

January 6, 2025

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

CLERK OF COURTS
BOWIE COUNTY, TEXAS
CHINA PETTY, COUNTY CLERK

2025 DEC 15 PM 1:54

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

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 6th day of~~
~~January 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 12th day of December, 2025.

/s/ Derek D. Rollins

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

Our Case No. 25-07090-FC

2025 DEC 12 AM 10:27

**APPOINTMENT OF SUBSTITUTE TRUSTEE
and NOTICE OF TRUSTEE SALE**

THE STATE OF TEXAS
COUNTY OF BOWIE

Deed of Trust Date:
September 16, 2019

Property address:
212 CUMMINGS LANE
TEXARKANA, TX 75501

Grantor(s)/Mortgagor(s):
EBONY STRINGER

LEGAL DESCRIPTION: Lot Numbered Six (6) in Block Numbered Five (5) of SOUTHERN PINES SECOND ADDITION, a subdivision of a part of Lot Numbered Ten (10) of the George Morris Headright Survey Abstract No. 372, Bowie County, Texas, according to the map or plat recorded in Volume 407, Page 194 of the Deed Records of Bowie County, Texas.

Original Mortgagee:
THE UNITED STATES OF AMERICA ACTING THROUGH
THE RURAL HOUSING SERVICE OR SUCCESSOR
AGENCY, UNITED STATES DEPARTMENT OF
AGRICULTURE, ITS SUCCESSORS AND ASSIGNS

Earliest Time Sale Will Begin: 11:00 AM

Current Mortgagee:
UNITED STATES OF AMERICA, ACTING THROUGH THE
RURAL HOUSING SERVICE, ITS SUCCESSORS AND
ASSIGNS, UNITED STATES DEPARTMENT OF
AGRICULTURE

Date of Sale: JANUARY 6, 2026

Property County: BOWIE

Original Trustee: EDD HARGETT

Recorded on: September 16, 2019
As Clerk's File No.: 2019-00009751

Mortgage Servicer:
UNITED STATES OF AMERICA, ACTING THROUGH THE
RURAL HOUSING SERVICE, ITS SUCCESSORS AND
ASSIGNS, UNITED STATES DEPARTMENT OF
AGRICULTURE

Substitute Trustee:
Harriett Fletcher, Meghan Byrne, Ronnie Hubbard, Sheryl La
Mont, Heather Golden, Resolve Trustee Services, LLC,
Richard Paul Carr Jr, Sharon St. Pierre, Margaret Rosenne
Kayl, Sharon Sharp, Michael Turner, Jabria Foy, Kara Riley,
Marinosci Law Group PC, ServiceLink Agency Sales and
Posting, LLC

Substitute Trustee Address:
c/o Marinosci Law Group, P.C.
16415 Addison Road, Suite 725
Addison, TX 75001
(972) 331-2300

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 current Mortgagee and/or Mortgage Servicer under said Deed of Trust, according to the provisions therein set out does hereby remove the original trustee and all successor substitute trustees and appoints in their stead Harriett Fletcher, Meghan Byrne, Ronnie Hubbard, Sheryl La Mont, Heather Golden, Resolve Trustee Services, LLC, Richard Paul Carr Jr, Sharon St.



4860310

Pierre, Margaret Rosenne Kayl, Sharon Sharp, Michael Turner, Jabria Foy, Kara Riley, Marinosci Law Group PC, ServiceLink Agency Sales and Posting, LLC, 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 Mortgagee therein.

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, JANUARY 6, 2026** between ten o'clock AM and four o'clock PM and beginning not earlier than **11:00 AM** or not later than three hours thereafter. 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 be conducted at the Bowie County Courthouse, 710 James Bowie Drive, New Boston, TX 75570 as designated by the Commissioners' Court, of said county pursuant to Section 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 was posted.

UNITED STATES OF AMERICA, ACTING THROUGH THE RURAL HOUSING SERVICE, ITS SUCCESSORS AND ASSIGNS, UNITED STATES DEPARTMENT OF AGRICULTURE, who is the Mortgagee and/or Mortgage Servicer of the Note and Deed of Trust associated with the above referenced loan. 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 debt.

ACTIVE MILITARY SERVICE NOTICE

Assert and protect your rights as a member of the armed forces of the United States. If you 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, 12/8/25

MARINOSCI LAW GROUP, P.C.

By: [Signature]

SAMMY HOODA
MANAGING ATTORNEY

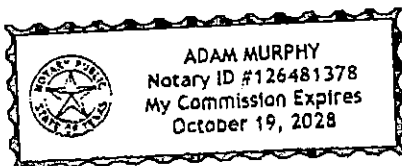
THE STATE OF TEXAS

COUNTY OF DALLAS

Before me, ADAM MURPHY, the undersigned officer, on this, the 8 day of DEC 2025, personally appeared SAMMY HOODA, known to me, who identified herself/himself to be the MANAGING ATTORNEY of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal

(SEAL)



[Signature]
Notary Public for the State of TEXAS

My Commission Expires: 10-19-28

ADAM MURPHY
Printed Name and Notary Public

Grantor: UNITED STATES OF AMERICA, ACTING THROUGH Return to:
THE RURAL HOUSING SERVICE, ITS SUCCESSORS
AND ASSIGNS, UNITED STATES DEPARTMENT OF
AGRICULTURE
3775 VENTURE DRIVE
DULUTH, GA 30096
Our File No. 25-07090

MARINOSCI LAW GROUP, P.C.
MARINOSCI & BAXTER
16415 Addison Road, Suite 725
Addison, TX 75001

Posted by: Sharon Sharp

Print Name: Sharon Sharp

2025 DEC 12 AM 10:26

NOTICE OF FORECLOSURE SALE

Deed of Trust:

Dated: December 14, 2023
Grantor: 901 W. 7TH LLC, a Wyoming Limited Liability Company
Trustee: Matthew C. Aycock
Lender: CLIFF SINGER, TRUSTEE OF CLIFF SINGER TRUST, a California Trust, as to an undivided 100% Interest
Loan Servicer: CONRAD PROPERTIES, LLC, a Texas Limited Liability Company
Recorded: Instrument #2023-00012462, recorded on December 27, 2023, in the official Real Property (Deed) Records of BOWIE County, Texas
Secures: Promissory Note ("Note") dated December 14, 2023, in the original principal amount of \$430,000.00, executed by Ethan Pak a/k/a Ethan Yu Heng Pak, Manager, on behalf of 901 W. 7TH, LLC ("Borrower") and payable to the order of Lender
Maturity Date: June 14, 2024

Legal Description:

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND LYING AND SITUATED IN THE J. CARSONER HEADRIGHT SURVEY, ABSTRACT 116, BOWIE COUNTY, TEXAS, BEING A PART OF BLOCK 67 OF TRIGGS ADDITION TO THE CITY OF TEXARKANA, BOWIE COUNTY, TEXAS, SAME BEING ALL OF THAT CERTAIN TRACT OF LAND DESCRIBED AS 0.831 ACRES IN THE DEED FROM JYOTIBEN F. PATEL TO DANNY P. DURLABH, DATED AUGUST 31, 2021, RECORDED IN DOCUMENT NO. 2021-000010808 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS, and being more particularly described by metes and bounds in the attached Exhibit "A" and more commonly known as 901 W. 7th St., Texarkana, BOWIE County, Texas 75501

Substitute Trustee(s):

Bennett M. Wyse, Ted Gambordella, Andrew Bui, ServiceLink Agency Sales and Posting, LLC, including: Richard Paul Carr Jr, Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Margaret Rosenne Kayl, Sharon Sharp, Michael Turner, Jabria Foy, Heather Golden, Kara Riley

FORECLOSURE SALE:

~~Date:~~ Tuesday, January 6, 2026

Time: The sale of the Property will be held between the hours of 11:00 a.m. and 2:00 p.m. local time; the earliest time at which the



Foreclosure Sale will begin is **11:00 a.m.** and not later than three hours thereafter.

Place: 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
COURT

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Lender's or Loan Servicer's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Lender, the owner and holder of the Note, or its Loan Servicer, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Lender's, or Loan Servicer's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Lender's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Lender or Loan Servicer passes the Foreclosure Sale, then notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Lender, or Loan Servicer. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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 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(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.

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

SUBSTITUTE TRUSTEE:



Bennett M. Wyse, Substitute Trustee
Texas State Bar No. 24008315
PRATT AYCOCK, LTD.
5910 N. Central Expwy, Suite 920
Dallas, Texas 75206
Office Tele: 469-807-3043
Alt. Tele: 214-473-5551
Email: bwyse@prattaycock.com

Posted by: Sharon Sharp
Print name: Sharon Sharp

EXHIBIT "A"

Property (including any improvements):

All that certain lot, tract or parcel of land lying and situated in the J. Carsner Headright Survey, Abstract 116, Bowie County, Texas, being a part of Block 67 of TRIGGS ADDITION to the City of Texarkana, Bowie County, Texas, same being all of that certain tract of land described as 0.831 acres in the Deed from Jyotiben P. Patel to Danny P. Durlabh, dated August 31, 2021, recorded in Document No. 2021-000010808 of the Real Property Records of Bowie County, Texas and being more particularly described by metes and bounds as

follows:

BEGINNING at a railroad spike (control monument), found for a corner, lying at the intersection of the South right-of-way line of West 7th Street (US Highway 67) and the West right-of-way line of Elm Street, the Northeast corner of the said Block No. 67 and the Northeast corner of the said 0.831 acre tract;

THENCE South 29 degrees 15 minutes 15 seconds East a distance of 300.00 feet along the West right-of-way line of Elm Street and the East line of Block No. 67 to a 1/2 inch steel rod, capped MTGENG, set for a corner, the Southeast corner of Block No. 67, the Southeast corner of the said 0.831 acre tract and lying in the North right-of-way line of 6th Street (Undeveloped);

THENCE South 60 degrees 42 minutes 25 seconds West a distance of 171.93 feet along the South line of Block No. 67, the South line of the said 0.831 acre tract and the North right-of-way line of 6th Street to a 1/2 inch steel rod, capped MTGENG, set for a corner, the Southwest corner of the said 0.831 acre tract and the Southeast corner of that certain tract of land described as 1.441 acres in the Deed from Calvin Williams, et ux to the City of Texarkana, Texas, dated September 14, 2023, recorded in Document No. 2023-00009271 of the Real Property Records of Bowie County, Texas;

THENCE North 29 degrees 19 minutes 09 seconds West a distance of 106.77 feet, generally along a fence line, the West line of the said 0.831 acre tract and the East line of the said 1.441 acre tract to a 1/2 inch steel rod found for a corner, an outside ell corner of the said 0.831 acre tract, an inside ell corner of the said 1.441 acre tract;

THENCE North 60 degrees 00 minutes 51 seconds East a distance of 17.40 feet along the West line of the said 0.831 acre tract and the East line of the said 1.441 acre tract to a 1/2 inch steel rod found for a corner, at an angle point;

THENCE North 22 degrees 25 minutes 47 seconds East a distance of 93.83 feet along the West line of the said 0.831 acre tract and the East line of the said 1.441 acre tract to a 1/2 inch steel rod found for a corner, at an angle point;

THENCE North 29 degrees 02 minutes 46 seconds West a distance of 134.90 feet along the West line of the said 0.831 acre tract and the East line of the said 1.441 acre tract to a 1/2 inch steel rod (control monument), found for a corner, lying in the South line of West 7th street, the Northwest corner of the said 0.831 acre tract and the Northeast corner of the said 1.441 acre tract;

THENCE North 60 degrees 42 minutes 25 seconds East a distance of 80.55 feet along the South right-of-way line of West 7th street and the North line of the said 0.831 acre tract to the Point of Beginning and containing 0.830 acres of land.

More commonly known as: 901 E 7th St, Texarkana, Texas 75501.

January 6, 2026

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

CLERK OF DISTRICT COURT
BOWIE COUNTY, TEXAS
FINA PETTY, COUNTY CLERK

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, PLACE OF SALE:

Date: Tuesday, the 6th day of January, 2026
Time: 11:00 AM or not later than three hours after that time
Place: AT "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" in Bowie County, Texas.

TERMS OF SALE: CASH

DEED OF TRUST INFORMATION - INSTRUMENT TO BE FORECLOSED:

Date: December 16, 2022
Grantor(s): Mary Patricia Scott, Shakeita Quasha Norvell
Original Mortgagee: NewRez LLC D/B/A NewRez Mortgage
Original Principal: \$44,000.00
Recording Information: Deed Inst.# 2023-00001106,
Current Mortgagee/Beneficiary: The Bank of New York Mellon, as Indenture Trustee, for WIMC Capital Trust 2011-1
Secures: The Promissory Note (the "Note") in the original principal amount of \$44,000.00 and all obligations contained therein. All sums secured by the Deed of Trust have been and are hereby declared immediately due and payable as a result of default under the Note and/or Deed of Trust.

MODIFICATIONS AND RENEWALS:

As used herein, the terms "Note" and "Deed of Trust" mean the Note and Deed of Trust as modified, renewed, and/or extended.

PROPERTY TO BE SOLD:

Property County: Bowie
Property Description: (See Attached Exhibit "A")
Property Address: 1911 W 6th St, Texarkana, TX 75501
Condition and Important Recitals: Should a conflict occur between the property address and the legal description contained in "Exhibit A" the legal description shall control. The property will be sold "AS IS" without any representations, warranties, or recourse, and subject to any liens or interests that may survive the sale. Any purchaser who purchases the property does so at his/her/its own risk and is strongly encouraged engage in significant due diligence prior to sale.

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer represents the Current Mortgagee pursuant to a mortgage servicing agreement with the Mortgagee. Pursuant to Texas Property Code § 51.0025, as well as the mortgage servicing agreement, the Mortgage Servicer is authorized to collect the debt and to institute foreclosure of the deed of trust referenced above. The Mortgage Servicer information is below:

Mortgage Servicer: Shellpoint Mortgage Servicing
Mortgage Servicer Address: 75 Beattie Place, Suite 300 Greenville, SC 29601

SUBSTITUTE TRUSTEE(S): McCalla Raymer Leibert Pierce, LLP, Auction.com LLC
File No.: 25-03040TX

SUBSTITUTE TRUSTEE ADDRESS: 1320 Greenway Drive, Suite 780 Irving, TX 75038

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.

Trust 2011-1

/s/ Coury Jacocks

Coury Jacocks - Bar #: 24014306

Attorney for The Bank of New York Mellon, as Indenture Trustee, for WIMC Capital

Coury.Jacocks@mccalla.com

1320 Greenway Drive, Suite 780

Irving, TX 75038

(469) 942-7141 Office

(469) 469-6670 Fax

DOCUMENT PREPARED BY:

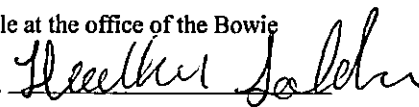
McCalla Raymer Leibert Pierce, LLP
1320 Greenway Drive, Suite 780 Irving, TX 75038
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

Certificate of Posting

I am Heather Golden whose address is 1604 N 10th, Longview, TX 75601. I declare

under penalty perjury that December 11, 2025 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.



Return to: McCalla Raymer Leibert Pierce, LLP, 1320 Greenway Drive, Suite 780 Irving, TX 75038

EXHIBIT "A"

**LOT NUMBERED SEVEN (7) IN BLOCK NUMBERED FIVE (5) OF HEILBRON'S 5TH ADDITION TO THE CITY OF
TEXARKANA, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP RECORDED IN VOLUME 40, PAGE 12 OF THE PLAT
RECORDS OF BOWIE COUNTY, TEXAS.**

BOWIE COUNTY, TEXAS
TINA PETTY, COUNTY CLERK

2025 DEC 11 AM 11:52

105 SPRING CREEK PLACE
TEXARKANA, TX 75501

00000009396581

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: January 06, 2026

Time: The sale will begin at 11:00 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 December 20, 2016 and recorded in Document CLERK'S FILE NO. 2016-14978 real property records of BOWIE County, Texas, with DAVID K LATSONS, AN UNMARRIED MAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by DAVID K LATSONS, AN UNMARRIED MAN, securing the payment of the indebtednesses in the original principal amount of \$96,191.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. CARRINGTON MORTGAGE SERVICES, 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. CARRINGTON MORTGAGE SERVICES, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o CARRINGTON MORTGAGE SERVICES, LLC
1600 SOUTH DOUGLASS ROAD
SUITE 200-A
ANAHEIM, CA 92806



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 ROBERT LAMONT, HARRIETT FLETCHER, SHERYL LAMONT, SHARON SHARP, MICHAEL TURNE, RICHARD PAUL CARR, JR., MARGARET ROSANNE KAYL OR SHARON ST. PIERRE 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: _____

105 SPRING CREEK PLACE
TEXARKANA, TX 75501

00000009396581

00000009396581

BOWIE

EXHIBIT "A"

ALL OF LOT NUMBERED 37 IN BLOCK NUMBERED 1 OF TOWN & COUNTRY ESTATES, PHASE II, AS PER THE MAP OR PLAT THEREOF RECORDED IN VOLUME 3798, PAGE 235, OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS.

AND ALSO ALL THAT CERTAIN TRACT OR PARCEL OF LAND BEING A PART OF THE NANCY MCCARTER HEADRIGHT SURVEY, A-385 BOWIE COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 5/8" REINF. STEEL FOUND IN PLACE AT THE SOUTHWEST CORNER OF LOT NUMBER 36 IN BLOCK NUMBER 1 OF TOWN & COUNTRY ESTATES, PHASE II, AS PER THE MAP OR PLAT RECORDED IN VOLUME 3798, PAGE 235 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS;

THENCE N-89 DEG. 50' 00" E, 340.23, FT. TO A 60D NAIL SET AT THE SOUTHEAST CORNER OF THE ABOVE MENTIONED LOT NUMBER 36, SAME BEING THE SOUTHWEST CORNER OF LOT NUMBER 37;

THENCE N-89 DEG. 51' 51" E, 400.02 FT. WITH THE SOUTH BOUNDARY LINE OF LOT NUMBER 37 AND LOT NUMBER 38 TO A 1/2" REINF. STEEL SET FOR CORNER AT THE SOUTHEAST CORNER OF SAID LOT NUMBER 38;

THENCE S-00 DEG. 37' 37" E, 150.00 FT. TO A 60D NAIL SET FOR CORNER;

THENCE S 89 DEG. 51' 51" W, 740.03 FT. TO A 60D NAIL SET FOR CORNER;

THENCE N 00 DEG. 42' 35" W, 149.82 FT. TO THE POINT OF BEGINNING, CONTAINING 2.547 ACRES OF LAND, MORE OR LESS.

January 6, 2025

CLERK OF BOWIE COUNTY, TEXAS
FINA PETTY, COUNTY CLERK

2025 DEC -4 PM 1:51

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. 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 August 13, 2021 and recorded under Clerk's File No. 2021-00010203, in the real property records of BOWIE County Texas, with Carl R. West and Martha J. West, husband and wife as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for M & T Bank, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Carl R. West and Martha J. West, husband and wife securing payment of the indebtedness in the original principal amount of \$170,715.00 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 Carl R. West and Martha J. West. Lakeview Loan Servicing, LLC 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. M & T Bank is acting as the Mortgage Servicer for the Mortgagee. M & T Bank, is representing the Mortgagee, whose address is: One Fountain Plaza, Buffalo, NY 14203.

Legal Description:

LOTS NUMBERED ONE (1) AND TWO (2) IN BLOCK NUMBERED ONE (1) OF AKIN ACRES ADDITION, A SUBDIVISION OUT OF THE NANCY DYCUS HEADRIGHT SURVEY, ABSTRACT NO. 145, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF SAID ADDITION RECORDED IN VOLUME 204, PAGE 351 OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS, SAVE AND EXCEPT THAT PORTION OF SAID LOT NUMBERED TWO (2), AND BEING MORE PARTICULARLY DESCRIBED BY EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES

SALE INFORMATION**Date of Sale: 01/06/2026****Earliest Time Sale Will Begin: 11:00 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.

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

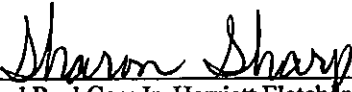

Richard Paul Carr Jr, Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Margaret
Rosenne Kayl, Sharon Sharp, Michael Turner, Jabria Foy, Heather Golden, Kara Riley,
Agency Sales and Posting, LLC, or Codilis & Moody, P.C., as Substitute Trustee

EXHIBIT "A"

Lots Numbered One (1) and Two (2) in Block Numbered One (1) of AKIN ACRES ADDITION, a Subdivision out of the Nancy Dycus Headright Survey, Abstract No. 146, Bowie County, Texas, according to the map or plat of said Addition recorded in Volume 204, Page 351 of the Plat Records of Bowie County, Texas, SAVE AND EXCEPT that portion of said Lot Numbered Two (2), being more particularly described by metes and bounds as follows:

COMMENCING at the Northeast corner of Lot Numbered Eleven (11) in Block Numbered One (1) of said Akin Acres Addition;

THENCE: N 89°56'30" W, 65.20 feet with the North line of said Lot No. 11, to the POINT OF BEGINNING for the herein described tract of land;

THENCE: S 89°56'30" E, 155.68 feet with the South line of said Lot No. 2, to a point for corner in the West right-of-way line of a 35 foot gas line easement;

THENCE: N 36°45'00" W, 258.53 feet to a point for corner in said easement;

THENCE: S 00°17'30" W, 206.91 feet to the POINT OF BEGINNING and containing 0.370 acres of land, more or less.

NOTE: THIS COMPANY DOES NOT REPRESENT THAT THE ACREAGE OR SQUARE FOOTAGE CALCULATIONS ARE CORRECT.

FOR INFORMATIONAL PURPOSES ONLY

Commonly known as 1120 N Kings Highway, Nash, Texas, 75569

Parcel Number 00040001000

1.6.20

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2025-16804-TX

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: 1/6/2026

Time: The earliest time the sale will begin is 11:00 AM , or within three (3) hours after that time.

Place: Bowie County Courthouse, Texas, at the following location: 710 James Bowie Drive, New Boston, TX 75570 THE FRONT (NORTH) ENTRANCE OF THE BOWIE COUNTY COURTHOUSE IN NEW BOSTON, TX
Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners 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 Numbered NINE (9) in Block Numbered FOUR (4) of FOREST LAKE ESTATES REVISED, a part of the T. & P. Railway Co. Survey, Abstract No. 594 and the William Martin Headright Survey, Abstract No. 410, Bowie County, Texas, according to the map or plat thereof recorded in Volume 1078, Page 230 of the Real Property Records of Bowie County, Texas.

Commonly known as: 20 TREASURE HILL DR TEXARKANA, TX 75503

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust dated 10/3/2022 and recorded in the office of the County Clerk of Bowie County, Texas, recorded on 10/5/2022 under County Clerk's File No 2022-00011902, in Book -- and Page -- of the Real Property Records of Bowie County, Texas.

| | |
|----------------------------|--|
| Grantor(s): | Krystal Willis and Michael Willis, wife and husband |
| Original Trustee: | Black, Mann and Graham, L.L.P. |
| Substitute Trustee: | Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Meghan Byrne, Robert LaMont, Sheryl LaMont, David Sims, Harriett Fletcher, Allan Johnston, Ronnie Hubbard, Abstracts/Trustees of Texas, LLC, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Christy Smith, Renee Mccoart, Ken Autrey, Ed Henderson, Jeff Benton, Sharon St. Pierre, Christine Wheelless, Kevin Key, Jay Jacobs, Phillip Hawkins, Brian Hooper, Mike Jansta, Mike Hayward, Heather Golden |
| Original Mortgagee: | Mortgage Electronic Registration Systems, Inc., as Beneficiary, as |
| Current Mortgagee: | nominee for Freedom Mortgage Corporation, its successors and assigns Freedom Mortgage Corporation |
| Mortgage Servicer: | Freedom Mortgage Corporation |

T.S. #: 2025-16804-TX

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 referenced property securing the above referenced loan.

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.

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 deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. 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 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. 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.

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 \$330,896.00, executed by Krystal Willis and Michael Willis, wife and husband, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Mortgage Corporation, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee 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(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Questions concerning the sale may be directed to the undersigned or to the Mortgagee:

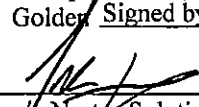
Freedom Mortgage Corporation
11988 EXIT 5 PKWY BLDG 4
FISHERS IN 46037-7939
Phone: (855) 690-5900

T.S. #: 2025-16804-TX

Default and Request to Act - Default has occurred under the deed of trust, and the mortgagee has requested me, as Trustee, to conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.

Dated: November 20, 2025

Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Meghan Byrne, Robert LaMont, Sheryl LaMont, David Sims, Harriett Fletcher, Allan Johnston, Ronnie Hubbard, Abstracts/Trustees of Texas, LLC, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Christy Smith, Renee McCoart, Ken Autrey, Ed Henderson, Jeff Benton, Sharon St. Pierre, Christine Wheelless, Kevin Key, Jay Jacobs, Phillip Hawkins, Brian Hooper, Mike Jansta, Mike Hayward, Heather Golden
Signed by: Jabria Foy



c/o Nestor Solutions, LLC
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115
Fax: (888) 345-5501

For sale information visit: <https://www.xome.com> or Contact (800) 758-8052.

SENDER OF THIS NOTICE:
AFTER FILING, PLEASE RETURN TO:

Nestor Solutions, LLC
214 5th Street, Suite 205
Huntington Beach, California 92648

1.6.20
NEWREZ LLC, D/B/A SHELLPOINT MORTGAGE
SERVICING (ALW)
HEATON, DAVID
2678 FM 3098, MAUD, TX 75567

VA 49-49-6-1544792

Firm File Number: 25-043013

RECORDED
BOWIE COUNTY, TEXAS
CLERK OF COUNTY CLERK
2025 NOV 20 AM 11:46

NOTICE OF TRUSTEE'S SALE

WHEREAS, on April 30, 2021, DAVID W. HEATON AND WIFE, KARENE E. HEATON, as Grantor(s), executed a Deed of Trust conveying to CHRIS PEIRSON, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR NEWREZ LLC D/B/A NEWREZ MORTGAGE in payment of a debt therein described. The Deed of Trust was filed in the real property records of BOWIE COUNTY, TX and is recorded under Clerk's File/Instrument Number 2021-00005977, to which reference is herein 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 appointed Substitute Trustee in the place of said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on , Tuesday, January 6, 2026 between ten o'clock AM and four o'clock PM and beginning not earlier than 11:00 AM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate at the County Courthouse in BOWIE COUNTY, TX to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §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.

Said Real Estate is described as follows: In the County of Bowie, State of Texas:

THE FOLLOWING PROPERTY SITUATED IN THE COUNTY OF BOWIE, STATE OF TEXAS, AND DESCRIBED AS FOLLOWS:

TRACT I:

ALL THAT CERTAIN TRACT OR PARCEL OF LAND BEING A PART OF THE W. S. GRACE HEADRIGHT SURVEY, A-248, BOWIE COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

COMMENCING AT AN IRON PIPE AT A FENCE CORNER, THE SOUTHWEST CORNER OF THE W. S. GRACE HEADRIGHT SURVEY, A-248, BOWIE COUNTY, TEXAS; THENCE - N. 00° 24' 55" E., 1001.96 FT. TO AN IRON PIPE AT A FENCE CORNER;

THENCE - N. 89° 36' 14" E., 693.65 FT. TO AN IRON PIPE AT A FENCE CORNER ON THE WEST RIGHT-OF-WAY LINE OF F. M. HIGHWAY 3098;

THENCE- S. 89° 33' 16" E., 126.27 FT. TO AN IRON PIPE AT A FENCE CORNER ON THE EAST RIGHT-OF-WAY LINE OF SAID F. M. HIGHWAY 3098;

THENCE - N. 18° 34' 29" E., 499.60 FT. WITH SAID RIGHT-OF-WAY LINE TO AN IRON PIPE FOUND IN PLACE, THE POINT OF BEGINNING OF THE HEREIN DESCRIBED TRACT OF LAND;

THENCE - N. 18° 35' 26" E., 288.49 FT. WITH THE ABOVE MENTIONED EAST RIGHT-OF-WAY LINE OF F. M. HIGHWAY 3098, A LINE 60 FT. AT RIGHT ANGLES FROM AND PARALLEL TO THE CENTERLINE OF SAID HIGHWAY, TO A 1/2" REINF. STEEL SET FOR CORNER;

THENCE - S. 81° 53' 24" E., 328.11 FT. TO A 1/2" REINF. STEEL SET FOR CORNER;

THENCE - S. 55° 16' 03" E., 275.65 FT. TO 1/2" REINF. STEEL SET FOR CORNER;

THENCE - S. 00° 41' 48" E., 62.27 FT. TO A 1/2" REINF. STEEL SET FOR CORNER;

THENCE - S. 89° 18' 11" W., 644.13 FT. WITH AN EXISTING FENCE LINE TO THE POINT OF BEGINNING.

THE ABOVE DESCRIBED PROPERTY BEING SURVEYED BY RICHARD V. HALL, JR. CONTAINS 2.871 ACRES OF LAND, MORE OR LESS.

TRACT NO. 2:

ALL THAT CERTAIN TRACT OR PARCEL OF LAND BEING A PART OF THE W. S. GRACE HEADRIGHT

SURVEY, A-248, BOWIE COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

COMMENCING AT AN IRON PIPE AT A FENCE CORNER, THE SOUTHWEST CORNER OF THE W. S. GRACE HEADRIGHT SURVEY, A-248, BOWIE COUNTY, TEXAS; THENCE - N. 00° 24' 55" E., 1001.96 FT. TO AN IRON PIPE AT A FENCE CORNER;

THENCE - N. 89° 36' 14" E., 693.65 FT. TO AN IRON PIPE AT A FENCE CORNER ON THE WEST RIGHT-OF-WAY LINE OF F. M. HIGHWAY 3098;

THENCE - S. 89° 33' 16" E., 126.27 FT. TO AN IRON PIPE AT A FENCE CORNER ON THE EAST RIGHT-OF-WAY LINE OF SAID F. M. HIGHWAY 3098;

THENCE - N. 18° 34' 29" E., 499.60 FT. WITH SAID EAST RIGHT-OF-WAY LINE TO A 1/2" REINF. STEEL FOUND IN PLACE;

THENCE - N. 18° 35' 26" E., 288.49 FT. WITH THE ABOVE MENTIONED EAST RIGHT-OF-WAY LINE OF F. M. HIGHWAY 3098, A LINE 60 FT. AT RIGHT ANGLES FROM AND PARALLEL TO THE CENTERLINE OF SAID HIGHWAY, TO A 1/2" REINF. STEEL SET FOR CORNER;

THENCE - S. 81° 53' 24" E., 328.11 FT. TO A 1/2" REINF. STEEL SET FOR THE POINT OF BEGINNING OF THE HEREIN DESCRIBED TRACT OF LAND;

THENCE - N. 08° 19' 13" E., 128.99 FT. TO A 1/2" REINF. STEEL FOUND IN PLACE IN AN EXISTING FENCE LINE;

THENCE - N. 07° 54' 40" E., 313.08 FT. TO A 1/2" REINF. STEEL FOUND IN PLACE IN AN OLD FENCE LINE;

THENCE - S. 89° 20' 49" E., 248.29 FT. WITH AN OLD FENCE LINE TO A 1/2" REINF. STEEL FOUND IN PLACE AT A FENCE CORNER;

THENCE - S. 17° 59' 43" E., 684.10 FT. TO A 1/2" REINF. STEEL FOUND IN PLACE AT A FENCE CORNER;

THENCE - S. 89° 18' 11" W., 294.10 FT. WITH AN EXISTING FENCE LINE TO A 1/2" REINF. STEEL FOUND IN PLACE;

THENCE - N. 00° 41' 48" W., 62.27 FT. TO A 1/2" REINF. STEEL FOUND IN PLACE;

THENCE - N. 55° 16' 03" W., 275.65 FT. TO THE POINT OF BEGINNING.

THE ABOVE DESCRIBED PROPERTY BEING SURVEYED BY RICHARD V. HALL, JR. CONTAINS 5.206 ACRES OF LAND, MORE OR LESS.

APN(S): 09120002507
FOR INFORMATIONAL PURPOSES ONLY:
PROPERTY TYPE: 1-4 FAMILY RESIDENCE
ADDRESS: 2678 FM 3098 MAUD, TX 75567
COUNTY: BOWIE
TAX ACCOUNT NO.: 09120002507

NONE
PARCEL ID: 09120002507

| | |
|--------------------|---|
| Property Address: | 2678 FM 3098 MAUD, TX 75567 |
| Mortgage Servicer: | NEWREZ LLC, D/B/A SHELLPOINT MORTGAGE SERVICING |
| Mortgagee: | NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING 601 OFFICE CENTER DRIVE SUITE 100 FORT WASHINGTON, PA 19034 |

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.

**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

SUBSTITUTE TRUSTEE
Servicelink Agency Sales and Posting LLC
14800 Landmark Blvd, Suite 850
Dallas, TX 75254

WITNESS MY HAND this day November 18, 2025.



By: _____
Grant Tabor
Texas Bar No. 24027905
Kathryn Dahlin
Texas Bar No. 24053165
gtabor@logs.com
kdahlin@LOGS.com
13105 Northwest Freeway, Suite 960
Houston, TX 77040
Telephone No: (713) 462-2565
Facsimile No: (847) 879-4823
Attorneys for NewRez LLC d/b/a Shellpoint Mortgage
Servicing

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.

January 6, 2026

FILED FOR RECORD IN
BOWIE COUNTY, TEXAS
TINA PETTY, COUNTY CLERK

2025 OCT 24 AM 10:05

7074 US HIGHWAY 59 S
TEXARKANA, TX 75501

00000010551448

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: January 06, 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 March 05, 2010 and recorded in Document VOLUME 5791, PAGE 282 real property records of BOWIE County, Texas, with KENNETH R DACUS AN UNMARRIED MAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by KENNETH R DACUS AN UNMARRIED MAN, securing the payment of the indebtednesses in the original principal amount of \$63,822.00, 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.

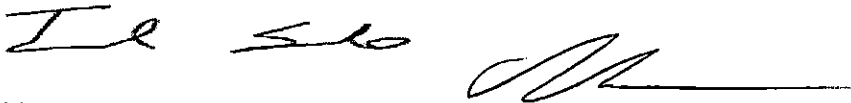
6. Mortgage Servicer Information. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any 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 RAMIRO CUEVAS, AURORA CAMPOS, JONATHAN HARRISON, PATRICK ZWIERS, DARLA BOETTCHER, DANA KAMIN, LISA BRUNO, ANGIE USELTON, JAMI HUTTON, TONYA WASHINGTON, MISTY MCMILLAN, AUCTION.COM, TERRY WATERS, ASHLEE LUNA, ROBERT LAMONT, HARRIETT FLETCHER, RONNIE HUBBARD, SHERYL LAMONT, ALLAN JOHNSTON, KEVIN MCCARTHY, BEATRICE CARRILLO, SHANNAH WALKER, MURPHY HOWLE OR JOHN MCCARTHY 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: _____

00000010551448

BOWIE

EXHIBIT "A"

ALL THAT CERTAIN TRACT OR PARCEL OF LAND BEING A PART OF LOT 5 OF THE GEORGE MORRIS HEADRIGHT SURVEY, ABSTRACT NO. 372, BOWIE COUNTY, TEXAS, AND BEING ALL OF CERTAIN 1.374 ACRE TRACT DESCRIBED AS TRACT 3 IN THAT CORRECTED SPECIAL WARRANTY DEED FROM HANK STRAND TO JIMMY CARROLL STRAND AS RECORDED IN VOLUME 5208, PAGE 208 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:

BEGINNING AT A 1" IRON PIPE FOUND FOR CORNER ON THE NORTH RIGHT-OF-WAY LINE OF U. S. HIGHWAY NO. 59, BEING LOCATED 407.13 FEET NORTH AND 582.83 FEET WEST FROM THE SOUTHEAST CORNER OF SAID LOT 5, SAME BEING THE SOUTHWEST CORNER OF SAID 1.374 ACRE TRACT;

THENCE: N 41° 12' 00" W, WITH THE WEST LINE OF SAID 1.374 ACRE TRACT, PASSING A 1/2" IRON PIN AT 227.75 FEET AND CONTINUING FOR A TOTAL DISTANCE OF 258.57 FEET TO A POINT FOR CORNER IN COUNTY ROAD NO. 1314;

THENCE: N 48° 29' 00" E, 292.34 FEET WITH THE NORTH LINE OF SAID 1.374 ACRE TRACT AND WITH SAID ROAD TO A POINT FOR CORNER IN SAID ROAD;

THENCE: S 27° 14' 56" E, 36.30 FEET TO A 1/2" IRON PIN SET FOR REFERENCE AND CONTINUING WITH THE EAST LINE OF SAID 1.374 ACRE TRACT FOR A TOTAL DISTANCE OF 148.79 FEET TO A CONCRETE RIGHT-OF-WAY MARKER FOUND FOR CORNER;

THENCE: S 57° 17' 00" E, 40.20 FEET TO A CONCRETE RIGHT-OF-WAY MARKER FOUND FOR CORNER ON THE NORTH RIGHT-OF-WAY LINE OF U.S. HIGHWAY NO. 82;

THENCE: S 32° 43' 00" W, 278.50 FEET WITH THE NORTH LINE OF U. S. HIGHWAY NO. 59 TO THE POINT OF BEGINNING AND CONTAINING 1.374 ACRES OF LAND, MORE OR LESS, AND BEING SUBJECT TO ANY RIGHTS VESTED TO THE PUBLIC WITHIN THE RIGHT-OF-WAY OF COUNTY ROAD NO. 1314 AS LOCATED ON THE NORTHERLY SIDE OF THIS TRACT.