

POSTED

Toma Todo Ventures and Acquisitions, LLC, Noteholder  
August REI, LLC, Loan Servicing Company  
Ghrist Law Firm PLLC (hereinafter "Attorney")

1.13.26 @ 2:09 PM  
MT

Victory Group Investments, LLC  
2801 Grants Lake Boulevard Sugar Land, TX 77479  
Sent via first class mail and CMRR # 9489 0178 9820 3046 6858 09 on 01.13.2026

Victory Group Investments, LLC  
905 E Columbus Dr, Wharton, TX 77488  
Sent via first class mail and CMRR # 9489 0178 9820 3046 6858 23 on 01.13.2026

### NOTICE OF TRUSTEE'S SALE

WHEREAS Victory Group Investments, LLC and executed a Deed of Trust conveying to the initial trustee, the real estate hereinafter described, in payment of a debt therein described. The Deed of Trust was filed in the real property records of Wharton County, Texas and is recorded under Clerk's File/Instrument Number 005270410018, to which reference is made for all purposes.

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

WHEREAS, the undersigned has been, will be, or is hereby appointed Substitute Trustee in the place of the said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the following:

1. Date, Place, and Time of Sale:

Date: ~~Tuesday, the 3<sup>rd</sup> day of February, 2026~~

Time: The sale shall begin no earlier than 1:00 P.M. or no later than three hours thereafter.

Place: The foreclosure sale will be conducted at public venue in the area designated by the Wharton County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioner's Court, the sale will be conducted at the area immediately adjacent to the location where the Notice of Trustee's Sale (this notice) was posted.

2. Property to be Sold:

HAWES TO NATHANIEL BAILEY, JR., ETUX IN CORRECTION DEED DATED APRIL 29, 1971, RECORDED IN VOLUME 415, PAGE 303, OF THE WHARTON COUNTY DEED RECORDS; SAID 0.346 AC. TRACT BEING MORE

PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS: FOR REFERENCE being at a 1-¼ inch iron pipe found in the North line of E. COLUMBUS STREET (meas. 60 ft. wide) for the Southwest corner of a tract of land conveyed to Peaceful Rest Baptist Church (Vol. 252, Pg. 4; D.R.), same being the Southeast corner of said SECOND TRACT, same being the Southeast corner of the East One-Half (E/2) of said SECOND TRACT; from which corner, the intersection of the North line of said E. COLUMBUS STREET and the West line of JR. COLLEGE BLVD. bears, South 72 Deg. 49 Min. 49 Sec. West, 150.0 ft.; THENCE North 72 Deg. 49 Min. 49 Sec. West (called North 69 Deg. 49 Min. West), with the common line between said SECOND TRACT and said E. COLUMBUS STREET, 50.0 ft. to a ½ inch iron rod capped #5319, set for the Southwest corner of said E/2 of said SECOND TRACT, same being the Southeast corner of the W/2 of said SECOND TRACT, and the Southeast and BEGINNING corner hereof; THENCE North 72 Deg. 49 Min. 49 Sec. West (called North 69 Deg. 49 Min. West), with the North line of E. COLUMBUS STREET, 99.88 ft (called 100 ft.) to a capped iron rod found at its intersection with the extension of the East line of N. TEXAS STREET for the Southwest corner of said FIRST TRACT, same being the Southwest corner hereof; THENCE North 16 Deg. 56 Min. 29 Sec. East (called North 19 Deg. 40 Min. East), with the extension of the East line of said N. TEXAS STREET, 150.92 ft., 150.38 ft.) to a capped iron rod found in the South line of a called 284.3 Ac. tract of land conveyed to Edwin Hawes, Jr. (Vol. 157, Pg. 557; D.R.) for the Northwest corner of said FIRST TRACT, same being the Northwest corner hereof; THENCE South 72 Deg. 38 Min. 40 Sec. East (called South 69 Deg. 49 Min. East), with the common line between said 284.3 Ac. tract and said FIRST TRACT and SECOND TRACT, 99.88 ft. (called 100 ft.) to a capped iron rod found for the common Northern corner between said E/2 and W/2 of said SECOND TRACT, same being the Northeast corner hereof; THENCE South 16 Deg. 56 Min. 29 Sec. West (called South 19 Deg. 40 Min. West), with the common line between said E/2 and W/2 of said SECOND TRACT, 150.60 ft. (called 150 ft.) to the PLACE OF BEGINNING and containing 0.346 Ac. Of land which currently has the address of 905 E. Columbus Dr. Wharton, TX 77089

3. Name and Address of Sender of Notice:

Ghrist Law Firm, PLLC, 4016 Gateway Drive, Suite 130, Colleyville, Texas, 76034.  
The senders of the notice also include those names listed below.

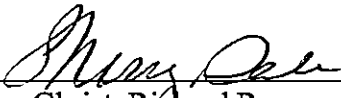
Pursuant to Section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Bidders may be required to pay in cash immediately and without any delay. The foregoing is a bidding condition.

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 MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

Pursuant to Section 51.0025 of the Texas Property Code, the mortgage servicer or Attorney are entitled to administer the foreclosure due to the fact that the servicer, noteholder or Lender, and Attorney have entered into an agreement granting authority to service the mortgage and administer foreclosure proceedings.

**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 OF ACCELERATION.** If the maturity on the promissory note has not yet been accelerated, then the lender hereby accelerates the maturity date such that the remaining principal, together with all other charges, are due and owing at this time.



Ian Ghrist, Richard Ramsey, Angela Walter, Nancy  
Tran, Sherry Dale, M. Asad Haq  
Substitute Trustee(s)  
4016 Gateway Drive, Suite 130  
Colleyville, Texas 76034  
Phone: (817) 778-4136

POSTED

JAN 13 2026 12:24pm  
NG

**NOTICE OF FORECLOSURE SALE**

**1. Foreclosure Sale.**

**Date of Sale:**

**February 3, 2026**

**Time of Sale:**

**The sale shall begin no earlier than 1:00 p.m. and shall end no later than three hours after, or by 4:00 p.m.**

**Place of Sale:**

**Wharton, Texas, at the Wharton County Courthouse in the area designated for the conduct of foreclosure sales by the Commissioners of said County**

**2. Lien Instrument:**

**Date of Instrument:**

**June 18, 2013**

**Name of Instrument:**

**Builder's and Mechanic's Lien Contract**

**Grantor:**

**Guillermo Cruz, Jr., a single person**

**Substitute Trustees:**

**Abstracts Trustees of Texas, L.L.C.**

**Address:**

**9130 Jollyville Rd., Suite 100-21, Austin, TX 78759**

**Lender & Holder:**

**United Built Homes, L.L.C.**

**Recording location:**

**File No. 2013-00003497, Book 925, Page 134-142 in Wharton County, Texas.**

**Legal Description:**

**LOTS THIRTY-THREE (33) AND THIRTY-FOUR (34) OF THE KOUNTRY ESTATES, A SUBDIVISION SITUATED IN THE B.B. PEARCE SURVEY, ABSTRACT 318, WHARTON COUNTY, TEXAS, AS PER PLAT THEREOF, RECORDED IN SLIDE 49-B, OF THE WHARTON COUNTY PLAT CABINET RECORDS.**


3. **Debt Secured.**

Date of Instrument: June 18, 2013  
Name of Instrument: Retail Installment Contract  
Debtor(s): Guillermo Cruz, Jr., a single person  
Lender & Holder: United Built Homes, L.L.C.  
Original amount: \$124,030.00

4. **Default and Request to Act:** Default has occurred in the payment of the Retail Installment Contract and in the performance of the obligations of the Builder's and Mechanic's Lien Contract. Because of that default, United Built Homes, L.L.C., the owner and holder of the Builder's and Mechanic's Lien Contract, has requested Substitute Trustee to sell the Property. Therefore, notice is given that on and at the Date, Time and Place for Foreclosure Sale described above, the Substitute Trustee will sell the Property in accordance with the Terms of Sale described below, the Builder's and Mechanic's Lien Contract and the Texas Property Code.
5. **Postponement, Withdrawing, or Rescheduling of the Sale** - The Builder's and Mechanic's Lien Contract permits the Holder to postpone, withdraw, or reschedule the sale for another day. In that case, the Substitute Trustee need not appear at the scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of any rescheduled foreclosure sale will be re-posted and re-filed, and may be after the date originally scheduled for this sale.
6. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Builder's and Mechanic's Lien Contract permitting the Holder to have the bid credited up to the amount of the unpaid debt secured by the Builder's and Mechanic's Lien Contract. Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold. The sale will be made expressly subject to any title matters set forth in the Builder's and Mechanic's Lien Contract. Prospective bidders are reminded that, by law, the sale will be subject to all prior matters of record affecting the property. Prospective bidders are strongly urged to examine the property records to determine the nature and extent of such matters, if any.
7. **Property Sold "AS IS."** Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Builder's and Mechanic's Lien Contract. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.
8. **Conditions.** Pursuant to section 51.0075(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

9. **Inquiries.** Questions concerning the sale may be directed to the undersigned Agent and Attorney for the Lender
10. **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.**
11. **THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEES IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY AND AUTHORIZED AGENT OF THE LENDER AND HOLDER.**

DATED January 12, 2026.

  
Thomas Emerson  
Director of Loan Servicing and Agent for  
Holder  
2790 S. Thompson St., Suite 102  
Springdale, AR 72764  
Phone: 479.872.3841  
Fax: 479.872.3841  
legal@ubh.com

POSTED

Notice of Substitute Trustee Sale

JAN 12 2026 11:36am

T.S. #: 25-17320

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

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

Date: **2/3/2026**  
Time: The sale will begin no earlier than 10:00 AM or no later than three hours thereafter.  
The sale will be completed by no later than 1:00 PM  
Place: Wharton County Courthouse in WHARTON, Texas, at the following location:  
Outside the front entrance of the Wharton County Courthouse Annex, 309 East Milam, Wharton, TX during suitable weather and in the foyer of said Annex during inclement weather. OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

**Property To Be Sold** - The property to be sold is described as follows:

**Lot 2, Block 10 of Memorial Terrace, Annex No. 2, as recorded on Slide 104B of the Plat Maps of Wharton County, Texas.**

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust is dated 4/13/2009 and is recorded in the office of the County Clerk of Wharton County, Texas, under County Clerk's File No 2009-00003306, recorded on 5/21/2009, in Book 782, Page 778-789, of the Real Property Records of Wharton County, Texas.

**Property Address:** 2403 HANCOCK LANE EL CAMPO, TX 77437-2184

|             |  |                       |  |
|-------------|--|-----------------------|--|
| Trustor(s): | <b>BRYAN D. HALE AND ANITA R. HALE</b> | Original Beneficiary: | <b>MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR SUN WEST MORTGAGE COMPANY, INC., ITS SUCCESSORS AND ASSIGNS</b> |
|-------------|--|-----------------------|--|

|                      |  |                |                              |
|----------------------|--|----------------|------------------------------|
| Current Beneficiary: | <b>GITSIT Solutions, LLC, not in its individual capacity but solely in its capacity as Separate Trustee of GV Trust 2025-1</b> | Loan Servicer: | <b>GITSIT Solutions, LLC</b> |
|----------------------|--|----------------|------------------------------|

|                               |   |
|-------------------------------|---|
| Current Substituted Trustees: | <b>Auction.com, LLC, Michelle Foltz, Patsy Anderson, Debby Jurasek, Megan Randle-Bender, Chloe Christensen, Rebecca Bolton, Jennyfer Sakiewicz, Rick Snoke, Prestige Default Services, LLC, Agency Sales and Posting LLC, Resolve Trustee Services, LLC, Abstracts/Trustees of Texas, LLC</b> |
|-------------------------------|---|

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

**Terms of Sale** - The sale will be conducted as a public auction to the highest bidder for cash with funds being made payable to Prestige Default Services, LLC, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

**Type of sale** - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by BRYAN D. HALE AND ANITA R. HALE, HUSBAND AND WIFE. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

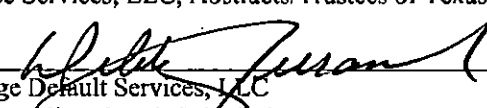
**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$255,000.00, executed by BRYAN D. HALE AND ANITA R. HALE, HUSBAND AND WIFE, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR SUN WEST MORTGAGE COMPANY, INC., ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of BRYAN D. HALE AND ANITA R. HALE, HUSBAND AND WIFE to BRYAN D. HALE AND ANITA R. HALE. GITSIT Solutions, LLC, not in its individual capacity but solely in its capacity as Separate Trustee of GV Trust 2025-1 is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses. **All checks must be made payable to Prestige Default Services, LLC**

Questions concerning the sale may be directed to the undersigned or to the beneficiary:  
**GITSIT Solutions, LLC, not in its individual capacity but solely in its capacity as Separate Trustee of GV Trust 2025-1 c/o GITSIT Solutions, LLC**  
333 S. Anita Drive,  
Suite 400,  
Orange, CA 92868  
888) 566-3287

Dated: 1-12-2024

Auction.com, LLC, Michelle Foltz, Patsy Anderson, Debby Jurasek, Megan Randle-Bender, Chloe Christensen, Rebecca Bolton, Jennyfer Sakiewicz, Rick Snoke, Prestige Default Services, LLC, Agency Sales and Posting LLC, Resolve Trustee Services, LLC, Abstracts/Trustees of Texas, LLC,

  
\_\_\_\_\_  
Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Phone: (972) 893-3096 ext. 1035  
Fax: (949) 427-2732



T.S. #: 25-17320

AFTER RECORDING, PLEASE RETURN TO:  
Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Attn: Trustee Department

POSTED

**Notice of Trustee's Sale**

**JAN 07 2026**

1:59pm  
NG

**Date:** January 7, 2026

**Trustee:** Karen, S. Nelson Middlebrook

**Trustee's Address:** P.O. Box 1212, Ganado, Texas 77962

**Mortgagee:** Gary W. Olson and Ivan M. Olson

**Note:** Two Hundred Fifty Thousand and No/ 100 Dollars (\$250,000.00)

**Deed of Trust:**

**Date:** December 2, 2022

**Grantor:** William Vides

**Mortgagee:** Gary W. Olson and Ivan M. Olson

**Recording information:** Vol. 1290, Page 725, et seq. of the Official Records of Wharton County, Texas

**Property:**

**PART ONE:** Being a 28 acre tract of land, more or less, in the I&GNRR Co., Survey No. 30, A-246, Wharton County, Texas, being more particularly described as follows, to wit:

BEGINNING at the Northeast corner of Lot 1 of the OLSON SUBDIVISION, a plat thereof being recorded in Book 802, Page 582 of the Official Public/Plat Records of Wharton County, Texas, as filed of record on December 14, 2009, said beginning point being in the centerline of CR No. 404, and the Northwest corner of this described 28 acre tract of land;

THENCE East along and on the centerline of CR No. 404 a distance of 1,330.14 feet to a point in the centerline of CR No. 407, for the Northeast corner of this 28 acre tract;

THENCE South along and on the centerline of CR No. 407 a distance of 853.89 feet to a point for the Southeast corner of this 28 acre tract;

THENCE West along and on the North boundary line of a 10 acre tract as set out and described in an Deed to J.E. Clayton as recorded in Vol. 613, Page 698 of the Deed Records of Wharton County, Texas, a distance of 1,530.4 feet to a point for the Southwest corner of this 28 acre tract of land;

THENCE North along and on the centerline of a 30 foot wide easement as set out and described in Easement to Montello as recorded in Vol. 312, Page 395 of the Deed Records of Wharton County, Texas, a distance of 418.24 feet to point for corner;

THENCE East, along and on the Southern boundary line of Lot 1 of the OLSON SUBDIVISION a distance of 435.66 feet back to the Point and PLACE OF BEGINNING of this 28.00 acre tract of land, more or less.

**PART TWO:** A non-exclusive perpetual right of way and easement for the free and uninterrupted rights of ingress and egress, to be used in common with the Grantors herein, their heirs and assigns forever, on, over and across that certain 15 foot wide tract on the west portion of the tract as described in Warranty Deed with Vendor's Lien to Mark E. Koudela, dated December 18, 2009, as recorded in Vol. 803, Page 157, et seq., of the Official Records of Wharton County.

**County:** Wharton

**Date of Sale** (first Tuesday of month): February 3, 2026

**Time of Sale:** The sale will begin at 10:00 a.m. or not later than 3 hours after that time

**Place of Sale:**

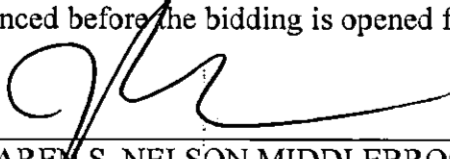
Outside the front entrance of the Wharton County Annex, 309 East Milam, Wharton, Texas, and during inclement weather foreclosure sales are held in the foyer of the Wharton County Annex, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court or in the area designated by the Commissioner's Court, pursuant to Section 51.002 of the Texas Property Code.

**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.**

Karen S. Nelson Middlebrook is Trustee under the Deed of Trust. Mortgagee has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

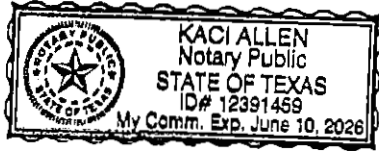
Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS." The sale will begin at the Time of Sale or not later than three hours thereafter.

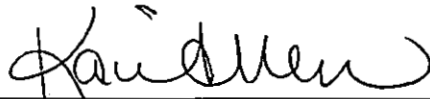
Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any further conditions shall be announced before the bidding is opened for the first sale of the day held by Trustee.

  
KAREN S. NELSON MIDDLEBROOK  
Trustee and Attorney for Mortgagee

STATE OF TEXAS       §  
COUNTY OF JACKSON   §

This instrument was acknowledged before me on this the 29<sup>th</sup> day of December, 2025, by the said Karen S. Nelson Middlebrook.



  
\_\_\_\_\_  
Notary Public, State of Texas

POSTED

12/11/25 12:39 PM  
AJP

**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 June 29, 2021 and recorded under Vol. 1223, Page 890, or Clerk's File No. 2021-00004132, in the real property records of Wharton County Texas, with Saleh Wade Owen and Lacey A Owen, Husband and Wife as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for SWBC Mortgage Corp., its successors and assigns as Original Mortgagee.

Deed of Trust executed by Saleh Wade Owen and Lacey A Owen, Husband and Wife securing payment of the indebtedness in the original principal amount of \$315,000.00 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 Saleh Wade Owen and Lacey A Owen. Provident Funding Associates, L.P. 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. Provident Funding Associates, L.P. is acting as the Mortgage Servicer for the Mortgagee. Provident Funding Associates, L.P., is representing the Mortgagee, whose address is: P.O. Box 5914, Santa Rosa, CA 95402-5914.

**Legal Description:**

**LOT ELEVEN OF THE REPLAT OF LOTS 11 AND 12, BLOCK 5, OAK FOREST, A SUBDIVISION IN THE JAMES COCHRAN LEAGUE, ABSTRACT NO. 15, WHARTON COUNTY, TEXAS, AS PER PLAT THEREOF RECORDED IN SLIDE: 3263, OF THE WHARTON COUNTY PLAT CABINET III RECORDS.**

**SALE INFORMATION**

**Date of Sale:** 02/03/2026

**Earliest Time Sale Will Begin: 10:00 AM**

**Location of Sale:** The place of the sale shall be: Wharton County Courthouse, Texas at the following location: Outside the front entrance of the Wharton County Courthouse Annex 309 East Milam, Wharton, Texas and during inclement weather foreclosure sales are held in the foyer of the Wharton County Courthouse Annex, 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.

**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** Patsy Anderson, Michelle Foltz, Debby Jurasek, Jennyfer Sakiewicz, Tiffany Andresen, Auction.com, LLC, or Codilis & Moody, P.C., as Substitute Trustee.

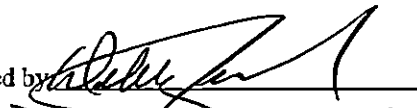
The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:  
Codilis & Moody, P.C.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200

Executed on 12/09/2025.

/s/ Sarah A. Trad SBOT No. 24140355, Attorney at Law  
Codilis & Moody, P.C.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200

Posted and filed by

Printed Name:

  
Debby Jurasek

C&M No. 44-25-02798

POSTED

12/11/25 @ 12:40pm  
OHP

207 LINCOLN STREET  
EL CAMPO, TX 77437

00000010486868

**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: ~~March 03, 2026~~

Time: The sale will begin at 10:00 AM or not later than three hours after that time.

Place: OUTSIDE THE FRONT ENTRANCE OF THE WHARTON COUNTY COURTHOUSE ANNEX 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 August 12, 2008 and recorded in Document BOOK 754 PAGE 770, AS AFFECTED BY MODIFICATION AGREEMENT BOOK 1233 PAGE 890 real property records of WHARTON County, Texas, with CHARLES WASHINGTON AND LINDA WASHINGTON, HUSBAND AND WIFE, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), AS BENEFICIARY, AS NOMINEE FOR EQUIFIRST CORPORATION., ITS SUCCESSORS AND ASSIGNS, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by CHARLES WASHINGTON AND LINDA WASHINGTON, HUSBAND AND WIFE, securing the payment of the indebtednesses in the original principal amount of \$91,734.00, 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 PATSY ANDERSON, SUE CROW, DEBBY JURASEK, MICHELLE FOLTZ, KATHLEEN ADKINS, EVAN PRESS, AMY OLAN, MICHAEL KOLAK OR AUCTION.COM 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 Debby Jurasek, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 12-11-2025 I filed at the office of the WHARTON County Clerk and caused to be posted at the WHARTON County courthouse this notice of sale.



Declarants Name: Debby Jurasek

Date: 12-11-2025



207 LINCOLN STREET  
EL CAMPO, TX 77437

00000010486868

00000010486868

WHARTON



LOTS 3 AND 4 OUT OF BLOCK NO. 29, OF THE AMENDED PLAT OF THE TOWN OF SOUTH EL CAMPO, WHARTON COUNTY, TEXAS AS PER PLAT RECORDED IN VOLUME P, PAGE 74, OF THE DEED RECORDS OF WHARTON COUNTY, TEXAS.