

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.: 137179-TX

Date: August 26, 2025

County where Real Property is Located: Lamar

ORIGINAL MORTGAGOR: WILLIAM LOUIS BOWERMAN AND BRANDY L. BOWERMAN
HUSBAND AND WIFE

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

CURRENT MORTGAGEE: UMB BANK, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL
CAPACITY, BUT SOLELY AS LEGAL TITLE TRUSTEE FOR PRL
TITLE TRUST I

MORTGAGE SERVICER: FAY SERVICING, LLC

DEED OF TRUST DATED 3/21/2007, RECORDING INFORMATION: Recorded on 4/2/2007, as Instrument No.
00047258 in Book 1871 Page 206

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): BEING LOT 13 BLOCK A OF THE CRIPPLE
CREEK ADDITION AS SHOWN BY PLAT RECORDED IN ENVELOPE 347-A OF THE LAMAR
COUNTY PLAT RECORDS; AND BEING MORE FULLY DESCRIBED IN THE EXHIBIT "A"
ATTACHED HERETO ATTACHED HERETO AND MADE A PART HEREOF FOR ALL NECESSARY
PURPOSES.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **10/7/2025**, the foreclosure sale will be conducted in
Lamar 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 **1:00 PM**, 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.

FAY SERVICING, LLC is acting as the Mortgage Servicer for UMB BANK, NATIONAL ASSOCIATION, NOT
IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS LEGAL TITLE TRUSTEE FOR PRL TITLE TRUST I
who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. FAY SERVICING,
LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

UMB BANK, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS LEGAL
TITLE TRUSTEE FOR PRL TITLE TRUST I
c/o FAY SERVICING, LLC

RECEIVED BY
LAMAR COUNTY CLERKS OFFICE
ON THIS THE 5th DAY OF Sept., 2025.



EXHIBIT "A"

LEGAL DESCRIPTION

BEING LOT 13 BLOCK A OF THE CRIPPLE CREEK ADDITION AS SHOWN BY PLAT
RECORDED IN ENVELOPE 347-A OF THE LAMAR COUNTY PLAT RECORDS; AND BEING
MORE FULLY DESCRIBED IN THE EXHIBIT "A" ATTACHED HERETO AND MADE A PART
HEREOF FOR ALL NECESSARY PURPOSES.