29/2010, a certain Deed of Trust was executed by Leon H. Gilbert Jr and Mary Beckelman Gilbert, Husband and Wife as trustor in favor of James B. Nutter & Company as beneficiary, and G. Tommy Bastian as trustee, and was recorded on 9/17/2010, as Instrument No. 12311, in Book 5907, Page 310, in the Office of the County Recorder of Bowie County, Texas; and

WHEREAS, the Deed of Trust was insured by the United States Secretary of Housing and Urban Development (the Secretary) pursuant to the National Housing Act for the purpose of providing single family housing; and

WHEREAS, the beneficial interest in the Deed of Trust is now owned by the Secretary, pursuant to an Assignment of Deed of Trust dated 1/22/2019, recorded on 1/28/2019, as instrument number 2019-00000862, book XX, page XX, in the Office of the County Recorder, Bowie County, Texas; and

WHEREAS, a default has been made in the covenants and conditions of the Deed of Trust in that the payment due on 12/25/2025, was not made due to a borrower dies and the property is not the principal residence of at least one surviving borrower and remains wholly unpaid as of the date of this notice, and no payment has been made sufficient to restore the loan to currency; and

WHEREAS, the entire amount delinquent as of 12/25/2025 is \$194,912.57; and

WHEREAS, by virtue of this default, the Secretary has declared the entire amount of the indebtedness secured by the Deed of Trust to be immediately due and payable;

NOW THEREFORE, pursuant to powers vested in me by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B, and by the Secretary's designation of Law Offices of Jason C. Tatman as Foreclosure Commissioner (see attached), notice is hereby given that on 4/7/2026 between 10:00AM-1:00PM local time, all real and personal property at or used in connection with the following described property will be sold at public auction to the highest bidder:

Legal Description:

LOT NUMBERED TEN (10) IN BLOCK NUMBERED EIGHT (8) GREENFIELD FOURTH ADDITION, A PART OF THE NANCY DYCUS HEADRIGHT SURVEY, ABSTRACT NO. 145, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 329, PAGE 167 OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS.

Commonly known as: 901 Bluebird Lane, Wake Village, Texas 75501

The sale will be held 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. The Secretary of Housing and Urban Development will bid an estimate of \$201,025.38.

There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his prorata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.

When making their bids, all bidders except the Secretary must submit a deposit totaling \$20,102.54 [10% of the Secretary's bid] in the form of a certified check or cashier's check made out to the Secretary of HUD. Each oral bid need not be accompanied by a deposit. If the successful bid is oral, a deposit of \$20,102.54 must be presented before the bidding is closed. The deposit is nonrefundable. The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the high bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveyancing fees, all real estate and other taxes that are due on or after the delivery of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them.

The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for 15-day increments for a fee of \$500.00, paid in advance. The extension fee shall be in the form of a certified or cashier's check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.

If the high bidder is unable to close the sale within the required period, or within any extensions of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the foreclosure commissioner after consultation with the HUD Field Office representative, will be liable to HUD for any costs incurred as a result of such failure. The commissioner may, at the direction of the HUD field office Representative, offer the Property to the second highest bidder for an amount equal to the highest price offered by that bidder.

There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant the Act. Therefore, the Foreclosure commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.

The amount that must be paid if the Mortgage is to be reinstated prior to the scheduled sale is \$201,025.38, as of 4/6/2026, plus all other amounts that would be due under the mortgage agreement if payments under the mortgage had not been accelerated, advertising costs and postage expenses incurred in giving notice, mileage by the most reasonable road distance for posting notices and for the Foreclosure Commissioner's attendance at the sale, reasonable and customary costs incurred for title and lien record searches, the necessary out-of-pocket costs incurred by the Foreclosure Commissioner for recording documents, a commission for the Foreclosure Commissioner, and all other costs incurred in connection with the foreclosure prior to reinstatement.

Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below.

Date: 2/4/2026

Law Offices of Jason C. Tatman
U.S. Dept. of HUD Foreclosure Commissioner

BY: Rhonda Rorie
Rhonda Rorie, AVP

rr@tatmanlegal.com

9665 Chesapeake Dr., Ste. 365, San Diego, CA
92123

(844) 252-6972 Fax (858) 348-4976

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

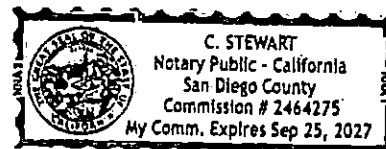
State of California
County of San Diego

On 2/4/2026 before me, C. Stewart, a Notary Public, personally appeared Rhonda Rorie who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal

Signature C Stewart





U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
 Fort Worth Regional Office, Region VI
 Office of Regional Counsel
 307 W 7th Street, Ste. 1000
 Fort Worth, TX 76102
 Phone: 817-978-5987 FAX: 202-485-9114

February 1, 2022

FORECLOSURE COMMISSIONER DESIGNATION

To: Jason C. Tatman
 Law Office of Jason C. Tatman
 5677 Oberlin Dr. Ste 210
 San Diego, CA, 92121

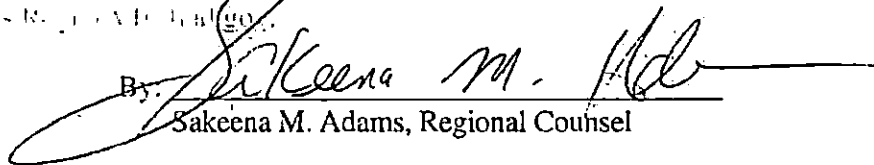
Pursuant to Section 805 of the Single Family Mortgage Foreclosure Act of 1994 (the "Act"), and the Delegation of Authority published in 76 FR 42466 on July 18, 2011, you are hereby designated as a Foreclosure Commissioner to act on behalf of the Secretary of Housing and Urban Development to conduct nonjudicial foreclosures in the State of Texas of the mortgages that may be referred to you by the Department of Housing and Urban Development ("HUD") including cases under Title I, Title II, and Section 312. A copy of the Act, as codified at 12 U.S.C. §§ 3751-3768 and the federal regulations (24 CFR 27, Subpart B, the "Regulations") applicable to your designation are available online through the Government Printing Office website. Foreclosures HUD refers to you are to be conducted pursuant to the Act, the Regulations, and the instructions that HUD will give to you at the time of referral.

HUD will pay you a commission for a completed foreclosure of \$1,350.00 (a "Commission"). HUD will pay you a percentage of the Commission for cases that HUD withdraws, based on the following:

- 20% of Commission for work completed if withdrawn prior to "service" of Notice of Foreclosure and Sale
- 80% of Commission for work completed if withdrawn after "service" of Notice of Foreclosure and Sale but prior to foreclosure sale, including the start of publication, or posting if required.

As a Foreclosure Commissioner, you are a fiduciary of the Secretary and not an employee of the Department of Housing and Urban Development or of the Federal Government. You will be responsible for your actions as any other fiduciary.

This designation is effective immediately and may be revoked by HUD with or without cause pursuant to the Act. An original and two copies of this Designation are enclosed. Please sign and date them, providing your Tax Identification or Social Security Number, and return one copy to Sakeena M. Adams at 307 W 7th Street, Ste 1000, Fort Worth, TX 76102 and send a scanned copy to Sakeena.M.Adams@hud.gov.

By: 
 Sakeena M. Adams, Regional Counsel

ACCEPTANCE OF DESIGNATION

I, JASON TATMAN, hereby accept designation as a Foreclosure Commissioner and agree to abide by the provisions of my appointment, the Act referred to above, the regulations, and the Instructions as provided to me by HUD.

2.8.2022
Date

LAW OFFICES OF JASON E TATMAN
Name of Firm

By: [Signature]
46-5437418
Tax I.D. or Social Security No.

ACKNOWLEDGEMENT

State of _____)

[County/Parrish] of _____)

This instrument was acknowledged before me on the _____ day of _____, 20____,
by _____.

Notary Public

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

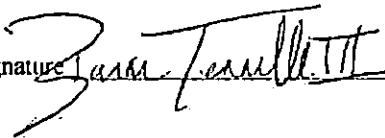
State of California

County of San Diego

On 2/8/2022 before me, Baron Tennelle III, a notary public, personally appeared Jason C. Tatman who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)



4-7-2024

2026 FEB -9 AM 10:45

25-01670
2522 SMITH ROAD, TEXARKANA, TX 75501

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

- Property: The Property to be sold is described as follows:
SEE "EXHIBIT A"
- Security Instrument: Deed of Trust dated November 24, 1999 and recorded on December 6, 1999 at Instrument Number 16939 in the real property records of BOWIE County, Texas, which contains a power of sale.
- Sale Information: April 7, 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 WILLIAM A. KIRKPATRICK AND ROBIN F. KIRKPATRICK secures the repayment of a Note dated November 24, 1999 in the amount of \$80,000.00. THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS TRUSTEE FOR NATIONSTAR HOME EQUITY LOAN TRUST 2007-B, whose address is c/o Nationstar Mortgage LLC, 8950 Cypress Waters Blvd., Coppell, TX 75019, is the current mortgagee of the Deed of Trust and Note and Nationstar Mortgage 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.

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.



4865501

Kathryn Dahlin

De Cubas & Lewis, P.C.
Kathryn Dahlin, Attorney at Law

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

Sharon Sharp

Substitute Trustee(s): Richard Paul Carr Jr, Harriett
Fletcher, Sheryl LaMont, Sharon St. Pierre, Margaret
Rosenne Kayl, Sharon Sharp, Michael Turner, Jabria
Foy, Heather Golden, Kara Riley, Agency Sales and
Posting LLC||Xome Inc. and Tejas Corporate
Services, LLC

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

Certificate of Posting

I, Sharon Sharp, declare under penalty of perjury that on the 9th day of
February, 2026, 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).

EXHIBIT A

PROPERTY DESCRIPTION

All that certain lot, tract or parcel of land situated in and being a part of Lot or Block No. Twenty-five (25) of the Subdivision of the L.T. KING HEADRIGHT SURVEY, Abstract #327, Bowie County, Texas, and being out of the Southwest corner of said lot or block: the subject tract joining on two sides that certain 18 acres conveyed by W.A. Smith, et ux, to I.N. Williams, by Deed dated March 21, 1963, recorded in Volume 433, Page 123 of the Deed Records of Bowie County, Texas: the subject tract being described by metes and bounds as follows:

BEGINNING at the Southwest corner of said Lot or Block No. 25, 295.27 feet to the most Westerly Southwest corner of said 18 acre tract;

THENCE North with the West boundary line of said Lot or Block No. 25, 295.27 feet to the most Westerly Southwest corner of said 18 acre tract;

THENCE with one of the South boundary line of said 18 acre tract, 295.27 feet to an inside ell corner of same;

THENCE with the most Easterly West boundary line of said 18

PROPERTY DESCRIPTION

acre tract, South 295.27 feet to the South boundary line of said Block No. 25;

THENCE West with the said South boundary line, 295.27 feet to the PLACE OF BEGINNING;

CONTAINING TWO (2) acres of land, more or less.

April 7, 2026

BOWIE COUNTY, TEXAS
PUBLIC CLERK

2026 FEB -5 AM 10:33

4011 POTOMAC CIRCLE
TEXARKANA, TX 75503

00000010708931

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: April 07, 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 January 31, 1991 and recorded in Document VOLUME 1575 PAGE 71-76; AS AFFECTED BY LOAN MODIFICATION AGREEMENT VOLUME 6234 PAGE 233 real property records of BOWIE County, Texas, with LINDA C. CARRIGAN, A SINGLE PERSON, grantor(s) and TEXARKANA NATIONAL MORTGAGE COMPANY, INC., mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by LINDA C. CARRIGAN, A SINGLE PERSON, securing the payment of the indebtednesses in the original principal amount of \$56,800.00, 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.

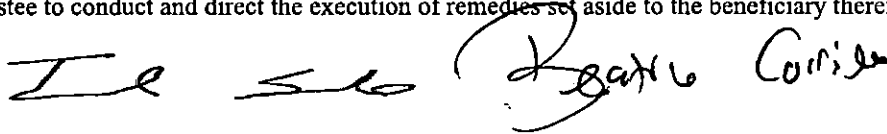
6. Mortgage Servicer Information. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any 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



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

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



Israel Saucedo

Certificate of Posting

My name is _____, 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.

Declarants Name: _____

Date: _____

4011 POTOMAC CIRCLE
TEXARKANA, TX 75503

00000010708931

00000010708931

BOWIE

EXHIBIT "A"

LOT NUMBERED SEVEN (7) IN BLOCK NUMBERED SIXTEEN (16) OF GLENWOOD THIRD ADDITION TO THE CITY OF TEXARKANA, BOWIE COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 329, PAGE 5 OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS.

Vylla Solutions, LLC
P.O. Box 3309
Anaheim, California 92803
For Sale Information: (888) 313-1969
For Reinstatement Requests: 1-866-874-5860
Pay Off Requests: 1-800-561-4567
TS#: 25-37383

4-7-2026

STATE OF TEXAS
BOWIE COUNTY, TEXAS
2026 JAN 30 AM 11:13

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 6/14/2024, Michael Ray Adkins, an unmarried man, joined herein by Co-Owner, Cheyenne Tenny, an unmarried woman, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Allan B. Polunsky, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Equity Prime Mortgage LLC, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$599,000.00, payable to the order of Equity Prime Mortgage LLC, which Deed of Trust is Recorded on 6/18/2024 as Volume 2024-00005616, Book, Page, in Bowie County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including, but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

Lot 3, Block 2 of the Akin Oak Estates Phase Three, a subdivision of a part of the Ashley Mckinney Headright survey, abstract no. 366, of the plat records recorded in instrument no. 2022-00010244, Bowie County, Texas.

Commonly known as: **1477 AKIN RD TEXARKANA, TX 75503**

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Richard Paul Carr Jr, Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Margaret Rosenne Kayl, Sharon Sharp, Michael Turner, Jabria Foy, Heather Golden, Kara Riley, Dustin George, Auction.com, LLC, Agency Sales and Posting LLC, Xome Inc., Prestige Posting and Publishing, LLC, Tejas Corporate Services LLC** or any one of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Carrington Mortgage Services, LLC whose address is 500 N. State College Blvd., Suite 1300, Orange, CA 92868, is acting as the mortgage servicer for **Equity Prime Mortgage LLC**, which is the mortgagee of the Note and Deed of Trust or mortgage and the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on **4/7/2026 at 11:00 AM**, or no later than three (3) hours after such time, in **Bowie County, Texas**, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **The front (North) entrance of the Courthouse**

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied.



4864580

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney.

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.

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.

WITNESS, my hand this 1/27/2026

WITNESS, my hand this 1-30-26

Kavonnah Dobson

By: Kavonnah Dobson, Sr. Trustee Sale Specialist
Vylla Solutions, LLC as
authorized agent for Mortgagee or Mortgage
Servicer
1600 South Douglass Road, Suite 140
Anaheim, CA 92806

Sharon Sharp

By: Substitute Trustee(s)
Richard Paul Carr Jr, Harriett Fletcher, Sheryl
LaMont, Sharon St. Pierre, Margaret Rosenne
Kayl, Sharon Sharp, Michael Turner, Jabria Foy,
Heather Golden, Kara Riley
Dustin George
, Auction.com, LLC, Agency Sales and Posting
LLC, Xome Inc., Prestige Posting and Publishing,
LLC, Tejas Corporate Services LLC
C/O Vylla Solutions, LLC
1600 South Douglass Road, Suite 140
Anaheim, CA 92806

Vylla Solutions, LLC
P.O. Box 3309
Anaheim, California 92803
For Sale Information: (888) 313-1969
For Reinstatement Requests: 1-866-874-5860
Pay Off Requests: 1-800-561-4567
TS#: 25-35962

BOWIE COUNTY, TEXAS
TINA PETTY, COUNTY CLERK

2026 JAN -8 AM 10: 51

4-7-2026

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 4/9/2014, Henry Sutton, a single man as his sole and separate property, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Michael H. Patterson, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for First Guaranty Mortgage Corporation, a Corporation, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$89,848.00, payable to the order of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for First Guaranty Mortgage Corporation, a Corporation, which Deed of Trust is Recorded on 4/22/2014 as Volume, Book 6618, Page 205, in Bowie County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including, but not limited to, all the following described property, rights and interests (the "Property"), to-wit:

See attached exhibit "A" attached hereto and made a part hereof

Commonly known as: **218 MERRITT DR TEXARKANA, TX 75501**

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Christine Wheelless, Kevin Key, Jay Jacobs, Phillip Hawkins, Harriett Fletcher, Sheryl LaMont, Brian Hooper, Mike Jansta, Mike Hayward, Auction.com, LLC, Agency Sales and Posting LLC, Xome Inc., Tejas Corporate Services LLC, Dustin George** or any one of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Carrington Mortgage Services, LLC whose address is 500 N. State College Blvd., Suites 1300, Orange, CA 92868, is acting as the mortgage servicer for **Carrington Mortgage Services, LLC**, which is the mortgagee of the Note and Deed of Trust or mortgage and the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on **4/7/2026 at 11:00 AM**, or no later than three (3) hours after such time, in **Bowie County, Texas**, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **THE FRONT (NORTH) ENTRANCE OF THE BOWIE COUNTY COURTHOUSE IN NEW BOSTON, TX OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE**

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied.



4862504

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney.

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.

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.

WITNESS, my hand this 1/5/2026

WITNESS, my hand this 1/8/2026

Grecia Moreno

By: Grecia Moreno, Trustee Sale Specialist
Vylla Solutions, LLC as
authorized agent for Mortgagee or Mortgage
Servicer
1600 South Douglass Road, Suite 140
Anaheim, CA 92806

Sharon Sharp

By: Substitute Trustee(s)
Christine Wheelless, Kevin Key, Jay Jacobs, Phillip
Hawkins, Harriett Fletcher, Sheryl LaMont, Brian
Hooper, Mike Jansta, Mike Hayward
, Auction.com, LLC, Agency Sales and Posting
LLC, Xome Inc., Tejas Corporate Services LLC,
Dustin George
C/O Vylla Solutions, LLC
1600 South Douglass Road, Suite 140
Anaheim, CA 92806

4-7-2026

BOVIE COUNTY, TEXAS
TINA FETTY, COUNTY CLERK

10 Holiday Ln, Texarkana, TX 75503

2026 FEB 19 AM 11:55

25-018402

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: 04/07/2026

Time: Between 11:00 AM -2:00 PM and beginning not earlier than 11:00 AM and ending not later than three hours thereafter.

Place: The area designated by the Commissioners Court of Bowie County, pursuant to §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 of Trustee's Sale was posted.

2. Terms of Sale. Highest bidder for cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated January 7, 2022 and recorded in the real property records of Bowie County, TX and is recorded under Clerk's Book , Page with Nicholas Andrie and Tiffany Andrie (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for Amcap Mortgage, Ltd, a Limited Partnership mortgagee to which reference is herein made for all purposes.

4. Obligations Secured. Deed of Trust or Contract Lien executed by Nicholas Andrie and Tiffany Andrie, securing the payment of the indebtedness in the original amount of \$160,256.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. CrossCountry Mortgage, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to be Sold. ALL THAT CERTAIN TRACT OR PARCEL OF LAND SITUATED IN AND BEING A PART OF LOTS NUMBERED FIFTEEN (15) AND SIXTEEN (16) IN BLOCK NUMBERED SEVEN (7) OF WESTERN HILLS 2ND ADDITION TO THE CITY OF TEXARKANA, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 374, PAGE 9 OF THE DEED RECORDS OF BOWIE COUNTY, TEXAS, AND THE SUBJECT TRACT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT AN IRON PIPE FOR CORNER IN THE EAST LINE OF LOT NUMBERED SIXTEEN (16) IN BLOCK NUMBERED SEVEN (7) OF SAID ADDITION, SAID POINT BEING N 00 DEGREES 35' W, 10.10 FEET FROM THE SOUTHEAST CORNER OF SAID LOT NO. 16;

THENCE: N 80 DEGREES 32' W, 138.41 FEET TO A 1/2 INCH REINFORCING STEEL ROD FOUND FOR CORNER IN THE EAST RIGHT-OF-WAY LINE OF A STREET DESIGNATED AS HOLIDAY LANE;

THENCE: NORTHEASTERLY WITH SAID RIGHT-OF-WAY LINE, SAME BEING AN ARC OF A CURVE TO THE RIGHT HAVING A RADIUS OF 1120.92 FEET, A DISTANCE OF 10.63 FEET THROUGH A CENTRAL ANGLE OF 00 DEGREES 33' TO THE END OF SAID CURVE;

Texas

THENCE: N 12 DEGREES 38' E, 23.43 FEET WITH SAID RIGHT-OF-WAY LINE TO THE BEGINNING OF A CURVE TO THE LEFT HAVING A RADIUS OF 50.00 FEET;

THENCE: NORTHEASTERLY WITH SAID CURVE TO THE LEFT HAVING A RADIUS OF 50.00 FEET, A DISTANCE OF 70.36 FEET, THROUGH A CENTRAL ANGLE OF 80 DEGREES 38', TO A 1 INCH IRON PIPE FOUND FOR CORNER, SAID POINT BEING NORTHERLY, 10.00 FEET, ALONG THE ARC OF A CURVE HAVING A RADIUS OF 60.00 FEET, FROM THE NORTHWEST CORNER OF SAID LOT NO. 16 AND THE SOUTHWEST CORNER OF SAID LOT NO. 15;

THENCE: N 72 DEGREES 30' E, 21.60 FEET TO A 1 INCH IRON PIPE FOUND FOR CORNER;

THENCE: S 88 DEGREES 58' E, 72.83 FEET TO AN IRON PIPE FOR CORNER IN THE EAST LINE OF SAID LOT NO. 15 IN BLOCK NO. 7 OF SAID ADDITION;

THENCE: S 00 DEGREES 35' E, 20.80 FEET WITH THE EAST LINE OF SAID LOT NO. 15 TO THE SOUTHEAST CORNER OF SAME AND THE NORTHEAST CORNER OF SAID LOT NO. 16 AND CONTINUING S 00 DEGREES 35' E, 95.08 FEET WITH THE EAST LINE OF SAID LOT NO. 16 FOR A TOTAL DISTANCE OF 115.88 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.275 ACRES OF LAND, MORE OR LESS.

4-7-2026

2026 FEB 19 AM 11:56

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: 10/13/2023
Grantor(s): DEBLIN CAIN STIVER, A SINGLE MAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR GENHOME MORTGAGE CORPORATION., ITS SUCCESSORS AND ASSIGNS.
Original Principal: \$168,393.00
Recording Information: Instrument 2023-00010247
Property County: Bowie
Property: (See Attached Exhibit "A")
Reported Address: 204 W US HIGHWAY 82, NEW BOSTON, TX 75570

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: DATA MORTGAGE INC., DBA ESSEX MORTGAGE
Mortgage Servicer: Data Mortgage, Inc. d.b.a. Essex Mortgage
Current Beneficiary: DATA MORTGAGE INC., DBA ESSEX MORTGAGE
Mortgage Servicer Address: 1417 N. Magnolia Ave, Ocala, FL 34475

SALE INFORMATION:

Date of Sale: Tuesday, the 7th day of April, 2026
Time of Sale: 11:00AM 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 Christine Wheelless, Kevin Key, Jay Jacobs, Phillip Hawkins, Heather Golden, Jabria Foy, Kara Riley, Harriett Fletcher or Sheryl LaMont, 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. Christine Wheelless, Kevin Key, Jay Jacobs, Phillip Hawkins, Heather Golden, Jabria Foy, Kara Riley, Harriett Fletcher or Sheryl LaMont, 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): Christine Wheelless, Kevin Key, Jay Jacobs, Phillip Hawkins, Heather Golden, Jabria Foy, Kara Riley, Harriett Fletcher or Sheryl LaMont, 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 _____ whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on _____ 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: _____

Exhibit "A"

THE EAST ONE-HALF (E 1/2) OF LOT NUMBERED THREE (3) IN BLOCK NUMBERED FOUR (4) OF WEVER'S FIRST ADDITION TO THE CITY OF NEW BOSTON, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 204, PAGE 16 OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS, AND THE SUBJECT TRACT OF LAND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 1/2" IRON PIN FOUND FOR CORNER AT THE NORTHEAST CORNER OF LOT NO. 3 IN BLOCK NO. 4 OF WEVER'S FIRST ADDITION, BOWIE COUNTY, TEXAS;
THENCE: S 02°17'06" E, 206.93 FEET (CALLED 208 FEET) WITH THE EAST LINE OF SAID LOT NO. 3 TO A 1/2" IRON PIN FOUND FOR CORNER AT THE SOUTHEAST CORNER OF SAME, SAID CORNER ALSO LOCATED ON THE NORTH RIGHT-OF-WAY LINE OF U. S. HIGHWAY NO. 82;
THENCE: S 87°56'59" W, 105.18 FEET (CALLED 104 FEET) WITH THE NORTH RIGHT-OF-WAY LINE OF U. S. HIGHWAY NO. 82 TO A 1/2" IRON PIN FOUND IN CONCRETE AT THE SOUTHWEST CORNER OF THE E 1/2 OF SAID LOT NO. 3;
THENCE: N 02°08'06" W, 205.59 FEET (CALLED 208 FEET) WITH THE WEST LINE OF THE E 1/2 OF SAID LOT NO. 3 TO A 1/2" IRON PIN SET FOR CORNER AT THE NORTHWEST CORNER OF SAME;
THENCE: N 87°12'58" E, 104.64 FEET (CALLED 104 FEET) WITH THE NORTH LINE OF THE E 1/2 OF SAID LOT NO. 3 TO THE POINT OF BEGINNING AND CONTAINING 0.497 ACRES OF LAND, MORE OR LESS.

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

4-7-2026

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: 05/17/2022
Grantor(s): MARK NAJERA, AN UNMARRIED MAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR CARDINAL FINANCIAL COMPANY, LIMITED, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$166,666.00
Recording Information: Instrument 2022-00006073
Property County: Bowie
Property: (See Attached Exhibit "A")
Reported Address: 12058 W 7TH ST, TEXARKANA, TX 75501

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: 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 7th day of April, 2026
Time of Sale: 11:00AM 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 Christine Wheelless, Kevin Key, Jay Jacobs, Phillip Hawkins, Heather Golden, Jabria Foy, Kara Riley, Harriett Fletcher or Sheryl LaMont, Braden Barnes 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. Christine Wheelless, Kevin Key, Jay Jacobs, Phillip Hawkins, Heather Golden, Jabria Foy, Kara Riley, Harriett Fletcher or Sheryl LaMont, Braden Barnes or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

FILED FOR RECORD
BOWIE COUNTY, TEXAS
MAR 12 2026
11:21 AM

Fejas
POSTPKG

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): Christine Wheelless, Kevin Key, Jay Jacobs, Phillip Hawkins, Heather Golden, Jabria Foy, Kara Riley, Harriett Fletcher or Sheryl LaMont, Braden Barnes 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 _____ whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on _____ 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: _____

Exhibit "A"

ALL THAT CERTAIN TRACT OR PARCEL OF LAND BEING A PART OF THE WILLIAM GAYLOR HEADRIGHT SURVEY, ABSTRACT NO. 238, BOWIE COUNTY, TEXAS, AND BEING A PART OF A CERTAIN 8 ACRE TRACT OF LAND AS CONVEYED TO K.E. BEMIS BY WARRANTY DEED RECORDED IN VOLUME 486, PAGE 108 OF THE DEED RECORDS OF BOWIE COUNTY, TEXAS, THE SUBJECT TRACT OF LAND BEING ALL OF THAT CERTAIN 0.381 ACRE TRACT OF LAND AS CONVEYED TO TSD INVESTMENTS LLC BY GENERAL WARRANTY DEED RECORDED AS INSTRUMENT NO. 2017-4563 OF REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS, AND THE SUBJECT TRACT OF LAND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 1/2" IRON PIN SET FOR CORNER AT THE SOUTHEAST CORNER OF SAID 0.381 ACRE TRACT, THE POINT OF BEGINNING ALSO BEING THE SOUTHWEST CORNER OF CERTAIN 1.327 ACRE TRACT OF LAND AS CONVEYED TO DOUGLAS TAYLOR AND WIFE, KAREN TAYLOR, BY WARRANTY DEED RECORDED IN VOLUME 5812, PAGE 160 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS, AND ALSO BEING LOCATED ON THE NORTH RIGHT-OF-WAY LINE OF U.S. HIGHWAY NO. 67 (WEST 7TH STREET);

THENCE: S 61 DEGREES 30'00" W, 150.00 FEET WITH THE SOUTH LINE OF SAID 0.381 ACRE TRACT AND WITH SAID NORTH RIGHT-OF-WAY LINE TO A 1/2" IRON PIN FOUND FOR CORNER AT THE SOUTHWEST CORNER OF SAID 0.381 ACRE TRACT, SAME BEING THE SOUTHEAST CORNER OF A CERTAIN 0.42 ACRE TRACT OF LAND AS CONVEYED TO K.E. BEMIS AND WIFE, RUTH BEMIS, BY WARRANTY DEED RECORDED IN VOLUME 2086, PAGE 310 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS;

THENCE: N 00 DEGREES 57'52" W, 125.12 FEET WITH THE WEST LINE OF SAID 0.381 ACRE TRACT AND THE EAST LINE IF SAID 0.42 ACRE TRACT TO A 1/2" IRON PIN FOUND FOR CORNER AT THE NORTHWEST CORNER OF SAID 0.381 ACRE TRACT, SAID CORNER ALSO LOCATED ON THE SOUTH LINE OF A CERTAIN 0.972 ACRE TRACT OF LAND AS CONVEYED TO CATHY JEAN ASHLIN BY QUITCLAIM DEED RECORDED IN VOLUME 1873, PAGE 37 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS;

THENCE: N 61 DEGREES 11'46" E, 148.22 FEET WITH THE NORTH LINE OF SAID 0.381 ACRE TRACT AND THE SOUTH LINE OF SAID ASHLIN TRACT TO A 1/2" IRON PIN SET FOR CORNER AT THE NORTHEAST CORNER OF SAID 0.381 ACRE TRACT AND THE SOUTHEAST CORNER OF SAID ASHLIN TRACT, SAID CORNER ALSO LOCATED ON THE WEST LINE OF SAID TAYLOR TRACT; THENCE: S 01 DEGREES 51'23" E, 125.01 FEET WITH THE EAST LINE OF SAID 0.381 ACRE TRACT AND THE WEST LINE OF SAID TAYLOR TRACT TO THE POINT OF BEGINNING AND CONTAINING 0.381 ACRES OF LAND, MORE OR LESS.

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