

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 9/14/2022	<b>Grantor(s)/Mortgagor(s):</b> NIKKI MARTIN AND MICHAEL CALLAWAY, BOTH UNMARRIED INDIVIDUALS
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GULD MORTGAGE COMPANY LLC, A CALIFORNIA LIMITED LIABILITY COMPANY ,ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> GUILD MORTGAGE COMPANY
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 2022-010644	<b>Property County:</b> VAN ZANDT
<b>Mortgage Servicer:</b> Guild Mortgage Company LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 5887 Copley Drive, San Diego, CA 92111
<b>Date of Sale:</b> 8/5/2025	<b>Earliest Time Sale Will Begin:</b> 10am
<b>Place of Sale of Property:</b> On the steps to the north entrance of the Van Zandt County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Meryl Olsen, Misty McMillan, Tiffney Bruton, Tionna Hadnot, Auction.com, David Ray, Randy Daniel, Cindy Daniel, Jim O'Bryant, Randy Daniel or Cindy Daniel or Jim O'Bryant, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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

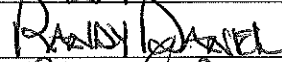
**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.**

Dated: 5/13/2025

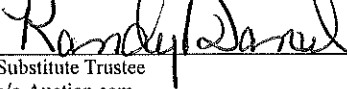


Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for Guild Mortgage Company LLC

Dated: 5-15-25



Printed Name:



Substitute Trustee  
c/o Auction.com  
1255 West 15th Street, Suite 1060  
Plano, TX 75075

FILE FOR RECORD

MAY 15 2025

**MH File Number:** TX-24-105680-POS  
**Loan Type:** FHA

SUSAN STRICKLAND  
COUNTY CLERK VAN ZANDT COUNTY  
BY \_\_\_\_\_ DEP

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED WITHIN THE JAMES HAMILTON SURVEY, ABSTRACT NO. 409, VAN ZANDT COUNTY, TEXAS, SAME BEING THAT TRACT OF LAND CONVEYED TO THOMAS E. HANNON IN DOCUMENT NO. 2012-003586, REAL RECORDS OF VAN ZANDT COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A 1/2 INCH STEEL ROD SET AND CAPPED VOGT 5248 FOR THE NORTHEAST CORNER OF SAID TRACT, FROM WHICH A 3/8 INCH STEEL ROD FOUND BEARS SOUTH 84 DEGREES 26 MINUTES 18 SECONDS EAST AT 89.98 FEET FOR WITNESS; THENCE SOUTH 06 DEGREES 14 MINUTES 21 SECONDS WEST, PASSING A NAIL FOUND AT 87.93 FEET, IN ALL 137.49 FEET TO A 1/2 INCH STEEL ROD FOUND FOR CORNER; THENCE NORTH 84 DEGREES 24 MINUTES 27 SECONDS WEST, 187.11 FEET TO A 1/2 INCH STEEL ROD FOUND FOR CORNER; THENCE NORTH 03 DEGREES 51 MINUTES 09 SECONDS EAST, WITH THE EAST RIGHT-OF-WAY OF NORTH 4TH STREET, 137.44 FEET TO A STANGER CAPPED STEEL ROD FOUND FOR CORNER; THENCE SOUTH 84 DEGREES 26 MINUTES 18 SECONDS EAST, PASSING A STANGER CAPPED STEEL ROD FOUND AT 141.54 FEET, IN ALL 192.84 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.60 OF AN ACRE OF LAND.