

**APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF 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.**

The undersigned, in accordance with Texas Property Code §51.0076, as attorney-in-fact for the Mortgagee or Mortgage Servicer, hereby removes the original trustee and any and all successor substitute trustees, and appoints in their stead: Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, or any one of them, c/o Nestor Solutions, LLC, 214 5<sup>th</sup> Street, Suite 205, Huntington Beach, California 92648, as Substitute Trustee, to hereafter exercise all powers and duties conferred upon the original trustee under the Deed of Trust, and further authorizes and directs the Substitute Trustee to conduct and execute the remedies provided to the beneficiary therein.

**1. Date, Time, and Place of Sale.**


- Date:** 8/4/2026
- Time:** The earliest time the sale will begin is 10:00 AM, or within three (3) hours after that time.
- Place:** Cooke County Courthouse, Texas, at the following location: IMMEDIATELY OUTSIDE AND WITHIN 50 FEET OF THE FIRST FLOOR EAST ENTRANCE TO THE COURTHOUSE AT 101 South Dixon Street, Gainesville, TX 76240 AS THE PRIMARY SALES AREA AND THE AREA IMMEDIATELY OUTSIDE AND WITHIN 30 FEET OF THE FIRST FLOOR WEST ENTRANCE TO THE COURTHOUSE IF THE PRIMARY DESIGNATED AREA IS NOT AVAILABLE; OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court.

**2. Property To Be Sold.** LOT 10, BLOCK 2, CHALMERS ESTATES, PHASE ONE, AN ADDITION TO THE CITY OF GAINESVILLE, COOKE COUNTY, TEXAS, AS SHOWN BY THE PLAT THEREOF RECORDED IN CABINET A, SLIDE 123, PLAT RECORDS OF COOKE COUNTY, TEXAS.

Commonly known as: 3413 COLUMBUS ST GAINESVILLE, TX 76240

**3. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 12/5/2014 and recorded in the office of the County Clerk of Cooke County, Texas, recorded on 12/9/2014 under County Clerk's File No 2014-53637, in Book 1980 and Page 552 The subject Deed of Trust was modified by Loan Assumption Agreement recorded as Instrument No. 00001076, Book 2765 & page 37 and recorded on 02/13/2026 The subject Deed of Trust was modified by Loan Modification recorded as Instrument No. 2025-4215, Book 2717 & page 617 and recorded on 06/24/2025 in the Real Property Records of Cooke County, Texas.

<b>Grantor(s):</b>	<b>SHELDON TYLER ELLIS, A SINGLE PERSON AND LAUREN P. MCCALL, A SINGLE PERSON</b>
<b>Original Trustee:</b>	LLOYD REITER
<b>Original Mortgagee:</b>	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for FIRST STATE BANK, its successors and assigns
<b>Current Mortgagee:</b>	Freedom Mortgage Corporation
<b>Mortgage Servicer:</b>	Freedom Mortgage Corporation

FILED FOR RECORD  
 26 JUN 15 PM 1: 54  
 PAM HARRISON  
 COUNTY CLERK, COOKE CO. TX  
 BY  DEPUTY

4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Mortgagee thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale. Pursuant to §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. **Notice Regarding Federal Reporting Requirements.** Please be advised that the highest bidder ("purchaser") at this trustee's sale may be required to provide information, documentation and/or certification as mandated by applicable federal law, and entity and trust purchasers should be prepared to provide beneficial ownership information as may be required by federal reporting requirements effective for transfers of residential real property to covered transferees on or after 3/1/2026. If applicable, the required information must be provided to the trustee before a trustee's deed will be issued for covered transfers. Additional information regarding these regulations and the required transferee information and certifications can be found at [https://www.fincen.gov/rre-faqs#D\\_5](https://www.fincen.gov/rre-faqs#D_5) or <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers>.


6. **Obligations Secured.** The Deed of Trust provides that it secures the payment of the indebtedness and obligations described therein (collectively, the "Obligations"), including, but not limited to: (1) the promissory note in the original principal amount of \$168,061.00, executed by SHELDON TYLER ELLIS, A SINGLE PERSON AND LAUREN P. MCCALL, A SINGLE PERSON, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for FIRST STATE BANK, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of the Trustor(s) to the current holder of the Obligations, secured by the Deed of Trust. Default has occurred in the payment of the indebtedness, and the same is now wholly due and payable. The owner and holder of the Obligations has requested that the Substitute Trustee sell the Property to satisfy the indebtedness.

7. **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 administer any resulting foreclosure of the lien securing the Property referenced above. **Freedom Mortgage Corporation** as Mortgage Servicer, represents the current mortgagee, whose address is:

c/o Freedom Mortgage Corporation  
11988 EXIT 5 PKWY BLDG 4  
FISHERS IN 46037-7939  
Phone: (855) 690-5900

**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.**

NESTOR SOLUTIONS, LLC, as attorney-in-fact for  
FREEDOM MORTGAGE CORPORATION



By:

Dated: 6/11/2026

Christopher K. Baxter  
Senior Vice President  
Texas Bar No. 90001747  
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