

December 2, 2025

CLERK OF COUNTY RECORDS
BOWIE COUNTY, TEXAS
TINA PETTY, COUNTY CLERK

2025 OCT -2 AM 10: 58

Notice of Substitute Trustee Sale

T.S. #: 23-9005

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: 12/2/2025

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: At the front (north) entrance of the Bowie County Courthouse, OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

Lot Numbered One (1) in Block Numbered Two (2) of Rollingwood Addition to the City of Texarkana, Bowie County, Texas, according to the map or plat as recorded in Volume 329, Page 205, Plat Records of Bowie County, Texas.

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust is dated 5/21/2018 and is recorded in the office of the County Clerk of Bowie County, Texas, under County Clerk's File No 2018-00005489, recorded on 5/29/2018, of the Real Property Records of Bowie County, Texas.

Property Address: 1-SWEETBRUSH AVENUE TEXARKANA Texas 75503

Trustor(s): KEDRIA HENDERSON

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC (MERS) AS BENEFICIARY, AS NOMINEE FOR AMCAP MORTGAGE, LTD DBA GOLD FINANCIAL SERVICES, ITS SUCCESSORS AND ASSIGNS

Current Beneficiary: Planet Home Lending, LLC

Loan Servicer: Planet Home Lending, LLC

Current Substituted Trustees: Auction.com, Meghan Byrne, David Sims, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Sharon St. Pierre, Margaret Rosanne Kayl, Richard Paul Carr Jr., Sharon Sharp, Michael Turner, Jabria Foy, Heather Golden, Rick Snoke, Agency Sales and Posting LLC, 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.

T.S. #: 23-9005

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

Type of sale - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by KEDRIA HENDERSON AN UNMARRIED WOMAN. 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 \$187,049.00, executed by KEDRIA HENDERSON AN UNMARRIED WOMAN, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC (MERS) AS BENEFICIARY, AS NOMINEE FOR AMCAP MORTGAGE, LTD DBA GOLD FINANCIAL SERVICES, ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of KEDRIA HENDERSON AN UNMARRIED WOMAN to KEDRIA HENDERSON. Planet Home Lending, LLC is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

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

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

Planet Home Lending, LLC
321 Research Parkway
Meriden, Connecticut 06450-8301
(855) 884-2250

Dated: October 2, 2025

Auction.com, Meghan Byrne, David Sims, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Sharon St. Pierre, Margaret Rosanne Kayl, Richard Paul Carr Jr., Sharon Sharp, Michael Turner, Jabria Foy, Heather Golden, Rick Snoke, Agency Sales and Posting LLC, 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
Sale Line Information: (866) 539-4173
Website: <https://www.servicelinkauction.com>

T.S. #: 23-9005

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

December 2, 2025

RECORDED IN
BOWIE COUNTY, TEXAS
FINA PETTY, COUNTY CLERK

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE OCT 23 PM 1:17

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.

DEED OF TRUST INFORMATION:

Date: 07/22/2024
Grantor(s): RICHARD MCKINNEY AND SARRAH MCKINNEY, HUSBAND AND WIFE
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS
NOMINEE FOR MORTGAGE SOLUTIONS OF COLORADO, LLC, ITS
SUCCESSORS AND ASSIGNS
Original Principal: \$168,547.00
Recording Information: Instrument 2024-00006962
Property County: Bowie
Property: (See Attached Exhibit "A")
Reported Address: 2020 FM 1840, NEW BOSTON, TX 75570

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Current Mortgagee: MORTGAGE SOLUTIONS OF COLORADO, LLC D/B/A MORTGAGE SOLUTIONS
FINANCIAL
Mortgage Servicer: Mortgage Solutions of Colorado, LLC
Current Beneficiary: MORTGAGE SOLUTIONS OF COLORADO, LLC D/B/A MORTGAGE SOLUTIONS
FINANCIAL
Mortgage Servicer Address: 7450 Campus Dr., Suite 200, Colorado Springs, CO 80920

SALE INFORMATION:

~~Date of Sale: Tuesday, the 2nd day of December, 2025~~

Time of Sale: 10:00 AM or within three hours thereafter.

Place of Sale: AT THE FRONT (NORTH) ENTRANCE OF THE COURTHOUSE in Bowie County,
Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Bowie
County Commissioner's Court, at the area most recently designated by the Bowie County
Commissioner's Court.

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Darla Boettcher, Jackie Perkins, Lisa Bruno, Conrad Wallace, Shawn Schiller, Harriett Fletcher, Sheryl LaMont, Kevin Key, Jay Jacobs, Christine Wheelless, Phillip Hawkins, Auction.com, LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Darla Boettcher, Jackie Perkins, Lisa Bruno, Conrad Wallace, Shawn Schiller, Harriett Fletcher, Sheryl LaMont, Kevin Key, Jay Jacobs, Christine Wheelless, Phillip Hawkins, Auction.com, LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Substitute Trustee(s): Darla Boettcher, Jackie Perkins, Lisa Bruno, Conrad Wallace, Shawn Schiller, Harriett Fletcher, Sheryl LaMont, Kevin Key, Jay Jacobs, Christine Wheelless, Phillip Hawkins, Auction.com, LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

Substitute Trustee Address: 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

Document Prepared by:
Bonial & Associates, P.C.
14841 Dallas Parkway, Suite 350, Dallas, TX 75254
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

Certificate of Posting

I am Sheryl LaMont whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on October 23, 2025 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Bowie County Clerk and caused it to be posted at the location directed by the Bowie County Commissioners Court.

By: 
Sheryl LaMont

Exhibit "A"

BEGINNING AT A 1/2" IRON PIN SET FOR CORNER ON THE NORTH RIGHT-OF-WAY LINE OF F.M. ROAD NO. 1840, THE POINT OF BEGINNING BEING THE SOUTHERLY SOUTHEAST CORNER OF SAID WATSON TRACT AND THE SOUTHWEST CORNER OF A 2.29 ACRE TRACT OF LAND AS CONVEYED TO LETA FOSTER BY WARRANTY DEED RECORDED IN VOLUME 1493, PAGE 192 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS;

THENCE: S 88 DEGREES 04' 54" W, 39.57 FEET WITH THE SOUTHERLY SOUTH LINE OF SAID WATSON TRACT AND THE NORTH RIGHT-OF-WAY LINE OF F.M. ROAD NO. 1840 TO A 5/8" IRON PIN FOUND FOR CORNER AT THE SOUTHERLY SOUTHWEST CORNER OF SAID WATSON TRACT AND THE SOUTHEAST CORNER OF A 4.980 ACRE TRACT OF LAND AS CONVEYED TO TIMOTHY P. PINKERTON BY GENERAL WARRANTY DEED RECORDED AS INSTRUMENT NO. 2015-00001911 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS;

THENCE: N 01 DEGREES 59' 29" W, 636.60 FEET WITH THE SOUTHERLY WEST LINE OF SAID WATSON TRACT AND THE EAST LINE OF SAID PINKERTON TRACT TO A 5/8" IRON PIN FOUND FOR CORNER AT THE NORTHEAST CORNER OF SAID PINKERTON TRACT AND AN INSIDE CORNER OF SAID WATSON TRACT;

THENCE: S 88 DEGREES 16' 29" W, 339.76 FEET WITH A SOUTH LINE OF SAID WATSON TRACT AND THE NORTH LINE OF SAID PINKERTON TRACT TO 1/2" IRON PIN FOUND FOR CORNER AT THE NORTHWEST CORNER OF SAID PINKERTON TRACT AND A SOUTHWEST CORNER OF SAID WATSON TRACT, SAID CORNER ALSO LOCATED ON THE EAST LINE OF A 5.966 ACRE TRACT OF LAND AS CONVEYED TO BARRY W. HENRY BY GENERAL WARRANTY DEED WITH VENDOR'S LIEN IN FAVOR OF THIRD PARTY RECORDED IN VOLUME 5926, PAGE 293 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS;

THENCE: N 02 DEGREES 00' 24" W, 135.57 FEET WITH A WEST LINE OF SAID WATSON TRACT AND THE EAST LINE OF SAID HENRY TRACT TO A FENCE CORNER FOUND FOR CORNER AT THE NORTHEAST CORNER OF SAID HENRY TRACT AND AN INSIDE CORNER OF SAID WATSON TRACT;

THENCE: N 01 DEGREES 57' 50" W, 131.28 FEET WITH THE NORTHERLY WEST LINE OF SAID WATSON TRACT AND EAST LINE OF SAID EITEL TRACT TO A CROSS TIE FOUND FOR CORNER AT THE NORTHWEST CORNER OF SAID WATSON TRACT AND THE SOUTHWEST CORNER OF A 11.144 ACRE TRACT OF LAND AS CONVEYED TO CHARLES PATTON AND WIFE, JANET S. PATTON BY WARRANTY DEED RECORDED IN VOLUME 3839, PAGE 203 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS;

THENCE: N 87 DEGREES 44' 06" E, 1333.32 FEET WITH THE NORTH LINE OF SAID WATSON TRACT AND THE SOUTH LINE OF SAID PATTON TRACT TO A 5/8" IRON PIN FOUND FOR CORNER AT THE NORTHEAST CORNER OF SAID WATSON TRACT AND THE SOUTHEAST CORNER OF SAID PATTON TRACT, SAID CORNER ALSO LOCATED ON THE WEST SIDE OF COUNTY ROAD NO. 4003;

THENCE: S 10 DEGREES 52' 47" W, 40.78 FEET WITH THE EASTERLY LINE OF SAID WATSON TRACT AND ALONG THE WEST SIDE OF SAID COUNTY ROAD TO A 5/8" IRON PIN FOUND FOR CORNER;

THENCE: S 33 DEGREES 49' 10" W, 45.06 FEET WITH THE EASTERLY LINE OF SAID WATSON TRACT AND ALONG THE WEST SIDE OF SAID COUNTY ROAD TO A 5/8" IRON PIN FOUND FOR CORNER;

THENCE: S 64 DEGREES 59' 10" W, 152.57 FEET WITH THE EASTERLY LINE OF SAID WATSON TRACT AND THE WEST SIDE OF SAID COUNTY ROAD TO AN ANGLE POINT FOR CORNER;

THENCE: S 60 DEGREES 30' 43" W, 31.30 FEET WITH THE EASTERLY LINE OF SAID WATSON TRACT AND THE WEST SIDE OF SAID COUNTY ROAD TO AN ANGLE POINT FOR CORNER;

THENCE: S 19 DEGREES 56' 43" W, 39.00 FEET WITH THE EASTERLY LINE OF SAID WATSON TRACT AND THE WEST SIDE OF SAID COUNTY ROAD TO A 5/8" IRON PIN FOUND FOR CORNER ON THE EAST LINE OF A 3.00 ACRE TRACT OF LAND AS CONVEYED TO RICKEY G. GORTNEY AND WIFE, DEBORAH J. GORTNEY, BY GENERAL WARRANTY DEED RECORDED IN VOLUME 3436, PAGE 163 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS;

THENCE: N 02 DEGREES 33' 58" W, 39.69 FEET WITH THE EAST LINE OF SAID GORTNEY TRACT TO A 1/2" IRON PIN FOUND FOR CORNER AT THE NORTHEAST CORNER OF SAME, SAID CORNER BEING AN INSIDE CORNER OF SAID WATSON TRACT;

THENCE: S 88 DEGREES 02' 00" W, 339.95 FEET WITH THE NORTH LINE OF SAID GORTNEY TRACT AND A SOUTH LINE OF SAID WATSON TRACT TO A FENCE CORNER FOR CORNER AT THE NORTHWEST CORNER OF SAID GORTNEY TRACT AND AN INSIDE CORNER OF SAID WATSON TRACT;

THENCE: S 02 DEGREES 07' 31" E, 190.17 FEET WITH THE WEST LINE OF SAID GORTNEY TRACT AND AN EAST LINE OF SAID WATSON TRACT TO A 1/2" IRON PIN FOUND FOR CORNER AT THE NORTHEAST CORNER OF SAID FOSTER TRACT;

THENCE: S 88 DEGREES 12' 04" W, 377.41 FEET WITH NORTH LINE OF SAID FOSTER TRACT AND A SOUTH LINE OF SAID WATSON TRACT TO A 1/2" IRON PIN FOUND FOR CORNER AT THE NORTHWEST CORNER OF SAID FOSTER TRACT AND AN INSIDE CORNER OF SAID WATSON TRACT;

THENCE: S 02 DEGREES 10' 03" E, 577.07 FEET THE WEST LINE OF SAID FOSTER TRACT AND THE SOUTHERLY EAST LINE OF SAID WATSON TRACT TO THE POINT OF BEGINNING AND CONTAINING 7.505 ACRES OF LAND, MORE OR LESS.

Return to: Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

December 2, 2025

RECORDED IN
BOWIE COUNTY, TEXAS
TINA PETTY, COUNTY CLERK

C&M No. 44-25-03587/ FILE NOS

2025 OCT 30 AM 11:17

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 July 25, 2022 and recorded under Clerk's File No. 2022-00009051, in the real property records of Bowie County Texas, with Dominique T Baker, an unmarried person, and Lionel Hampton Jr, an unmarried person as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Guaranteed Rate, Inc., its successors and assigns as Original Mortgagee.

Deed of Trust executed by Dominique T Baker, an unmarried person, and Lionel Hampton Jr, an unmarried person securing payment of the indebtedness in the original principal amount of \$234,343.00 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 Dominique T Baker and Lionel Hampton Jr. PennyMac Loan Services, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. PennyMac Loan Services, LLC is acting as the Mortgage Servicer for the Mortgagee. PennyMac Loan Services, LLC, is representing the Mortgagee, whose address is: 3043 Townsgate Road, Suite 200, Westlake Village, CA 91361.

Legal Description:

FIELD NOTE DESCRIPTION OF A 2.54 ACRE TRACT OF LAND LOCATED IN THE W. L. BROWNING SURVEY, ABSTRACT 23, BOWIE COUNTY, TEXAS, BEING THAT TRACT OF LAND DESCRIBED IN WARRANTY DEED FROM DORIS J WHITE TO AMOS KROFF, DEED DATED FEBRUARY 12, 2021, RECORDED IN INSTRUMENT NUMBER 2021-1963, REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS. SAID 2.54 ACRE TRACT DESCRIBED MORE FULLY BY METES AND BOUNDS AS FOLLOWS AND BEING MORE PARTICULARLY DESCRIBED BY EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES

SALE INFORMATION

Date of Sale: 12/02/2025

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

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:

Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Executed on October 28, 2025.

/s/ Will Morphis SBOT No. 24131905, 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. 44-25-03587

EXHIBIT "A"

Field Note Description of a 2.54 acre tract of land located in the W. L. BROWNING SURVEY, Abstract 23, Bowie County, Texas, being that tract of land described in Warranty Deed from Doris J White to Amos Kropf, Deed dated February 12, 2021, recorded in Instrument Number 2021-1963, Real Property Records of Bowie County, Texas. Said 2.54 acre tract described more fully by metes and bounds as follows:

BEGINNING at a 60D nail (N:7251148.56, E:3152165.77) in the South right of way of East Browning Street for the Northwest corner of this tract and the Northwest corner of said Amos Kropf tract;

THENCE South 68°13'19" EAST 142.50 feet to a 1/2" reinf bar set in the South right of way of East Browning Street for the Northeast corner of this tract;

THENCE South 24°25'14" West 182.63 feet to a 1/2" reinf bar set for a corner of this tract;

THENCE South 66°16'33" East 134.28 feet to a 1/2" reinf bar set for the Eastern most Northeast corner of this tract;

THENCE South 23°47'48" West 304.89 feet to a 1/2" reinf bar set for the Southeast corner of this tract;

THENCE North 66°16'33" West 280.34 feet to a 1/2" reinf bar set for the Southwest corner of this tract;

THENCE North 24°27'57" East 482.70 feet to the PLACE OF BEGINNING.

BEARINGS AND DISTANCES shown are based on GPS Observations and conform to the "Texas Coordinate System" Texas North Central Zone, North American Datum of 1983.

December 2, 2025

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

2025 OCT 30 AM 11:17

Notice of Substitute Trustee Sale

T.S. #: 25-16205

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: 12/2/2025

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:

Lot Numbered Seven (7) in Block Numbered Four (4) of Norton Copper Ridge Addition, a subdivision of a part of the M.H. Janes Headright Survey, Abstract No. 305, Bowie County, Texas, according to the map or plat of subdivision recorded in Volume 5090, Page 7 of the Real Property Records of Bowie County, Texas.

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust is dated 7/31/2019 and is recorded in the office of the County Clerk of Bowie County, Texas, under County Clerk's File No 2019-00008194, recorded on 8/6/2019, The subject Deed of Trust was modified by Loan Modification recorded on 11/12/2021 as Instrument No. 2021-00013726 of the Real Property Records of Bowie County, Texas.

Property Address: 6 IRONGATE DRIVE TEXARKANA, TX 75503

Trustor(s):	SEAN E HARVEY AND ASHLEY F HARVEY	Original Beneficiary:	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR LEGACY TEXAS BANK ITS SUCCESSORS AND ASSIGNS
--------------------	--	------------------------------	---

Current Beneficiary:	U.S. Bank Trust National Association, as Trustee of LB-Igloo Series IV Trust	Loan Servicer:	SN Servicing Corporation
-----------------------------	---	-----------------------	---------------------------------

Current Substituted Trustees:	Auction.com, Meghan Byrne, David Sims, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Sharon St. Pierre, Margaret Rosanne Kayl, Richard Paul Carr Jr., Sharon Sharp, Michael Turner, Jabria Foy, Heather Golden, Rick Snoke, Agency Sales and Posting LLC, 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.



4856955

T.S. #: 25-16205

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

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

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$216,000.00, executed by SEAN E HARVEY AND ASHLEY F HARVEY, HUSBAND AND WIFE, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR LEGACY TEXAS BANK ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of SEAN E HARVEY AND ASHLEY F HARVEY, HUSBAND AND WIFE to SEAN E HARVEY AND ASHLEY F HARVEY. U.S. Bank Trust National Association, as Trustee of LB-Igloo Series IV Trust is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

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

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

U.S. Bank Trust National Association, as Trustee of LB-Igloo Series IV Trust
c/o SN Servicing Corporation
323 5th Street
Eureka, CA 95501
800-603-0836

T.S. #: 25-16205

Dated: _____

Auction.com, Meghan Byrne, David Sims, Harriett Fletcher, Ronnie Hubbard,
Sheryl LaMont, Sharon St. Pierre, Margaret Rosanne Kayl, Richard Paul Carr Jr.,
Sharon Sharp, Michael Turner, Jabria Foy, Heather Golden, Rick Snoke, Agency
Sales and Posting LLC, 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

December 2, 2025

BOWIE COUNTY, TEXAS
JINA PETTY, COUNTY CLERK

NOTICE OF FORECLOSURE SALE

2025 OCT 30 AM 11:17

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 ONE (1) OF THE GROVE AT UNIVERSITY AMENDED PLAT, A SUBDIVISION OF A PART OF THE GEORGE BRINLEE HEADRIGHT SURVEY, ABSTRACT NO. 18, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 6094, PAGE 283 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 04/16/2021 and recorded in Document 2021-00004733 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: 12/02/2025

Time: 10:00 AM

Place:

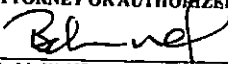
Bowie County, Texas at the following location: THE FRONT (NORTH) ENTRANCE OF THE BOWIE COUNTY COURTHOUSE IN NEW BOSTON, TEXAS OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

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 STEPHEN O'CONNOR AND KATHLEEN CHAN, provides that it secures the payment of the indebtedness in the original principal amount of \$172,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. MSR Asset Vehicle LLC is the current mortgagee of the note and deed of trust and PHH MORTGAGE CORPORATION is mortgage servicer. A servicing agreement between the mortgagee, whose address is MSR Asset Vehicle LLC c/o PHH MORTGAGE CORPORATION, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409 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.auction.com or (800) 280-2832

Certificate of Posting

I am _____ 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 _____ 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.



December 2, 2025

TS#: 25-010432

LOAN TYPE: Conventional

CLERK OF COURTS, TEXAS
BOWIE COUNTY CLERK

2025 OCT 30 PM 1:10

NOTICE OF TRUSTEE'S 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 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. *Property to Be Sold.* The property to be sold is described as follows:

All that certain lot, tract or parcel of land lying and situated in the W. L. Browning Headright Survey, Abstract 23, Bowie County, Texas, being all of that certain tract of land described as 1.0000 acre in the deed from Shawna Engle, et al, to Blue Marlin Investment Properties, LLC, dated January 31, 2023, recorded in Document No. 2023-00000978 of the Real Property Records of Bowie County, Texas, and being more particularly described by metes and bounds as follows:

BEGINNING at a 5/8 inch steel rod found for a corner, capped RPLS 4874 (control monument), lying in the North right-of-way line of Farm-to-Market Road 44 (FM 44), the Southwest corner of the said 1.0000 acre tract, an outside ell of that certain tract of land described as Tract No. 3, with 39.8325 acres in the deed from Cleo Shelby, to Patricia Cleo Shelby, trustee of the Cleo Shelby Living Trust, dated January 23, 2020, recorded in Document No. 2020-00000964 of the Real Property Records of Bowie County, Texas;

THENCE North 10 degrees 55 minutes 12 seconds West (basis of bearings) a distance of 288.63 feet along the West line of the said 1.0000 acre tract and the East line of the said 39.8325 acre tract to a 5/8 inch steel rod found for a corner, capped RPLS 4874 (control monument), the Northwest corner of the said 1.0000 acre tract, an inside ell corner of the said 39.8325 acre tract;

THENCE North 74 degrees 33 minutes 43 seconds East a distance of 138.88 feet along the North line of the said 1.0000 acre tract and the South line of the said 39.8325 acre tract to a 5/8 inch steel rod found for a corner, capped RPLS 4874, the Northeast corner of the said 1.0000 acre tract, an inside ellcorner of the said 39.8325 acre tract:

THENCE South 15 degrees 52 minutes 02 seconds East a distance of 287.79 feet along the East line of the said 1.0000 acre tract and the West line of the said 39.8325 acre tract to a 5/8 inch steel rod found for a corner, capped RPLS 4874, lying in the North right-of-way line of the said FM 44, the Southeast corner of the said 1.0000 acre tract, an outside ell corner of the said 39.8325 acre tract;

[illegible][illegible][illegible][illegible]

1. The first step is to identify the problem. In this case, the problem is that the system is not working properly.

1. The first step in the process is to identify the problem or issue that needs to be addressed. This involves gathering information and understanding the context of the problem.

[illegible]

THENCE South 74 degrees 34 minutes 45 seconds West a distance of 163.77 feet along the North rightof-way line of the said FM 44 and the South line of the said 1.0000 acre tract to the point of beginning and containing 1.000 acres of land, at the time of this survey.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the deed of trust recorded on **06/09/2023** as instrument **2023-00005408**, of the real property records of **BOWIE County, TX**.

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

Dated: **12/02/2025**

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

Place **THE FRONT (NORTH) ENTRANCE OF THE BOWIE COUNTY COURTHOUSE IN NEW BOSTON, TX OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE** or an area designated by the County Commissioners Court

The Deed of Trust permits the Mortgagee 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. The reposting or refileing may be after the date originally scheduled for this sale.

4. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the 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 day the property is sold.

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

5. Type of Sale. The sale is a non-judicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust executed by

CATESSA M PERRY JOINED HEREIN PRO FORMA BY HER SPOUSE, EDDIE PICKARD

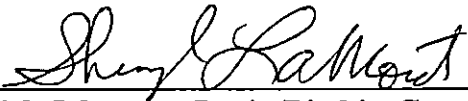
6. Obligations Secured. The Deed of Trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to (a) the promissory note in the original principal amount of **\$117,600.00**, and payable to the order of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS NOMINEE FOR GUARANTEED RATE, INC.**; (b) all renewals and extensions of the note, if applicable; (c) any and all present and future indebtednesses owed to **LAKEVIEW LOAN SERVICING, LLC** who is the current owner and holder of the "Obligations" and is the current Mortgagee under the Deed of Trust.

Mortgage Servicing Information. ServiceMac, LLC, is acting as the Mortgage Servicer for **LAKEVIEW LOAN SERVICING, LLC**, who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. ServiceMac, LLC, as Mortgage Servicer, is representing the Mortgagee whose address is: **LAKEVIEW LOAN SERVICING, LLC C/O ServiceMac, LLC, 9726 Old Bailes Road, Suite 200, Indian Land, SC 29707.**

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

7. Default and Request to Act. Default has occurred under the Deed of Trust, and the Mortgagee has requested me, as **Kirk Schwartz, Justin Ritchie, Carson Emmons, America West Lender Services (AWEST), DeeAnn Gregory, Christine Wheelless, Kevin Key, Jay Jacobs, Phillip Hawkins, Harriett Fletcher or Sheryl LaMontto** conduct this sale. Notice is given that before the sale the Mortgagee may appoint another person substitute trustee to conduct the sale.

Date: October 30, 2025



**Kirk Schwartz, Justin Ritchie, Carson Emmons, America West Lender Services (AWEST),
DeeAnn Gregory, Christine Wheelless, Kevin Key, Jay Jacobs, Phillip Hawkins, Harriett
Fletcher or Sheryl LaMont
C/O America West Lender Services
5404 Cypress Center Drive, Suite 300
Tampa, FL 33609
844-693-4761
Fax: 877-317-0475**

December 2, 2025

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

BOWIE COUNTY, TEXAS
PUBLIC CLERK

2025 NOV -6 PM 2: 52

STATE OF TEXAS §
COUNTY OF BOWIE §

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by that one certain Deed of Trust dated October 6, 2023, and recorded as Instrument No. 2023-00010051, Official Public Records, Bowie County, Texas (the "Deed of Trust"), Beauty by Design Academy of Texarkana LLC, a Texas limited liability company ("Grantor") conveyed to Charles Kent Eastman ("Trustee"), for the benefit of Simmons Bank ("Beneficiary"), the real property situated in Bowie County, Texas, as more particularly described on Exhibit "A" attached hereto and incorporated herein for all purposes (the "Property"), to secure the payment of that one certain Promissory Note dated October 6, 2023, in the original principal amount of \$156,000.00, executed by Grantor and made payable to the order of Beneficiary (the "Note"); and

WHEREAS, default occurred under the terms of the Note and the Deed of Trust; and

WHEREAS, demand for payment of all amounts owed under the Note and the Deed of Trust was made, and all required notices have been given, all in accordance with the Note, the Deed of Trust and applicable law; and

WHEREAS, the indebtedness evidenced by the Note and secured by the Deed of Trust is now wholly due and payable; and

WHEREAS, the outstanding balance due under the Note and the Deed of Trust has not been paid; and

WHEREAS, Charles Kent Eastman, Trustee in the aforesaid Deed of Trust, was removed as Trustee, and the undersigned or Lee F. Christie or Jeremy L. Harmon or Dan A. White or Michael L. Atchley or Jon M. Kelly or Matthew T. Taplett were appointed as Substitute Trustee in the place and stead of the said Trustee, said removal and appointment being in the manner authorized by the Deed of Trust; and

WHEREAS, Beneficiary, the current owner and holder of said indebtedness and the current beneficiary under the Deed of Trust, has requested the undersigned or Lee F. Christie or Jeremy L. Harmon or Dan A. White or Michael L. Atchley or Jon M. Kelly or Matthew T. Taplett, as acting Substitute Trustee, to sell the Property to satisfy the indebtedness.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on ~~Tuesday, the 2nd day of~~ December, 2025, between the hours of 10:00 A.M. and 4:00 P.M., the undersigned or Lee F. Christie or Jeremy L. Harmon or Dan A. White or Michael L. Atchley or Jon M. Kelly or Matthew T. Taplett will sell the Property at public auction at the front (north) entrance of the Bowie County Courthouse located at 710 James Bowie Drive, New Boston, Texas 75570, or in the area designated by the Bowie County Commissioners Court, if different, to the highest bidder for cash, subject to

the right of Beneficiary to have its bid credited to the Note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale. Said sale will begin no earlier than 10:00 A.M. and no later than three hours after that time.

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.

The Sender of this notice and his contact information is as follows:

Jacob W. Varley, Esq.
Pope, Hardwicke, Christie, Schell, Kelly & Taplett, L.L.P.
500 W. 7th Street, Suite 600
Fort Worth, Texas 76102
(817) 332-3245

WITNESS MY HAND this 3rd day of November 2025.

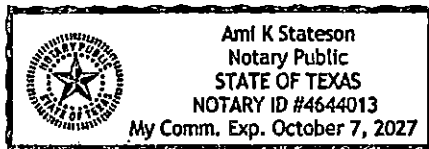
SUBSTITUTE TRUSTEE:



Jacob W. Varley

STATE OF TEXAS §
 §
COUNTY OF TARRANT §

This instrument was acknowledged before me on the 3rd day of November 2025, by Jacob W. Varley, Substitute Trustee, who acknowledged to me that he executed the same for the purposes and consideration therein expressed, and in the capacity therein stated.





Notary Public for the State of Texas

**NAME, ADDRESS AND TELEPHONE
NUMBER OF MORTGAGEE:**

Simmons Bank
c/o Mr. Sean Thornton
3111 M.L.K. JR. Blvd.
Fayetteville, AR 72701
(479) 725-2952

**NAME, ADDRESS AND TELEPHONE
NUMBER OF SUBSTITUTE TRUSTEE:**

Jacob W. Varley
Lee F. Christie
Michael L. Atchley
Jeremy L. Harmon
Dan A. White
Jon M. Kelly
Matthew T. Taplett
Pope, Hardwicke, Christie, Schell,
Kelly & Taplett, L.L.P.
500 W. 7th Street, Suite 600
Fort Worth, TX 76102
(817) 332-3245

EXHIBIT "A"

Lots 1, 2, 3, 4, 5, and 6 in Block 18 of Rochelle Addition to the City of Texarkana, Bowie County, Texas, according to the plat recorded in Volume 40, Page 23 of the Plat Records of Bowie County, Texas

December 2, 2025

RECORDED IN
BOWIE COUNTY, TEXAS
JINA PETTY, COUNTY CLERK

NOTICE OF FORECLOSURE SALE 2025 NOV -6 PM 1:18

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

LOT NUMBERED ELEVEN (11), IN BLOCK NUMBERED ONE (1) OF REPLAT ARNOLD LANE SUBDIVISION, A SUBDIVISION OF A PART OF THE M.H. JAMES HEADRIGHT SURVEY, A-305, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF SAID SUBDIVISION RECORDED IN VOLUME 3329, PAGE 43 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 08/27/2024 and recorded in Document 2024-00008240 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: 12/02/2025

Time: 11:00 AM

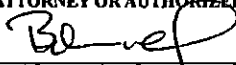
Place: Bowie County, Texas at the following location: THE FRONT (NORTH) ENTRANCE OF THE BOWIE COUNTY COURTHOUSE IN NEW BOSTON, TEXAS OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

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 WILLIAM HILL, III, provides that it secures the payment of the indebtedness in the original principal amount of \$304,280.00, 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 & Mahn, 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: servicelinkauction.com/texas or (866) 539-4173

Certificate of Posting

I am Sharon Sharpe 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 11-6-2025 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.



December 2, 2025

Vylla Solutions, LLC
P.O. Box 3309
Anaheim, California 92803
For Sale Information: (888) 313-1969
For Reinstatement Requests: 1-866-874-5860
Pay Off Requests: 1-800-561-4567
TS#: 25-37383

RECORDED
BOWIE COUNTY, TEXAS
FINA PETTY, COUNTY CLERK

2025 NOV -6 PM 1:18

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 6/14/2024, Michael Ray Adkins, an unmarried man, joined herein by Co-Owner, Cheyenne Tenny, an unmarried woman, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Allan B. Polunsky, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Equity Prime Mortgage LLC, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$599,000.00, payable to the order of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Equity Prime Mortgage LLC, which Deed of Trust is Recorded on 6/18/2024 as Volume 2024-00005616, Book, Page, in Bowie County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including, but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

Lot 3, Block 2 of the Akin Oak Estates Phase Three, a subdivision of a part of the Ashley McKinney Headright survey, abstract no. 366, of the plat records recorded in instrument no. 2022-00010244, Bowie County, Texas.

Commonly known as: **1477 AKIN RD TEXARKANA, TX 75503**

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Richard Paul Carr Jr, Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Margaret Rosenne Kayl, Sharon Sharp, Michael Turner, Jabria Foy, Heather Golden, Kara Riley, Auction.com, LLC, Agency Sales and Posting LLC, Xome Inc., Tejas Corporate Services LLC, Dustin George** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Carrington Mortgage Services, LLC whose address is 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806 is acting as the mortgage servicer for **Equity Prime Mortgage LLC**, which is the mortgagee of the Note and Deed of Trust or mortgage and the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on **1/6/2026 at 11:00 AM**, or no later than three (3) hours after such time, in **Bowie County, Texas**, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **The front (North) entrance of the Courthouse**

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied.



4857513

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney.

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.

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.

WITNESS, my hand this 11/5/2025

WITNESS, my hand this 11-6-2025

Grecia Moreno

By: Grecia Moreno, Trustee Sale Specialist
Vylla Solutions, LLC as
authorized agent for Mortgagee or Mortgage
Servicer
1600 South Douglass Road, Suite 140
Anaheim, CA 92806

Sharon Sharp

By: Substitute Trustee(s)
Richard Paul Carr Jr, Harriett Fletcher, Sheryl
LaMont, Sharon St. Pierre, Margaret Rosenne
Kayl, Sharon Sharp, Michael Turner, Jabria Foy,
Heather Golden, Kara Riley
,Auction.com, LLC, Agency Sales and Posting
LLC, Xome Inc., Tejas Corporate Services LLC,
Dustin George
C/O Vylla Solutions, LLC
1600 South Douglass Road, Suite 140
Anaheim, CA 92806

December 2, 2025

FOR RECORD IN
BOWIE COUNTY, TEXAS
FINA PETTY, COUNTY CLERK

2025 NOV - 7 AM 9:41
NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, the undersigned Substitute Trustee has been appointed by Hancock Whitney Bank, successor by merger to MidSouth Bank, N.A., the beneficiary under that certain Homestead Lien Contract and Deed of Trust ("Deed of Trust") dated October 24, 2017, executed by John Alvin Brown and Brenda Joyce Brown, and filed for record in the Office of the County Clerk of Bowie County, Texas, under Clerk's File No. 2017-12583; and

WHEREAS, the note owned and held by Hancock Whitney Bank, successor by merger to MidSouth Bank, N.A., is now in default and the note is secured by the above described Deed of Trust;

NOW, THEREFORE, Josh M. Harrison or Jim Mills or Susan Mills or George Hawthorne or Christy Smith or Renee McCoart or Ken Autrey or Ed Henderson or Andrew Mills-Middlebrook, or another duly appointed Substitute Trustee, will, as Substitute Trustee under the Deed of Trust, in order to satisfy the indebtedness secured thereby, and at the request of the holder of the indebtedness, default having been made in the payment thereof, sell on the 2nd day of December, 2025, at public auction to the highest bidder for cash, in the area for such public sales of real property, located at the front (North) entrance of the Bowie County Courthouse in New Boston, Texas, in the area designated by the Bowie County Commissioners' Court, or at such other location as may be designated by the Bowie County Commissioners' Court, between the hours of 10:00 o'clock a.m. and 1:00 o'clock p.m. on that day, the following described property, to-wit:

That real property and improvements, commonly known as 3940 Trexler Road, Texarkana, Texas 75501, and more particularly described by metes and bounds in the Exhibit attached to the Deed of Trust.

WITNESS MY HAND on this 6th day of November, 2025.



Josh M. Harrison, Substitute Trustee
Goodwin & Harrison
P.O. Box 8278
The Woodlands, Texas 77387-8278
(281) 363-3136
Email: josh@goodwin-harrison.com

EXHIBIT:

ALL THAT CERTAIN TRACT OR PARCEL OF LAND SITUATED IN AND BEING A PART OF LOTS NUMBERED SEVEN (7) AND EIGHTEEN (18) OF THE KROUSE SUBDIVISION OF THE PAYNE LANDS AND BEING PART OF THE JOHN JACKSON HEADRIGHT SURVEY, ABSTRACT NO A-313, AND THE HOWARD ETHERIDGE HEADRIGHT SURVEY, ABSTRACT NO A-181, BOTH IN BOWIE COUNTY, TEXAS, AND BEING THE NORTH PART OF THAT CERTAIN 17.32 ACRE TRACT AS DESCRIBED IN WARRANTY DEED FROM E.L. JAGGERS AND WIFE, CLARENCE JAGGERS TO JOHN ALVIN BROWN AND WIFE, BRENDA JOYCE BROWN DATED DECEMBER 22, 1972, RECORDED IN VOLUME 554, PAGE 105 OF THE DEED RECORDS OF BOWIE COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A FOUND 1/2" REBAR FOR CORNER AT AN EXISTING FENCE CORNER ON THE SOUTH BOUNDARY LINE OF THE ABOVE DESCRIBED 17.32 ACRE TRACT, SAME BEING THE NORTHWEST CORNER OF A 56.5 ACRE TRACT (TRACT NO. 2) AS DESCRIBED IN THE NORTHWEST CORNER OF A 56.5 ACRE TRACT (TRACT NO. 2) AS DESCRIBED IN WARRANTY DEED TO RLV. ANDERSON RECORDED IN VOLUME 210, PAGE 16 OF THE DEED RECORDS OF BOWIE COUNTY, TEXAS, SAME BEING THE NORTHEAST CORNER OF A 3.15 ACRE TRACT AS DESCRIBED IN WARRANTY DEED TO CLRTIS AND DEBBIE BOWMAN RECORDED IN VOLUME 508, PAGE 190 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS;

THENCE S 89 DEG 53' 19" W, ALONG AN EXISTING FENCE LINE, SAME BEING THE SOUTH BOUNDARY LINE OF THE ABOVE DESCRIBED 17.32 ACRE TRACT, SAME BEING THE NORTH BOUNDARY LINE OF THE ABOVE DESCRIBED 1.15 ACRE TRACT, 392.74 FEET TO A SET 5/8" REBAR WITH PLASTIC CAP (STAMPED R.P.L.S. 4874 TYPICAL) FOR CORNER AT AN EXISTING FENCE CORNER ON THE EAST RIGHT-OF-WAY LINE OF COUNTY ROAD NO. 1316 (THEXLER ROAD);

THENCE N 00 30' 12" W, ALONG AN EXISTING FENCE LINE, SAME BEING THE EAST RIGHT-OF-WAY LINE OF COUNTY ROAD NO. 1316, 111.19 FEET TO A SET 5/8" REBAR WITH PLASTIC CAP FOR CORNER IN AN EXISTING FENCE LINE;

THENCE N 89 DEG 53' 19" E, 617.41 FEET TO A SET 5/8" REBAR WITH PLASTIC CAP FOR CORNER;

THENCE S 00 DEG 30' 12" E, 288.33 FEET TO A SET 5/8" REBAR WITH PLASTIC CAP FOR CORNER ON THE SOUTH BOUNDARY LINE OF THE ABOVE DESCRIBED 17.32 ACRE TRACT;

THENCE S 89 DEG 00' 20" W, WITH THE SOUTH BOUNDARY LINE OF THE ABOVE DESCRIBED 17.32 ACRE TRACT, SAME BEING THE NORTH BOUNDARY LINE OF THE ABOVE DESCRIBED 56.5 ACRE TRACT, 224.67 FEET TO THE POINT OF BEGINNING, CONTAINING 1.0000 ACRES OF LAND, MORE OR LESS, WITH 0.1727 OF AN ACRE BEING IN THE JOHN JACKSON HEADRIGHT SURVEY AND WITH 2.8273 ACRES BEING IN THE HOWARD ETHERIDGE HEADRIGHT SURVEY, BOTH IN BOWIE COUNTY, TEXAS.

TAX ID# 30088

Filed For Record In:
Bowie County, Texas
Tina Pettit
County Clerk
On: Nov 10, 2017 at 02:22P

December 2, 2025

BOWIE COUNTY, TEXAS
JINA PELTY, COUNTY CLERK

2025 NOV 10 AM 10:24

Notice of Substitute Trustee Sale

T.S. #: 25-16609

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: **12/2/2025**
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:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A"

Instrument to be Foreclosed -- The instrument to be foreclosed is the Deed of Trust is dated 12/17/2012 and is recorded in the office of the County Clerk of Bowie County, Texas, under County Clerk's File No 15934, recorded on 12/27/2012, in Book 6359, Page 334, of the Real Property Records of Bowie County, Texas.
Property Address: 2740 US HIGHWAY 259 N DE KALB, TEXAS 75559

Trustor(s):	DOLLIE HOFFMAN	Original Beneficiary:	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR URBAN FINANCIAL GROUP, INC., ITS SUCCESSORS AND ASSIGNS
-------------	-----------------------	-----------------------	--

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

Current Substituted Trustees:	Auction.com, LLC, Meghan Byrne, David Sims, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Sharon St. Pierre, Margaret Rosanne Kayl, Richard Paul Carr Jr., Sharon Sharp, Michael Turner, Jabria Foy, Heather Golden, Rick Snoke, Agency Sales and Posting LLC, 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.

Resovie Trustee

T.S. #: 25-16609

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

Type of sale - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by DOLLIE HOFFMAN, AN UNMARRIED WOMAN. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$97,500.00, executed by DOLLIE HOFFMAN, AN UNMARRIED WOMAN, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR URBAN FINANCIAL GROUP, INC., ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of DOLLIE HOFFMAN, AN UNMARRIED WOMAN to DOLLIE HOFFMAN. GITSIT Solutions, LLC, not in its individual capacity but solely in its capacity as Separate Trustee of GV Trust 2025-1 is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

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

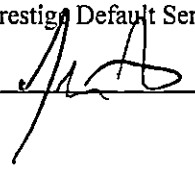
Questions concerning the sale may be directed to the undersigned or to the beneficiary:

GITSIT Solutions, LLC, not in its individual capacity but solely in its capacity as Separate Trustee of GV Trust 2025-1 c/o GITSIT Solutions, LLC
333 S. Anita Drive, Suite 400,
Orange, CA 92868
888) 566-3287

T.S. #: 25-16609

Dated: November 10, 2025

Auction.com, LLC, Meghan Byrne, David Sims, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Sharon St. Pierre, Margaret Rosanne Kayl, Richard Paul Carr Jr., Sharon Sharp, Michael Turner, Jabria Foy, Heather Golden, Rick Snoke, Agency Sales and Posting LLC, 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

Exhibit "A"

LEGAL DESCRIPTION:

ALL THAT CERTAIN TRACT OR PARCEL OF LAND BEING A PART OF THE G.F. SON HEADRIGHT SURVEY, A-868, BOWIE COUNTY, TEXAS AND BEING A PART OF A 26.0 ACRE TRACT AS DESCRIBED IN WARRANTY DEED FROM DOLLIE HOFFMAN AND VIRGIL DEAN BROWN, JR. TO DOLLIE HOFFMAN DATED JULY 18, 2011, RECORDED IN VOLUME 6072, PAGE 227 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING: AT A FOUND 1" STEEL PIPE FOR CORNER AT AN EXISTING FENCE CORNER ON THE E RIGHT-OF-WAY LINE OF U.S. HIGHWAY NO. 259 AT THE NW CORNER OF THE ABOVE DESCRIBED 26.0 ACRE TRACT OF LAND;

THENCE: S 13°23'47" E, WITH THE W BOUNDARY LINE OF THE ABOVE DESCRIBED 26.0 ACRE TRACT, SAME BEING THE E RIGHT-OF-WAY LINE OF U.S. HIGHWAY NO. 259, 155.42' TO A SET 5/8" REBAR WITH PLASTIC CAP (STAMPED R.P.L.S. 4874 TYPICAL) FOR CORNER AND BEING THE POINT OF BEGINNING FOR THE HEREIN DESCRIBED TRACT OF LAND;

THENCE: S 13°23'47" E, WITH THE W BOUNDARY LINE OF THE ABOVE DESCRIBED 26.0 ACRE TRACT, SAME BEING THE E RIGHT-OF-WAY LINE OF U.S. HIGHWAY NO. 259, 31.15' TO A SET 5/8" REBAR WITH PLASTIC CAP FOR CORNER;

THENCE: S 87°46'46" E, 72.24' TO A SET 5/8" REBAR WITH PLASTIC CAP FOR CORNER;

THENCE: S 13°23'47" E, 229.31' TO A SET 5/8" REBAR WITH PLASTIC CAP FOR CORNER ON THE S BOUNDARY LINE OF THE ABOVE DESCRIBED 26.0 ACRE TRACT;

THENCE: N 88°19'20" E, WITH THE S BOUNDARY LINE OF THE ABOVE DESCRIBED 26.0 ACRE TRACT, SAME BEING THE N BOUNDARY LINE OF A 0.5 ACRE TRACT (TRACT NO. 2) AND A 4.56 ACRE TRACT (TRACT NO. 1) AS DESCRIBED IN WARRANTY DEED TO JACKIE LYNN PITCOCK RECORDED IN VOLUME 5262, PAGE 277 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS, 192.35' TO A SET 5/8" REBAR WITH PLASTIC CAP FOR CORNER;

THENCE: N 13°23'47" W, 193.96' TO A SET 5/8" REBAR WITH PLASTIC CAP FOR CORNER IN AN EXISTING FENCE LINE;

THENCE: S 77°55'08" W, ALONG AN EXISTING FENCE LINE, 97.59' TO A SET 5/8" REBAR WITH PLASTIC CAP FOR CORNER AT AN EXISTING FENCE CORNER;

THENCE: N 13°23'47" W, 77.93' TO A SET 5/8" REBAR WITH PLASTIC CAP FOR CORNER IN AN EXISTING FENCE LINE;

THENCE: N 87°46'46" W, ALONG AN EXISTING FENCE LINE, 166.49' TO THE POINT OF BEGINNING, CONTAINING 1.0000 ACRE OF LAND, MORE OR LESS.

BASIS OF BEARINGS: BEARINGS ARE BASED ON GEODETIC NORTH AS MEASURED USING GPS (GLOBAL POSITIONING SYSTEM) ON OCTOBER 16, 2012, OPERATING WITHIN THE PARAMETERS OF WGS-84.

December 2, 2025

Firm File No. CBXS25071

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

BOWIE COUNTY, TEXAS
PUBLIC PROPERTY, COUNTY CLERK

2025 NOV 10 AM 10:24

STATE OF TEXAS

§

COUNTY OF BOWIE

§

§

DEED OF TRUST:

Date: December 14, 2006
Grantor: David A. George and Jean George
Original Beneficiary: BancorpSouth Bank
Trustee: Rodger Thomason
Recording Info: Clerk's File No. 18585 of the Real Property Records of Bowie County, Texas

CURRENT BENEFICIARY: Cadence Bank f/k/a BancorpSouth Bank

SUBSTITUTE TRUSTEE: Cade Mayo and/or Harriett Fletcher and/or Sheryl LaMont and/or David Garvin and/or Heather Golden and/or Jabria Foy and/or Kara Riley and/or Debbie Atkins and/or Bruce M. Badger and/or Travis C. Badger

SUBSTITUTE TRUSTEE ADDRESS: 3400 Avenue H, 2nd Floor, Rosenberg, TX 77471

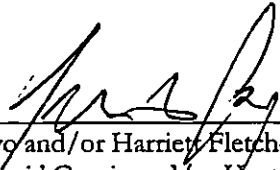
PROPERTY DESCRIPTION: Exhibit "A" attached hereto and made a part hereof for all purposes.

DATE OF SALE: Tuesday, December 2, 2025
TIME OF SALE: No earlier than 11:00 AM and to be concluded within three hours of such time.
PLACE OF SALE: In the area designated by the Bowie County Commissioners Court or, if no area is designated, then at the front door of the west entrance to the Bowie County Courthouse, or, if there is no such entrance, then at the west wall of the Bowie County Courthouse.

Because of default in performance of the obligations and/or covenants set forth in the Deed of Trust described hereinabove, Substitute Trustee will sell the above described property at a public auction to the highest bidder for cash at the place and date specified herein to satisfy the debt secured by the Deed of Trust.

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: November 10, 2025


Cade Mayo and/or Harriett Fletcher and/or Sheryl LaMont
and/or David Garvin and/or Heather Golden and/or Jabria
Foy and/or Kara Riley and/or Debbie Atkins and/or Bruce
M. Badger and/or Travis C. Badger
Substitute Trustee

PREPARED BY:
BADGER LAW PLLC
3400 Ave. H, Second Floor
Rosenberg, TX 77471

Exhibit "A"

The Property is more fully described as follows:

A part of Lots Numbered TWENTY-SIX (26) and TWENTY-SEVEN (27), and all of Lot Numbered TWENTY-EIGHT (28) in Block Numbered SEVEN (7) of EAST HOOKS COURTS, a subdivision to the City of Hooks, Bowie County, Texas, according to the map or plat of said Subdivision recorded in Volume 204, Page 128 of the Plat Records of Bowie County, Texas, and the subject tract being more particularly described by metes and bounds as follows:

BEGINNING at a 1/2 inch reinforcing steel rod set for corner at the Southwest corner of said Lot No. 28;

THENCE N 00° 00' 00" W, 136.00 feet with the West line of said Lot No. 28 and subsequently across said Lot No. 26, to a 1/2 inch reinforcing steel rod found for corner;

THENCE S 65° 55' 54" E, 88.10 feet across said Lot No. 26 and subsequently across said Lot No. 27, to a 1/2 inch reinforcing steel rod found for corner in the West right-of-way line of a street designated as Marshall Street;

THENCE S 31° 05' 02" W, 131.45 feet along the West right-of-way line of Marshall Street and with the East line of said Lot No. 28, to a 1/2 inch reinforcing steel rod set at the beginning of a curve to the left having a radius of 13.38 feet;

THENCE Southwesterly along the South line of said Lot No. 28 and with said curve to the left, having a radius of 13.38 feet, a distance of 11.67 feet through a central angle of 49° 59' 11" (chord being S 71° 56' 41" W, 11.31 feet) to the POINT OF BEGINNING and containing 0.148 acres of land, more or less.