

25TX267-0091
310 SPRINGRIDGE DRIVE, TEXARKANA, TX 75501

2025 JUL 16 PM 2:12

NOTICE OF FORECLOSURE SALE

Property: The Property to be sold is described as follows:

SEE EXHIBIT "A"

Security Instrument: Deed of Trust dated November 29, 2007 and recorded on July 9, 2008 as Instrument Number 2008-00009963 in the real property records of BOWIE County, Texas, which contains a power of sale.

Sale Information: October 07, 2025, at 11:00 AM, or not later than three hours thereafter, at the front (north) entrance of the Bowie County Courthouse, or as designated by the County Commissioners Court.

Terms of Sale: Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.

Obligation Secured: The Deed of Trust executed by PATRICIA BENTON AND SYLVESTER BENTON secures the repayment of a Note dated November 29, 2007 in the amount of \$88,585.00. CARRINGTON MORTGAGE SERVICES, LLC, whose address is c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806, is the current mortgagee of the Deed of Trust and Note and Carrington Mortgage Services, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

Substitute Trustee: In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.



4848227

Substitute Trustee(s): Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Jami Grady, Tonya Washington, Misty McMillan, Terry Waters, Ashlee Luna, Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Allan Johnston, Richard Paul Carr Jr, Sharon St. Pierre, Margaret Rosanne Kayl, Sharon Sharp, Michael Turner, Christine Wheeless, Kevin Key, Jay Jacobs, Phillip Hawkins, Brian Hooper, Mike Jansta, Mike Hayward, Jim Mills, Susan Mills, Jeff Benton, Andrew Mills-Middlebrook, Christy Smith, Renee McCoart, Ken Autrey, Ed Henderson, Jamey Parsons, Dustin George

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.

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.



Miller, George & Suggs, PLLC
Tracey Midkiff, Attorney at Law
Jonathan Andring, Attorney at Law
Rachel Son, Attorney at Law
6080 Tennyson Parkway, Suite 100
Plano, TX 75024

Substitute Trustee(s): Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Jami Grady, Tonya Washington, Misty McMillan, Terry Waters, Ashlee Luna, Robert LaMont, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Allan Johnston, Richard Paul Carr Jr, Sharon St. Pierre, Margaret Rosanne Kayl, Sharon Sharp, Michael Turner, Christine Wheeless, Kevin Key, Jay Jacobs, Phillip Hawkins, Brian Hooper, Mike Jansta, Mike Hayward, Jim Mills, Susan Mills, Jeff Benton, Andrew Mills-Middlebrook, Christy Smith, Renee McCoart, Ken Autrey, Ed Henderson, Jamey Parsons, Dustin George
c/o Miller, George & Suggs, PLLC
6080 Tennyson Parkway, Suite 100
Plano, TX 75024

Certificate of Posting

I, _____, declare under penalty of perjury that on the _____ day of _____, 20____, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of BOWIE County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

Exhibit A

ALL THAT CERTAIN TRACT OR PARCEL OF LAND BEING A PART OF THE EAST NANCY MCCARTER HEADRIGHT SURVEY, A-385, BOWIE COUNTY, TEXAS, AND BEING PART OF A 288.766 ACRE TRACT CONVEYED TO DIRK PARISH BY WARRANTY DEED RECORDED IN VOLUME 3391, PAGE 299 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS; AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS ON EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

1002)
THENCE - Beginning at 1/2" reinf. steel rod found in place at the Southeast corner of Lot 39 in Block 1 of Town and Country Estates, Phase II, as per map or plat recorded in Volume 3798, Page 235 of the Real Property Records of Bowie County, Texas; said POINT OF BEGINNING being at the intersection of the center of a 100 foot Bowie-Cass power line right-of-way and the West right-of-way line of Springridge Drive;

THENCE - S. 89° deg. 51' 51" W. 200.00 feet with the center of the above mentioned Bowie-Cass power line right-of-way and southern boundary line of the above mentioned Lot 39 to a 1/2" reinf. steel rod set for the corner;

THENCE - S. 03° deg. 24' 45" W. 170.00 feet to a 1/2" reinf. steel rod set for the corner;

THENCE - N. 89° deg. 58' 49" E. 170.00 feet to a 1/2" reinf. steel rod set for corner on the West right-of-way line to a Springridge Drive as extended southerly for the above mentioned Town and Country Estates Phase II Lot 39;

THENCE - N. 06° deg. 24' 54" E. 170.00 feet with the above mentioned extended West right-of-way line to the Point of Beginning. The above described property containing .75 acres of land, more or less.

1003
BEGINNING at a 1/2" reinf. steel found in place at the Southeast corner of Lot 39 in Block 1 of TOWN AND COUNTRY ESTATES, Phase II, as per the map or plat recorded in Volume 3758, Page 235 of the Real Property Records of Bowie County, Texas; said POINT OF BEGINNING being at the intersection of the center of a 100 ft. Bowie-Cass power line right-of-way and the West right-of-way line of Springridge Drive;

THENCE - S. 89° 52' 17" W., 200.40 ft. with the center of the above mentioned Bowie-Cass power line right-of-way and South boundary line of the above mentioned Lot 39 in Block 1 to a 1/2" reinf. steel set for corner at the Southwest corner of said Lot 39 in Block 1;

THENCE - S. 00° 37' 37" E., 170.54 ft. to a 1/2" reinf. steel set for corner;

THENCE - E. 89° 47' 54" E., 169.88 ft. to a 1/2" reinf. steel set for corner on the West right-of-way line of Springridge Drive and its extension;

THENCE - N. 09° 28' 46" E., 173.96 ft. with the above mentioned West right-of-way line extension to the POINT OF BEGINNING; the above described property being surveyed by Richard V. Hall, Jr. contains 0.727 acres of land, more or less;

AND ALSO an ACCESS EASEMENT being a part of the NANCY MCCARTER HEADRIGHT SURVEY, A-385, Bowie County, Texas, and being part of a 288.766 acre tract conveyed to Dirk Parish by Warranty Deed recorded in Volume 3391, Page 299 of the Real Property Records of Bowie County, Texas; and being more particularly described by metes and bounds as follows:

BEGINNING at a 1/2" reinf. steel found in place at the Northeast corner of the above described 0.727 acre tract of land; same being the Southeast corner of Lot 39 in Block 1 of TOWN AND 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; said POINT OF BEGINNING also being at the intersection of the center of a 100 ft. Bowie-Cass power line right-of-way and the West right-of-way line of Springridge Drive;

THENCE - N. 89° 44' 29" E., 60.02 ft. to a 1/2" reinf. steel found in place at the Southwest corner of Lot 15 in Block 2 of the above mentioned Town and Country Estates, Phase II;

THENCE - S. 02° 26' 59" W., 174.56 ft. to a 1/2" reinf. steel set for corner;

THENCE - N. 89° 40' 59" W., 60.01 ft. to a 1/2" reinf. steel set for corner at the Southeast corner of the above described 0.727 acre tract of land;

THENCE - N. 09° 28' 46" E., 173.96 ft. with the East boundary line of the above described 0.727 acre tract of land to the Point of Beginning; The above described access easement being surveyed by Richard V. Hall, Jr. contains 0.237 acres of land, more or less.

10-7-25

BOWIE COUNTY, TEXAS
TINA FETTY, COUNTY CLERK

2025 AUG 11 PM 3:39

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: October 07, 2025

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



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.

Oct 7, 2025

BOWIE COUNTY, TEXAS
TINA PETTY, COUNTY CLERK

PREPARED AND SENT BY: Robert S. McGinnis, Jr.
4102 Summerhill Road
Texarkana, Texas 75503
903/798-1717

2025 AUG 13 AM 11:50

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF TEXAS X

COUNTY OF BOWIE X

On May 21, 1999, Michael G. Ruth and Elnoria J. Ruth, as Grantor (whether one or more), executed a Deed of Trust, conveying to Bruck Maloch, as Trustee, the real estate hereinafter described to secure Farmers Bank & Trust Co., in payment of debts therein described, said Deed of Trust being recorded at Volume 3066, Page 185, Real Property Records of Bowie County, Texas.

By instrument dated July 9, 2025, the Trustee was removed and Robert S. McGinnis, Jr. was appointed Substitute Trustee in the place and stead of the original Trustee, and was requested and authorized to sell the real estate described in said Deed of Trust to satisfy the debts.

Default has occurred in the payment of said debts and the same are now wholly due, and the owner and holder of said debts has requested the undersigned to sell said property to satisfy said debts.

~~NOTICE IS HEREBY GIVEN that on Tuesday, October 7, 2025,~~ between the hours of 10:00 o'clock a.m. and 4:00 o'clock p.m., local time, I will sell the real estate described in said Deed of Trust at the steps of the County Courthouse in Bowie County, Texas, as designated by the Bowie County Commissioner's Court, said steps being the north steps, to the highest bidder for cash, binding the present obligors to warrant and forever defend the title to said property and making no further warranty. The sale will begin at 10:00 a.m. local time or within three hours after that time.

NOTICE IS FURTHER GIVEN that 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, and at the purchaser's own risk making no further warranty. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

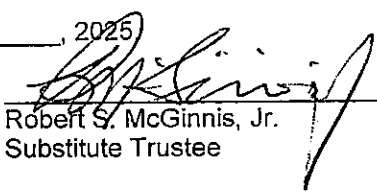
All of Lots Numbered Ninety-Nine (99), One Hundred (100), One Hundred Seven (107) and the East 19.76 feet of Lot Numbered One Hundred Eight (E. 19.76' of 108) of MIDLAND ADDITION to the City of Texarkana, Bowie County, Texas, as more fully described in Exhibit "A" attached hereto and made a part hereof for all purposes. ("Property")

The Real Property or its address is commonly known as 3101 New Boston Road, Texarkana, TX.

ACTIVE MILITARY SERVICE NOTICE

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 August 11, 2025


Robert S. McGinnis, Jr.
Substitute Trustee

STATE OF TEXAS)(

COUNTY OF BOWIE)(

BEFORE ME, the undersigned authority, on this day personally appeared Robert S. McGinnis, Jr., known to me to be the person whose name appears on the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed and in the capacity therein stated.

WITNESS my hand and official seal this August 11, 2025.

Valerie Y. Lindsey
Notary Public, State of Texas

24137.4

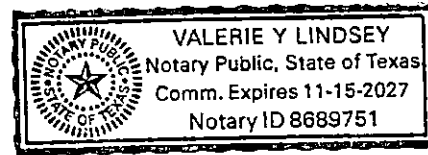


EXHIBIT "A"

All of Lots Numbered NINETY-NINE (99), ONE HUNDRED (100), ONE HUNDRED SEVEN (107) and the East 19.76 feet of Lot Numbered ONE HUNDRED EIGHT (E. 19.76' of 108) of MIDLAND ADDITION to the City of Texarkana, Bowie County, Texas; SAVE AND EXCEPT that portion of Lot #107 and that portion of the 19.76 feet of Lot #108 of said Midland Addition acquired by the State of Texas through Judgment of Eminent Domain Proceedings, a certified copy of such Judgment recorded in Volume 602, page 515 of the Deed Records of Bowie County, Texas. All that portion of Graham Street in Midland Addition abutting the North property line of Lots Numbered Ninety-nine (99) and One hundred (100) and the South property line of lot Numbered One Hundred Seven (107) and the East 19.76 feet of Lot Numbered One Hundred Eight (108).


Michael G. Ruth


Elnoria J. Ruth

Oct 7, 2025

PREPARED AND SENT BY: Robert S. McGinnis, Jr.
4102 Summerhill Road
Texarkana, Texas 75503
903/798-1717

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

2025 AUG 13 AM 11:50

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF TEXAS X

COUNTY OF BOWIE X

On May 21, 1999, Michael G. Ruth and Elnoria J. Ruth, as Grantor (whether one or more), executed a Deed of Trust, conveying to Bruck Maloch, as Trustee, the real estate hereinafter described to secure Farmers Bank & Trust Co., in payment of debts therein described, said Deed of Trust being recorded at Volume 3066, Page 217, Real Property Records of Bowie County, Texas.

By instrument dated July 9, 2025, the Trustee was removed and Robert S. McGinnis, Jr. was appointed Substitute Trustee in the place and stead of the original Trustee, and was requested and authorized to sell the real estate described in said Deed of Trust to satisfy the debts.

Default has occurred in the payment of said debts and the same are now wholly due, and the owner and holder of said debts has requested the undersigned to sell said property to satisfy said debts.

~~NOTICE IS HEREBY GIVEN~~ that on ~~Tuesday, October 7, 2025~~, between the hours of 10:00 o'clock a.m. and 4:00 o'clock p.m., local time, I will sell the real estate described in said Deed of Trust at the steps of the County Courthouse in Bowie County, Texas, as designated by the Bowie County Commissioner's Court, said steps being the north steps, to the highest bidder for cash, binding the present obligors to warrant and forever defend the title to said property and making no further warranty. The sale will begin at 10:00 a.m. local time or within three hours after that time.

NOTICE IS FURTHER GIVEN that 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, and at the purchaser's own risk making no further warranty. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

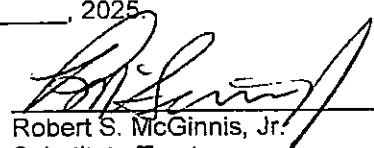
Lot Numbered Fourteen (14) in Block Numbered Twenty-one (21) in the City of Texarkana, Bowie County, Texas ("Property")

The Real Property or its address is commonly known as 120 West Broad, Texarkana, TX.

ACTIVE MILITARY SERVICE NOTICE

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 August 11, 2025.


Robert S. McGinnis, Jr.
Substitute Trustee

STATE OF TEXAS)(

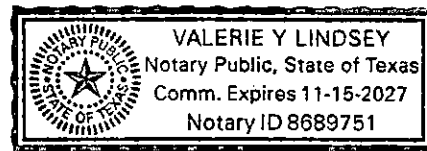
COUNTY OF BOWIE)(

BEFORE ME, the undersigned authority, on this day personally appeared Robert S. McGinnis, Jr., known to me to be the person whose name appears on the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed and in the capacity therein stated.

WITNESS my hand and official seal this August 11, 2025.

Valerie Y Lindsey
Notary Public, State of Texas

24137.3



Oct 7, 2025

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

PREPARED AND SENT BY: Robert S. McGinnis, Jr.
4102 Summerhill Road
Texarkana, Texas 75503
903/798-1717

2025 AUG 13 AM 11:49

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF TEXAS X

COUNTY OF BOWIE X

On May 21, 1999, Michael G. Ruth and Elnoria J. Ruth, as Grantor (whether one or more), executed a Deed of Trust, conveying to Bruck Maloch, as Trustee, the real estate hereinafter described to secure Farmers Bank & Trust Co., in payment of debts therein described, said Deed of Trust being recorded at Volume 3066, Page 201, Real Property Records of Bowie County, Texas.

By instrument dated July 9, 2025, the Trustee was removed and Robert S. McGinnis, Jr. was appointed Substitute Trustee in the place and stead of the original Trustee, and was requested and authorized to sell the real estate described in said Deed of Trust to satisfy the debts.

Default has occurred in the payment of said debts and the same are now wholly due, and the owner and holder of said debts has requested the undersigned to sell said property to satisfy said debts.

~~NOTICE IS HEREBY GIVEN~~ that on ~~Tuesday, October 7, 2025~~, between the hours of 10:00 o'clock a.m. and 4:00 o'clock p.m., local time, I will sell the real estate described in said Deed of Trust at the steps of the County Courthouse in Bowie County, Texas, as designated by the Bowie County Commissioner's Court, said steps being the north steps, to the highest bidder for cash, binding the present obligors to warrant and forever defend the title to said property and making no further warranty. The sale will begin at 10:00 a.m. local time or within three hours after that time.

NOTICE IS FURTHER GIVEN that 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, and at the purchaser's own risk making no further warranty. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

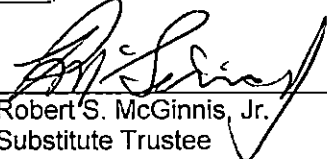
All that certain tract or parcel of land lying and being situated in Bowie County, Texas, and being a part of the A.G. MELTON H.R. SURVEY, as more fully described in Exhibit "A" attached hereto and made a part hereof for all purposes. ("Property")

The Real Property or its address is commonly known as Route 1, Box 152, Maud, TX.

ACTIVE MILITARY SERVICE NOTICE

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 August 11, 2025.


Robert S. McGinnis, Jr.
Substitute Trustee

STATE OF TEXAS)(

COUNTY OF BOWIE)(

BEFORE ME, the undersigned authority, on this day personally appeared Robert S. McGinnis, Jr., known to me to be the person whose name appears on the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed and in the capacity therein stated.

WITNESS my hand and official seal this August 11, 2025.

Valerie Y. Lindsey
Notary Public, State of Texas

24137.2

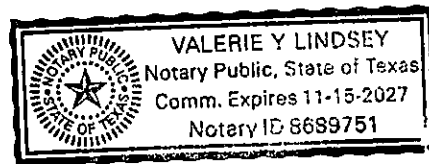


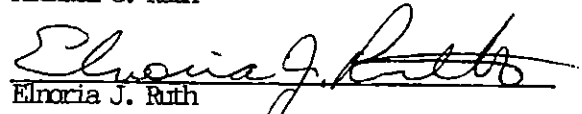
EXHIBIT "A"

All that certain tract or parcel of land lying and being situated in Bowie County, Texas, and being a part of the A.G. MELTON H.R. SURVEY, described as follows, to witt:

TRACT 1: BEGINNING at the Northwest corner of a certain tract of land described in a Deed from W.D. Irby to J.E. Wedgeworth recorded in Vol. 250, Pages 249-250, Deed Records of Bowie County, Texas; THENCE - Westerly as a continuation and extension of the North Boundary Line of said Wedgeworth tract, 210 ft. to a stake for corner; THENCE - Southerly and parallel to and with the West Boundary Line of said Wedgeworth tract 210 ft. to a stake for corner; THENCE - Easterly 210 ft. to the Southwest corner of the Wedgeworth tract; THENCE - Northerly with the West Boundary Line of the Wedgeworth tract 210 ft. to the Place of beginning, and containing one (1) acre of land, more or less, and being the same land described in that certain deed dated May 27, 1954, from W.D. Irby to A.L. Matthews, et ux recorded in Vol. 313, Pages 403-405 Deed Records of Bowie County, Texas; and

TRACT 2: BEGINNING at C.E. Jones lot at its N.E. Corner on West Boundary Line of State Highway #8; THENCE - Westerly parallel with the North line of said Jones Line, 70 yards to stake for corner; THENCE - North 70 yards to stake for corner; THENCE - East 70 yards to the West Line of said Highway #8; THENCE - with said West Boundary Line of said Highway #8, to the Place of Beginning, containing one (1) acre of land.


Michael G. Ruth


Elnoria J. Ruth

Oct 7, 2025

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

PREPARED AND SENT BY: Robert S. McGinnis, Jr.
4102 Summerhill Road
Texarkana, Texas 75503
903/798-1717

2025 AUG 13 AM 11:49

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF TEXAS X

COUNTY OF BOWIE X

On May 21, 1999, Michael G. Ruth and Elnoria J. Ruth, as Grantor (whether one or more), executed a Deed of Trust, conveying to Bruck Maloch, as Trustee, the real estate hereinafter described to secure Farmers Bank & Trust Co., in payment of debts therein described, said Deed of Trust being recorded at Volume 3066, Page 193, Real Property Records of Bowie County, Texas.

By instrument dated July 9, 2025, the Trustee was removed and Robert S. McGinnis, Jr. was appointed Substitute Trustee in the place and stead of the original Trustee, and was requested and authorized to sell the real estate described in said Deed of Trust to satisfy the debts.

Default has occurred in the payment of said debts and the same are now wholly due, and the owner and holder of said debts has requested the undersigned to sell said property to satisfy said debts.

~~NOTICE IS HEREBY GIVEN~~ that on ~~Tuesday, October 7, 2025~~ between the hours of 10:00 o'clock a.m. and 4:00 o'clock p.m., local time, I will sell the real estate described in said Deed of Trust at the steps of the County Courthouse in Bowie County, Texas, as designated by the Bowie County Commissioner's Court, said steps being the north steps, to the highest bidder for cash, binding the present obligors to warrant and forever defend the title to said property and making no further warranty. The sale will begin at 10:00 a.m. local time or within three hours after that time.

NOTICE IS FURTHER GIVEN that 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, and at the purchaser's own risk making no further warranty. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

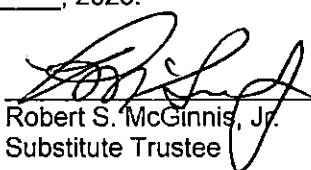
All of Lots Numbered Eighty Nine (89) and Ninety (90) of Midland Addition to the City of Texarkana, Bowie County, Texas, as more fully described in Exhibit "A" attached hereto and made a part hereof for all purposes. ("Property")

The Real Property or its address is commonly known as 304 Westlawn Drive, Texarkana, TX.

ACTIVE MILITARY SERVICE NOTICE

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 August 11, 2025.


Robert S. McGinnis, Jr.
Substitute Trustee

STATE OF TEXAS)(

COUNTY OF BOWIE)(

BEFORE ME, the undersigned authority, on this day personally appeared Robert S. McGinnis, Jr., known to me to be the person whose name appears on the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed and in the capacity therein stated.

WITNESS my hand and official seal this August 11, 2025.

Valerie Y. Lindsey
Notary Public, State of Texas

24137.1

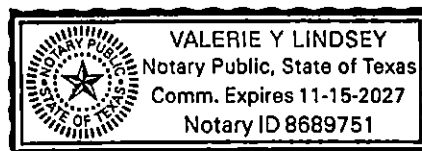
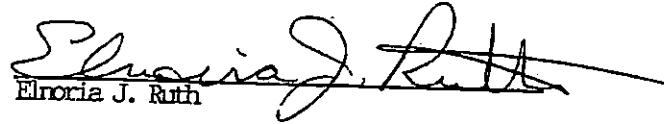


EXHIBIT "A"

All of Lots Numbered Eighty Nine (89) and Ninety (90) of Midland Addition to the City of Texarkana, Bowie County, Texas, save and except that part of said lots conveyed by James C. Wynne, Jr. and wife, Marietta Watson Wynne, to the City of Texarkana, Texas, by deed dated April 3, 1974, and recorded in Volume 572, Page 561, of the Deed Records of Bowie County, Texas.



Michael G. Ruth



Elnoria J. Ruth

October 7, 2025

RECORDED IN
BOWIE COUNTY, TEXAS
FINA PETTY, COUNTY CLERK

C&M No. 44-25-02770/ FILE NOS

2025 AUG 21 AM 11:14

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 May 18, 2018 and recorded under Clerk's File No. 2018-00005209, in the real property records of Bowie County Texas, with Stephen Cockrell and wife, Ashlee Crockrell as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for State Bank of De Kalb, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Stephen Cockrell and wife, Ashlee Crockrell securing payment of the indebtedness in the original principal amount of \$75,200.00 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 Stephen Cockrell, Ashlee Cockrell. CITIZENS BANK NA f/k/a RBS CITIZENS NA 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. Citizens Bank, N.A. is acting as the Mortgage Servicer for the Mortgagee. Citizens Bank, N.A., is representing the Mortgagee, whose address is: PO BOX 2800, Glen Allen, VA 23058.

Legal Description:

ALL OF LOT NUMBERED ELEVEN (11) AND A PART OF LOT NUMBERED TEN (10) IN BLOCK NUMBERED THREE (3) OF GRAMERCY PARK SECOND ADDITION TO ~~THE CITY OF~~ TEXARKANA, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 329, PAGE 293 OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS, AND THE PART OF LOT NUMBERED TEN (10) AND BEING MORE PARTICULARLY DESCRIBED BY EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES:

SALE INFORMATION

Date of Sale: 10/07/2025

Earliest Time Sale Will Begin: 10:00 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.

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** Darla Boettcher, Jackie Perkins, Lisa Bruno, Conrad Wallace, Shawn Schiller, , Harriett Fletcher, Sheryl LaMont, Kevin Key, Jay Jacobs, Christine Wheeless, Phillip Hawkins, Richard Paul Carr Jr, Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Margaret Rosenne Kayl, Sharon Sharp, Michael Turner, Jabria Foy, Heather Golden, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Auction.com, 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 08/18/2025.

/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: _____

C&M No. 44-25-02770

EXHIBIT "A"

All of Lot Numbered Eleven (11) and a part of Lot Numbered Ten (10) in Block Numbered Three (3) of GRAMERCY PARK SECOND ADDITION to the City of Texarkana, Bowie County, Texas, according to the map or plat thereof recorded in Volume 329, Page 293 of the Plat Records of Bowie County, Texas, and the part of Lot Numbered Ten (10) being more particularly described as follows:

BEGINNING at a point on the West line of Arroyo Drive, said point being the most Northerly corner of said Lot No. 10 in Block No. 3 of Gramercy Park Second Addition, said point also being the most Easterly corner of Lot No. 11 in Block No. 3 of said Addition;

THENCE: S 47° 05' 14" E, 11.57 feet with the West line of Arroyo Drive to a point for corner;

THENCE: S 44° 56' 58" W, 140.09 feet with a chain link fence and extension of same to a point for corner on the West line of said Lot No. 10;

THENCE: N 47° 05' 14" W, 6.59 feet with the West line of said Lot No. 10 to a point for corner at the most Westerly corner of same, said point also being the most Southerly corner of said Lot No. 11;

THENCE: N 42° 54' 46" E, 140.00 feet with the dividing line between Lots No. 10 and 11 to the **POINT OF BEGINNING.**

Being the same property as described in Warranty Deed dated April'21, 2014, filed May 1, 2014, recorded in Volume 6624, Page 45, Clerk's File No. 4435, executed by Julie M. Wilson to Gary W. Treadway.

October 7, 2025

RECORDED IN:
BOWIE COUNTY, TEXAS
TINA PETTY, COUNTY CLERK

NOTICE OF FORECLOSURE SALE

2025 AUG 21 AM 11:45

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 OR 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. Property to Be Sold. The property to be sold is described as follows: LOTS 19 AND 20, BLOCK 4 OF FEINBERG HEIGHTS ADDITION TO THE CITY OF TEXARKANA, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT IF SAID ADDITION IN VOLUME 40, PAGE 157 OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 04/14/2023 and recorded in Document 2023-00003588 real property records of Bowie County, Texas.

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

Date: 10/07/2025

Time: 11:00 AM

Place: Bowie County, Texas at the following location: THE FRONT (NORTH) ENTRANCE OF THE BOWIE COUNTY COURTHOUSE IN NEW BOSTON, TEXAS OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

4. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash. 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.

5. Obligations Secured. The Deed of Trust executed by TYLER HAMIC, provides that it secures the payment of the indebtedness in the original principal amount of \$73,641.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. MIDFIRST BANK is the current mortgagee of the note and deed of trust and MIDFIRST BANK is mortgage servicer. A servicing agreement between the mortgagee, whose address is MIDFIRST BANK c/o MIDFIRST BANK, 999 N.W. Grand Blvd, Oklahoma City, OK 73118 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. Substitute Trustee(s) Appointed to Conduct Sale. In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

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.

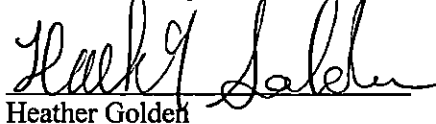


Mackie Wolf Zientz & Mann, P.C.
Brandon Wolf, Attorney at Law
✓ L. Keller Mackie, Attorney at Law
Michael Zientz, Attorney at Law
Lori Liane Long, Attorney at Law
Chelsea Schneider, Attorney at Law
Ester Gonzales, Attorney at Law
Karla Balli, Attorney at Law
Parkway Office Center, Suite 900
14160 Dallas Parkway
Dallas, TX 75254

For additional sale information visit: www.xome.com or (844) 400-9663

Certificate of Posting

I am Heather Golden whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on August 21, 2025 I filed 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 Court.


Heather Golden

October 7, 2025

BOWIE COUNTY, TEXAS
CHIEF CLERK, COUNTY CLERK

C&M No. 44-25-02898/ FILE NOS

2025 AUG 27 PM 1:21

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 27, 2022 and recorded under Clerk's File No. 2022-00007807, in the real property records of Bowie County Texas, with Mark E. Dell, single man as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Mark E. Dell, single man securing payment of the indebtedness in the original principal amount of \$150,000.00 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 Mark E. Dell. The Secretary of Veterans Affairs, an officer of the United States 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. PHH Mortgage Corporation is acting as the Mortgage Servicer for the Mortgagee. PHH Mortgage Corporation, is representing the Mortgagee, whose address is: 1 Mortgage Way, Mount Laurel, NJ 08054.

Legal Description:

ALL OF LOT NUMBERED EIGHTY-THREE (83) OF BELMONT SUBDIVISION , A PER OF THE M.E.P. & P. RAILWAY COMPANY SURVEY ABSTRACT NO. 435, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF SAID SUBDIVISION RECORDED IN VOLUME 204, PAGE 327 OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 10/07/2025

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.

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 Richard Paul Carr Jr, Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Margaret Rosenne Kayl, Sharon Sharp, Michael Turner, Jabria Foy, Heather Golden, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Agency Sales and Posting LLC, 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 August 25, 2025.

/s/ Nicole M. Bartee SBOT No. 24001674, 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: _____

C&M No. 44-25-02898

October 7, 2025

FILED IN
BOWIE COUNTY, TEXAS
TINA PETTY, COUNTY CLERK

2025 AUG 28 AM 11:19

NOTICE OF FORECLOSURE 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 OR 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. Property to Be Sold. The property to be sold is described as follows: LOT NUMBERED TWO (2) IN BLOCK NUMBERED TWO (2) OF LAZY ACERS, A SUBDIVISION OF TEXARKANA, BOWIE COUNTY, TEXAS ACCORDING TO THE MAP OR PLAT OF SAID SUBDIVISION RECORDED IN VOLUME 378, PAGE 409 OF THE DEED RECORDS OF BOWIE COUNTY, TEXAS.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 12/26/2003 and recorded in Book 4207 Page 235 Document 933 real property records of Bowie County, Texas.

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

Date: 10/07/2025

Time: 11:00 AM


Place: Bowie County, Texas at the following location: THE FRONT (NORTH) ENTRANCE OF THE BOWIE COUNTY COURTHOUSE IN NEW BOSTON, TEXAS OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

4. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash. 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.

5. Obligations Secured. The Deed of Trust executed by HOWELL D. MONTGOMERY, provides that it secures the payment of the indebtedness in the original principal amount of \$51,900.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. NewRez LLC d/b/a Shellpoint Mortgage Servicing is the current mortgagee of the note and deed of trust and SHELLPOINT MORTGAGE SERVICING is mortgage servicer. A servicing agreement between the mortgagee, whose address is NewRez LLC d/b/a Shellpoint Mortgage Servicing c/o SHELLPOINT MORTGAGE SERVICING, 17000 Katy Freeway, Suite 300, Houston, TX 77094 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. Substitute Trustee(s) Appointed to Conduct Sale. In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

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.


Mackie Wolf Zientz & Mann, P.C.
Brandon Wolf, Attorney at Law
✓ Keller Mackie, Attorney at Law
✓ Michael Zientz, Attorney at Law
Lori Liane Long, Attorney at Law
Chelsea Schneider, Attorney at Law
Ester Gonzales, Attorney at Law
Karla Balli, Attorney at Law
Parkway Office Center, Suite 900
14160 Dallas Parkway
Dallas, TX 75254

For additional sale information visit: servicelinkauction.com/texas or (866) 539-4173

Certificate of Posting

I am Heather Golden whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on August 28, 2025 I filed 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 Court.


Heather Golden



October 7, 2025
Notice of Substitute Trustee Sale

BOWIE COUNTY, TEXAS
TINA PETTY, COUNTY CLERK

F25-00238 TX
6723200528 | 7241526404

2025 AUG 28 AM 11:20

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: 10/07/2025

Time: The sale will begin no earlier than **11:00AM** or no later than three hours thereafter. The sale will be completed by no later than 2:00 PM. (Attention all bidders: cashier's checks must be made payable to Assured Lender Services, Inc.)

Place: Bowie County, TX at the following location: 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 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:

Lots Numbered NINE (9), TEN (10) and ELEVEN (11), in Block Numbered SIX (6), HIGHLAND PARK ADDITION to the City of Texarkana, Bowie County, Texas; more commonly known as 2002 Olive Street.

APN: 10720008200

Commonly known as: 2002 Olive Street, Texarkana, TX 75501

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust, Security Agreement and Assignment of Leases and Rents, dated 08/22/2024 (the “Deed of Trust”) and recorded in the office of the County Clerk of Bowie County, Texas, recorded on 08/23/2024 as Document No. 2024-00007803 of the Real Property Records of Bowie County, Texas.

Trustor(s):	RYAZ PTAH PROPERTIES LLC, an Arkansas limited liability company	Original Beneficiary:	Velocity Commercial Capital, LLC, a California Limited Liability Company
-------------	---	-----------------------	--

Current Beneficiary:	U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2024-5	Loan Servicer:	PHH Mortgage Services
-------------------------	--	----------------	-----------------------

Current Substituted Trustees:	Christine Wheelless, Kevin Key, Jay Jacobs, Phillip Hawkins, Harriett Fletcher, Sheryl LaMont, Michele Sanders or Cherie Maples
-------------------------------------	--

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, 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 present Beneficiary under the Deed of Trust has elected to conduct a unified foreclosure sale pursuant to the provisions of Texas Business and Commercial Code § 9.604 (a) and to include in the non-judicial foreclosure pursuant to the power of the sale granted by the deed of trust described in this Notice of Trustee's Sale all of the personal property and fixtures described within the loan documents. The present Beneficiary reserves the right to revoke its election as to some or all of said personal property and/or fixtures, or to add additional personal property and/or fixtures to the election herein expressed, at the present Beneficiary's sole election, from time to time and at any time until the consummation of the trustee's sale to be conducted pursuant to the Deed of Trust and Notice of Trustee's Sale. 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 by not limited to (1) the promissory note in the original principal amount of \$240,000.00, executed by RYAZ PTAH PROPERTIES LLC, an Arkansas limited liability company, and payable to the order of Velocity Commercial Capital, LLC, a California Limited Liability Company; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of RYAZ PTAH PROPERTIES LLC, an Arkansas limited liability company. U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2024-5 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.

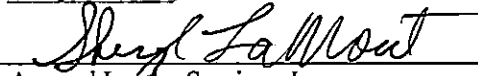
NOTICE TO POTENTIAL BIDDERS: WE REQUIRE CERTIFIED FUNDS AT SALE BY CASHIER'S CHECK(S) PAYABLE DIRECTLY TO "ASSURED LENDER SERVICES, INC." TO AVOID DELAYS IN ISSUING THE FINAL DEED.

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

U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2024-5
2945 Townsgate Road, Ste 110
Westlake Village, CA 91361
Kristopher Saenz
ksaenz@velocitycommercial.com
(818)338-9766

Dated: August 28, 2025

Christine Wheelless, Kevin Key, Jay Jacobs, Phillip Hawkins, Harriett Fletcher,
Sheryl LaMont, Michele Sanders or Cherie Maples



Assured Lender Services, Inc.
111 Pacifica, Suite 140
Irvine, CA 92618
Phone: (714) 508-7373
Fax: (714) 505-3831

AFTER RECORDING, PLEASE RETURN TO:

Assured Lender Services, Inc.
111 Pacifica, Suite 140
Irvine, CA 92618
Attn: Trustee Department

Oct 7, 2025

Notice of Substitute Trustee Sale

FOR RECORD
BOWIE COUNTY, TEXAS
FINA PETTY, COUNTY CLERK

T.S. #: 25-14545

2025 SEP -4 AM 8:23

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: 10/7/2025

Time: The sale will begin no earlier than 11:00 AM or no later than three hours thereafter.
The sale will be completed by no later than 2:00 PM

Place: Bowie County Courthouse in Boston, Texas, at the following location: 710 James Bowie Drive, New Boston, Tx 75570 - at the front entrance of the courthouse in Bowie County, TX 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:

The East One-Half (E 1/2) of Block Lettered "A" of BROWNWOOD SECOND ADDITION, an Addition to the City of Texarkana, Bowie County, Texas, according to the map or plat of record in Volume 329, Page 27 of the Plat Records of Bowie County, Texas, and also a part of Lot Numbered Six (6) of MARY E. WILLS SUBDIVISION, an Addition to the City of Texarkana, Bowie County, Texas, according to the map or plat of record in Volume 40, Page 140, Plat Records of Bowie County, Texas, and the subject tract of land being more particularly described by metes and bounds as follows:

BEGINNING at the Southwest corner of Lot 7, Block 5 of said Brownwood Second Addition, same being West 777.42 feet from the Southeast corner of Lot 3 of the Mary E. Wills Subdivision;

THENCE: North 124.0 feet to the Northeast corner of subject tract, same being in the South right of way line of Oak Hill Road;

THENCE: West along and with the said South right of way line, 87.57 feet to the Northwest corner;

THENCE: South 124.0 feet to the Southwest corner;

THENCE: East 87.57 feet to the PLACE OF BEGINNING and containing 0.2493 of an acre of land, more or less.

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust is dated 3/20/2023 and is recorded in the office of the County Clerk of Bowie County, Texas, under County Clerk's File No 2023-00002741 recorded on 3/22/2023 of the Real Property Records of Bowie County, Texas.

115 OAKHILL RD
TEXARKANA Texas 75501



4851835

T.S. #: 25-14545

Trustor(s):	21 UNLIMITED INVESTMENTS LLC	Original Beneficiary:	Mortgage Electronic Registration Systems, Inc., as nominee for Blue Gate Capital LLC, a Limited Liability Company
Current Beneficiary:	Athene Annuity and Life Company	Loan Servicer:	Planet Home Lending, LLC
Current Substituted Trustees:	Auction.com, Richard Paul Carr Jr, Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Margaret Rosenne Kayl, Sharon Sharp, Michael Turner, Jabria Foy, Heather Golden Rick Snoke, Prestige Default Services, LLC		

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, 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 present Beneficiary under the Deed of Trust has elected to conduct a unified foreclosure sale pursuant to the provisions of Texas Business and Commercial Code § 9.604 (a) and to include in the non-judicial foreclosure pursuant to the power of the sale granted by the deed of trust described in this Notice of Trustee's Sale all of the personal property and fixtures described in the Deed of Trust. The present Beneficiary reserves the right to revoke its election as to some or all of said personal property and/or fixtures, or to add additional personal property and/or fixtures to the election herein expressed, at the present Beneficiary's sole election, from time to time and at any time until the consummation of the trustee's sale to be conducted pursuant to the Deed of Trust and Notice of Trustee's Sale. 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 by not limited to (1) the promissory note in the original principal amount of \$105,700.00, executed by 21 UNLIMITED INVESTMENTS LLC, an Arizona, Limited Liability Company, and payable to the order of Mortgage Electronic Registration Systems, Inc., as nominee for Blue Gate Capital LLC, a Limited Liability Company; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of 21 UNLIMITED INVESTMENTS LLC, an Arizona, Limited Liability Company to 21 UNLIMITED INVESTMENTS LLC. Athene Annuity and Life Company 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.

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

T.S. #: 25-14545

Athene Annuity and Life Company
c/o Planet Home Lending, LLC
321 Research Parkway
Meriden, Connecticut 06450-8301
(855) 884-2250

Dated: _____

Auction.com, Richard Paul Carr Jr, Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Margaret Rosenne Kayl, Sharon Sharp, Michael Turner, Jabria Foy, Heather Golden Rick Snoke, Prestige Default Services, LLC

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

AFTER RECORDING, PLEASE RETURN TO:

Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Attn: Trustee Department

2025 SEP -5 PM 1:14

10-1-2025

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Notice is given that, because, on October 27, 2022, Ginger L. Hollis executed a deed of trust to Richard A. Ramirez as trustee, for the benefit of Leo Griggs, on the real property described here, which is recorded in the Deed of Trust records of Bowie County, Texas, at Instrument Number 2022-00013106, to which reference is made for further details; because the deed of trust authorizes appointment of a substitute trustee by the Lender of the deed of trust, and because, Ginger L. Hollis, has defaulted in payment of the note described in the deed of trust, leaving the amount of \$10,241.74 on this date due and unpaid on it; and because Leo Griggs, the holder, has requested me, the undersigned, to enforce the trust in my capacity as trustee:

Now, therefore, Michael R. Unger, undersigned substitute trustee, gives notice that I will accordingly sell at public auction to the highest bidder, for cash, at the courthouse door of Bowie County, Texas, where the property is located, between the hours of 10:00 a.m. and 4:00 p.m. on the first Tuesday of October 2025, following the date of this notice, after due posting, filing, and service on each debtor of this notice as required by the deed of trust and the law, the following real property described in and subject to the deed of trust:

Lot 1, Block 6, BROWNWOOD THIRD ADDITION to the City of Texarkana, Bowie County, Texas, according to the map or plat of said Addition recorded in Volume 427, Page 34 of the Deed Records of Bowie County, Texas.

SAVE AND EXCEPT all that certain tract or parcel of land situated in the Chancellor Beach Headright Survey, Abstract No. 731, in Bowie County, Texas, and being more particularly described by metes and bounds as follows:

BEGINNING at a 5/8 inch reinforcing steel rod found for corner in the existing East right-of-way line of Belt Road, being the Southwest corner of Lot 1, Block 6 of Brownwood Third Addition to the city of Texarkana, Bowie County, Texas, according to the map or plat of said Addition recorded in Volume 427, Page 34 of the Deed Records of Bowie County, Texas. Said Lot 1 being that same lot or tract conveyed to Royce Lynn Watkins and wife, Sandra K. Watkins and Ruby F. Watson, by deed dated June 9, 1972, and

recorded in Volume 545, Page 745 of the Deed Records of Bowie County, Texas;
THENCE: N 00° 07' 03" W, 105.30 feet with the existing East right-of-way line of Belt Road to a point at the beginning of a curve to the right having a radius of 25.00 feet;

THENCE: Northeasterly along the arc of a curve to the right having a radius of 25.00 feet, through a central angle of 89° 33' 00", for a distance of 39.07 feet to a 5/8 inch reinforcing steel rod found for corner at the end of said curve, said 5/8 inch reinforcing steel rod being in the aforementioned Lot 1, and also being 46-11 feet right of survey centerline of Belt Road, hereinafter to as the "survey centerline" at Survey Centerline Station 12+34.41;

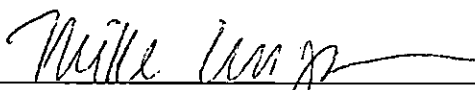
THENCE: S 39° 26' 57" W, 32.86 feet to a 5/8 inch reinforcing steel rod found for corner at an angle point said 5/8 inch reinforcing steel rod being 25.00 feet right of Survey Centerline Station 12+09.26;

THENCE: S 00° 31' 00" E, 105.23 feet to a 1 1/2 inch pipe found for corner in the South boundary line of said Lot 1, said 1 1/2 inch pipe being 25.00 feet right of Survey Centerline Station 11+04.03;

THENCE: S 88° 36' 06" W, 2.33 feet with the South boundary line of said Lot 1 to the POINT OF BEGINNING, and containing 522 square feet of land more or less.

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.

Dated: September 5, 2025.



Michael R. Unger, Substitute Trustee

COPY

October 7, 2025

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 SALE

PURSUANT TO AUTHORITY conferred upon the Trustee by that certain Deed of Trust dated June 18, 2008, executed by LONSONYE R. MARTIN, A SINGLE PERSON, ("Mortgagor") to Michael Gary Orlando, Trustee, for the benefit of VANDERBILT MORTGAGE AND FINANCE, INC. ("Mortgagee"), filed for record under Instrument No. 8967, Official Public Records of Bowie County, Texas, Mortgagee appoints K. Clifford Littlefield or Norma Jean Hesselstine, whose address is listed below, or Christine Wheelless, Kevin Key, Jay Jacobs, Phillip Hawkins, Harriett Fletcher or Sheryl LaMont, whose business address is 14800 Landmark Blvd., Suite 850, Dallas, Texas 75254, under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, default having been made in the covenants of the Deed of Trust, to sell on Tuesday, October 7, 2025, (that being the first Tuesday of the month), at public auction to the highest bidder for cash, at the Bowie County Courthouse at the place designated by the Commissioner's Court for such sales in Bowie County, Texas, (on the steps of the county courthouse or as designated by the County Commissioner), the sale to begin at 11:00 o'clock a.m. or not later than three (3) hours after such time on that date, selling all of the property as an entirety or in such parcels as the Trustee acting may elect the property offered for sale, more particularly described on Exhibit "A" attached hereto and made a part hereof, together with any and all improvements constructed upon, affixed to or located upon the above described real property, including but not limited to a 2008 CMH Pinehurst Manufactured Home, Serial No. CSS009499TXAB.

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.

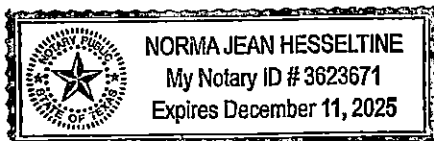
EXECUTED this 5 day of September, 2025.

K. Littlefield
K. CLIFFORD LITTLEFIELD, Mortgagee Attorney
UPTON, MICKITS & HEYMANN, L.L.P.
802 N. Carancahua, Suite 450
Corpus Christi, Texas 78401
Telephone: (361) 884-0612
Facsimile: (361) 884-5291
Email: clittlefield@umhlaw.com

2025 SEP - 8 AM 10:17
BOWIE COUNTY, TEXAS
CLERK

THE STATE OF TEXAS §
COUNTY OF NUECES §

SUBSCRIBED and SWORN TO BEFORE ME, the undersigned Notary Public, by K. CLIFFORD LITTLEFIELD, this 5 day of September, 2025, to certify which witness my hand and official seal.



[Signature]
NOTARY PUBLIC, STATE OF TEXAS

EXHIBIT "A"

All that certain tract or parcel of land being a part of the Nancy Dycus Headright Survey, A-145, Bowie County, Texas and being a part of a 1.48 Acre tract as described in Warranty deed from D. H. Lee and Kirk Patton to Doris Jean Martin dated August 8, 1985, recorded in Volume 779, Page 17 of the Real Property Records of Bowie County, Texas and being more particularly described as follows:

BEGINNING: At a found 1/2' iron pipe for corner at an existing fence corner at the Southeast corner of the above described 1.48 Acre tract of land, same being the West boundary line of a 1.0 Acre tract as described in Warranty Deed to Betty Bush recorded in Volume 1974, Page 245 of the Real Property Records of Bowie County, Texas;

THENCE: N 90° 00' 00" W, with the South boundary line of the above described 1.48 Acre tract, 108.30 feet to a set 5/8" rebar for corner;

THENCE: N 00° 00' 00" E, 200.75 feet to a set 5/8" rebar for corner on the South Right-of-Way line of County Road NO. 1304;

THENCE: N 89° 37' 06" E, with the South Right-of-Way line of County Road No. 1304, 108.30 feet to a set 5/8" rebar for corner in an existing fence line;

THENCE: S 00° 00' 00" E, along an existing fence line, same being the East boundary line of the above described 1.48 Acre tract, same being the West boundary line of a 1.92 Acre tract as described in Warranty deed to Betty Bush recorded in Volume 2200, Page 250 of the Real Property Records of Bowie County, Texas, 201.47 feet to the POINT OF BEGINNING, containing 0.5000 of an Acre of land, more or less.

October 7, 2025

NOTICE OF FORECLOSURE SALE

FILED FOR RECORDING
BOWIE COUNTY, TEXAS
TINA PETTY, COUNTY CLERK

2025 SEP 11 AM 9:46

Notice is hereby given of a public nonjudicial foreclosure sale.

1. Property To Be Sold. The property to be sold is described as follows:

LOT NUMBERED ONE (1) IN BLOCK NUMBERED ELEVEN (11) OF BELL HEIGHTS ADDITION TO THE CITY OF TEXARKANA, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT AS RECORDED IN VOLUME 204, PAGE 70 AND VOLUME 40, PAGE 280 PLAT RECORDS OF BOWIE COUNTY, TEXAS.

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

Date: ~~Tuesday, October 7, 2025~~

Time: The sale shall begin no earlier than 1:00 p.m. or no later than three hours thereafter. The sale shall be completed no later than 4:00 p.m.

Place: The area of the Bowie County Courthouse in New Boston, Texas, designated by the Commissioner's Court pursuant to Section 51.002 of the Texas Property Code as a place where foreclosure sales are to take place.

The Deed of Trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the Deed of Trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. Such reposting or refiling may be after the date originally scheduled for this sale.

3. 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 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.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the date 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. The sale shall not cover any part of the property that has been released of public record from the lien of 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 beneficiary has the right to direct the trustee or substitute trustee to sell the property in one or more parcels and/or sell all or only part of the property.

Pursuant to 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 condition of the property.

Pursuant to the Texas Property Code, the trustee or substitute 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 sale.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. app. Section 501 et seq.) and state law, including section 51.015 Texas Property Code. Assert and

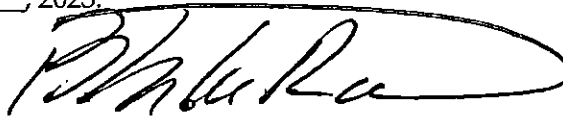
protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces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

4. Type of Sale. The sale is a nonjudicial Deed of Trust lien foreclosure sale being conducted pursuant to the power of sale granted by that one certain Deed of Trust executed by M Cotton Investments dated July 9, 2020, and recorded in Document Number 2020-00006733 of the Official Public Records of Bowie County, Texas.

5. Obligations Secured. The Deed of Trust provides that it secures the payment of the indebtedness and obligations therein described in the original principal amount of \$41,000.00 executed by M Cotton Investments LLC payable to the order of BancorpSouth Bank. Cadence Bank is the current owner and holder of the Obligation and is the beneficiary under the Deed of Trust.

6. Default and Request To Act. Default has occurred under the Deed of Trust, and the beneficiary has requested me, as trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

DATED: September 10, 2025.



Blake Rasner
Substitute Trustee
Haley & Olson, P.C.
100 N. Ritchie Road, Suite 200
Waco, Texas 76712
Telephone: (254) 776-3336
Facsimile: (254) 776-6823
Email: brasner@haleyolso.com

October 7, 2025

BOWIE COUNTY, TEXAS
THA PETTY, COUNTY CLERK

2025 SEP 16 AM 8:18

205 W GREENFIELD DR
WAKE VILLAGE, TX 75501

00000010537959

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: ~~October 07, 2025~~ >

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 11, 2016 and recorded in Document INSTRUMENT NUMBER 2016-3395; AS AFFECTED BY LOAN MODIFICATION AGREEMENT INSTRUMENT NO. 2022-00005253 real property records of BOWIE County, Texas, with ROBERT FRAZIER AND KELLY FRAZIER, HUSBAND AND WIFE, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by ROBERT FRAZIER AND KELLY FRAZIER, HUSBAND AND WIFE, securing the payment of the indebtednesses in the original principal amount of \$117,472.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC. 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. ROCKET MORTGAGE, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o ROCKET MORTGAGE, LLC
635 WOODWARD AVE.
DETROIT, MI 48226



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 BOETICHER, 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: _____

205 W GREENFIELD DR
WAKE VILLAGE, TX 75501

00000010537959

00000010537959

BOWIE



LOT NUMBERED THREE (3) IN BLOCK NUMBERED FOUR (4) OF GREENFIELD ADDITION TO THE CITY OF WAKE VILLAGE, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 415, PAGE 324 OF THE DEED RECORDS OF BOWIE COUNTY, TEXAS.

October 7, 2025

BOWIE COUNTY, TEXAS
CLERK OF COURTS

7100 N RICHLAND DR
TEXARKANA, TX 75503

2025 SEP 16 AM 8:17 00000010522589

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: October 07, 2025

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 May 02, 2014 and recorded in Document INSTRUMENT # 4652, AS AFFECTED BY RE-RECORDED INSTRUMENT # 7059 real property records of BOWIE County, Texas, with SONJA J BLUNDELL AN UNMARRIED PERSON, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), AS BENEFICIARY, AS NOMINEE FOR STATE BANK OF DA KALB., ITS SUCCESSORS AND ASSIGNS, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by SONJA J BLUNDELL AN UNMARRIED PERSON, securing the payment of the indebtednesses in the original principal amount of \$91,836.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. NATIONSTAR MORTGAGE 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. NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
8950 CYPRESS WATERS BLVD.
COPPELL, TX 75019



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 RICHARD PAUL CARR JR , HARRIETT FLETCHER, SHERYL LAMONT, ALLAN JOHNSTON, MARGARET ROSENNE KAYL, SHARON SHARP, MICHAEL TURNER , JABRIA FOY, HEATHER GOLDEN 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: _____

7100 N RICHLAND DR
TEXARKANA, TX 75503

00000010522589

00000010522589

BOWIE

EXHIBIT "A"

LOT NUMBERED ONE (1) OF NORTH RICHLAND ESTATES, A SUBDIVISION OF A CERTAIN 23.57 ACRE TRACT OF LAND IN THE TEXAS AND PACIFIC RAILWAY SURVEY, SECTION NO. 18, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF SAID SUBDIVISION RECORDED IN VOLUME 532, PAGE 775 OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS.

10-7-2025

Revival RE LLC, Noteholder
Ghrist Law Firm PLLC (hereinafter "Attorney")
Sole Family Trust, LLC

BOWIE COUNTY, TEXAS
CLERK OF COUNTY CLERK
2025 SEP 16 PM 1:20

3815 FM 2735, DeKalb, TX 75559
Sent via first class mail and CMRR # 9489 0178 9820 3039 9585 14 on 09.15.2025

Sole Family Trust, LLC

230 NW Napp St, De Kalb, TX 75559
Sent via first class mail and CMRR # 9489 0178 9820 3039 9585 21 on 09.15.2025

NOTICE OF TRUSTEE'S SALE

WHEREAS Sole Family Trust, 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 Bowie County, Texas and is recorded under Clerk's File/Instrument Number 2023-00007052, 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 7th day of October, 2025~~

Time: The sale shall begin no earlier than 11:00 A.M. or no later than three hours thereafter.

Place: The foreclosure sale will be conducted at public venue in the area designated by the Bowie 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:

All that certain 0.242 acre tract of land in the W.L. Browning Survey, A-23, in Bowie County, Texas, being part of Lot 1 of Block 25 of OLD DEKALB ADDITION, according to the plat of same recorded in Volume F, Page 468 of the Probate Records of Bowie County, Texas, being the same tract of land conveyed Bowie County Appraisal District,

Trustee to Larry B. Bachman and Claudia Leger by Deed without Warranty Deed dated March 20, 2019, and recorded in Clerk's File No. 2019-00002739 in the Real Property Records of Bowie County, Texas, said 0.242 acre tract being more particularly described as follows: Note: 1. All Set Iron Rods herein are 5/8" rebar with green cap marked "TX FIRM# 10023000". 2. Bearings and Distances are based upon the Texas State Plans Coordinate System, North Central Zone (4202), 1983 North American Datum. BEGINNING at a 5/8" iron rod set in the intersection of the east right of way line of NW Napp Street and south right of way line of Heritage Lane for the northwest corner of this tract, from which a found capped 1/2" iron rod (4874) bears N 83°23'23" W 0.25 feet and a found 2" angle iron bears S 84°16'56" E 12.91 feet; THENCE: S 83°23'23" E with the south right of way line of said Heritage Lane 145.63 feet to a 5/8" iron rod set for the northwest corner of the called 0.149 acre tract described as "Tract One", and conveyed to Michael Roy Maxon Jr. by Warranty Deed recorded in Clerk's File No. 2019-00003311 in said Real Property Records and northeast corner of this tract, from which a 4" wood fence corner post bears N 80°08'48" W 2.33 feet, a found 1/2" iron rod bears S 79°29'49" E 7.04 feet, and a water meter bears N 354°13' W 8.43 feet; THENCE: S 07°32'50" W generally along a fence and with the west line of said called 0.149 acre tract 74.97 feet to a 5/8" iron rod set for the southwest corner of same in the north line of the tract of land conveyed to Texas Conference Association of Seventh Day Adventists by General Warranty Deed recorded in Clerk's File No. 2019-00005042 in said Real Property Records, and southeast corner of this tract, from which a capped 5/8" iron rod (4874) bears S 83°23'23" E 60.56 feet; THENCE: N 83°23'23" W with the north line of said Seventh Day Adventists tract 136.70 feet to a 5/8" iron rod set for the northwest corner of same in the east right of way line of said NW Napp Street, and southwest corner of this tract, from which a found capped 5/8" iron rod (4874) bears N 83°23'23" W 0.82 feet and a Type I right of way monument found for the southwest corner of said Seventh Day Adventists tract bears S 04°39'08" W, 125.70 feet; THENCE: in a northeasterly direction with the east right of way line of said NW Napp Street and along a curve to the left having a radius of 1472.39 feet, an arc length of 75.36 feet, and chord bearing and distance of N 00°44'23" E 75.35 feet to the POINT OF BEGINNING, containing 0.242 acres of land, more or less.

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.

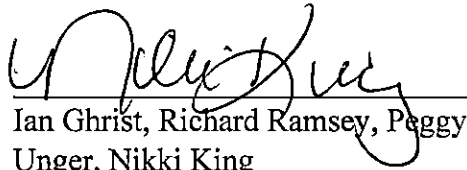
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE 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.

A handwritten signature in black ink, appearing to read "Ian Ghrist", is written over a horizontal line.

Ian Ghrist, Richard Ramsey, Peggy Zurcher, Mike
Unger, Nikki King
Substitute Trustee(s)
4016 Gateway Drive, Suite 130
Colleyville, Texas 76034
Phone: (817) 778-4136