

7-7-2024

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

NOTICE OF SUBSTITUTE TRUSTEE SALE APR 30 AM 10:45

Deed of Trust Date: 2/11/2022	Grantor(s)/Mortgagor(s): DESHUNDRA BLAYLOCK, SINGLE WOMAN
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR SWBC MORTGAGE CORP., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: SWBC Mortgage Corporation
Recorded in: Volume: N/A Page: N/A Instrument No: 2022-0001724	Property County: BOWIE
Mortgage Servicer: Cenlar FSB is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 425 Phillips Blvd , Ewing, NJ 08618
Date of Sale: 7/7/2026	Earliest Time Sale Will Begin: 10:00 AM
Place of Sale of Property: Bowie County Courthouse, 710 James Bowie Drive, New Boston, TX 75570 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: ALL OF LOT NO. 12, BLOCK NO. 1 OF LAZY ACRES TO THE CITY OF TEXARKANA, TEXAS, A SUBDIVISION OF A PART OF T. PRICE HEADRIGHT SURVEY, ABSTRACT 466, BOWIE COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 378, PAGE 409 OF THE DEED RECORDS OF BOWIE COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Auction.com, LLC, Christine Wheelless, Kevin Key, Jay Jacobs, Phillip Hawkins, Heather Golden, Jabria Foy, Kara Riley, Catherine Geddie, Harriett Fletcher or Sheryl LaMont, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there 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

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

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

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED 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 PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL 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: 4/29/2026

[Handwritten Signature]

Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Cenlar FSB

Dated: April 30, 2026

[Handwritten Signature: Jabria Foy]

Printed Name:

Substitute Trustee
c/o Auction.com
1255 West 15th Street, Suite 1060
Plano, TX 75075
<https://sales.mccarthymcclintock.com/>

MH File Number: TX-26-129243-POS
Loan Type: FHA

Tejas

July 7, 26

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

2026 MAY 21 AM 11:44

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 10/28/2022	Grantor(s)/Mortgagor(s): KENNETH V SANDERS
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR AMRES CORPORATION, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Select Portfolio Servicing, Inc.
Recorded in: Volume: N/A Page: N/A Instrument No: 2022-00013017	Property County: BOWIE
Mortgage Servicer: Select Portfolio Servicing, Inc. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 3217 S. Decker Lake Dr. , Sal lake City, UT 84119
Date of Sale: 7/7/2026	Earliest Time Sale Will Begin: 10:00 AM
Place of Sale of Property: Bowie County Courthouse, 710 James Bowie Drive, New Boston, TX 75570 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LOT NUMBERED SEVEN (7) IN BLOCK NUMBERED FIVE (5) OF BROWNWOOD SECOND ADDITION TO THE CITY OF TEXARKANA, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF SAID ADDITION RECORDED IN VOLUME 329, PAGE 23, PLATT RECORDS OF BOWIE COUNTY, TEXAS

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Auction.com, LLC, Christine Wheelless, Kevin Key, Jay Jacobs, Phillip Hawkins, Heather Golden, Jabria Foy, Kara Riley, Catherine Geddie, Harriett Fletcher or Sheryl LaMont, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there 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

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

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

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED 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 PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL 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: 5/14/2026

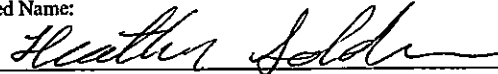


Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Select Portfolio Servicing, Inc.

Dated: May 21, 2026



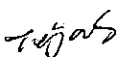
Printed Name:



Substitute Trustee
c/o Auction.com
1255 West 15th Street, Suite 1060
Plano, TX 75075
<https://sales.mccarthyholthus.com/>

MH File Number: TX-25-124739-POS

Loan Type: Conventional Residential



7-7-2026

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

C&M No. 44-26-02244/ FILE NOS

2026 MAY 28 AM 11:20

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 Cockrell 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 Cockrell 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 and 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: 07/07/2026

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.

STRICT COMPLIANCE WITH FINCEN RULES AND REGULATIONS IS REQUIRED FOR PURCHASE OF THE PROPERTY AT THIS SALE. A FORECLOSURE DEED WILL NOT ISSUE WITHOUT SUCCESSFUL BIDDER PROVIDING ALL INFORMATION NECESSARY FOR STRICT COMPLIANCE WITH FINCEN.

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 05/27/2026.

/s/ Isaac Lewis SBOT No.24144831, Attorney at Law
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Posted and filed by: Sharon Sharp
Printed Name: Sharon Sharp

C&M No. 44-26-02244

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.

2026 MAY 21 AM 10:08

7/7/26

May 19, 2026

Mr. THOMAS MICHAEL HALL
5152 Charma Valley Road
Ft. Worth, Texas 76244

Mrs. BRENDA LEE BRYLES HALL
5152 Charma Valley Road
Ft. Worth, Texas 76244

Mr. THOMAS MICHAEL HALL
Cardinal Lane
Unit CR 111
Maud, Texas

Mrs. BRENDA LEE BRYLES HALL
Cardinal Lane
Unit CR 111
Maud, Texas 75567

Mr. THOMAS MICHAEL HALL
334 Broadway
Maud, Texas 75567

Mrs. BRENDA LEE BRYLES HALL
1205 Garden Street
Texarkana, Arkansas 71854

FILED FOR RECORD IN:
BOWIE COUNTY, TEXAS
FINA PETTY, COUNTY CLERK
2026 MAY 21 AM 10:08

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

You, THOMAS MICHAEL HALL and BRENDA LEE BRYLES HALL, are hereby notified that on Tuesday, July 7, 2026, not earlier than 11:00 AM or no later than 3 hours thereafter at the following location: **IN BOWIE COUNTY, TEXAS IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT**, PURSUANT TO SECTION 51.002 OF TEXAS PROPERTY CODE, the undersigned, will sell at public auction to the highest bidder "AS IS" for cash the real property described below:

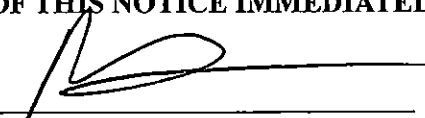
See Attached Exhibit

The sale will be made to satisfy the debt evidenced by a Real Estate Lien Note dated September 30, 2024 (the "Bill of Sale") executed and delivered by THOMAS MICHAEL HALL and BRENDA HALL and secured by a Deed of Trust, executed and delivered by THOMAS MICHAEL HALL and BRENDA HALL for the benefit of **G&W PINEY WOODS PROPERTIES, LLC** in the original principal aggregate sum not to exceed **THIRTY EIGHT THOUSAND DOLLARS (\$38,000.00)**. Such Deed of Trust is filed for record and recorded in the Official Records of BOWIE County, Texas, as Document Number 2023-00008359. **G&W PINEY WOODS PROPERTIES, LLC** has requested me, the undersigned, to enforce the Bill of Sale and Deed of Trust by selling the real property because you are in default for the non-payment on the note described in said Bill of Sale and Deed of Trust.

Your debt was accelerated as you were notified by the notice dated FEBRUARY 18, 2026 and mailed to your last known address. As of today's date, you owe the sum of **\$56,039.12**

Substitute trustees are Matthew Golden and Sharon Sharpe, any to act. The beneficiary of the Deed of Trust appointed and substituted the Substitute Trustees under the Deed of Trust. Substitute trustees are vested with and succeed to all the powers and duties given to the original 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 FO 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 ACTIVE MILITARY DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

By: 

MATTHEW F. GOLDEN, Substitute Trustee

CMRRR:- Mr. THOMAS MICHAEL HALL

CMRRR:- Mrs. BRENDA HALL

AFTER RECORDING,

RETURN TO: Matthew Golden Law Firm, PLLC
P. O. Box 94
Hughes Springs, Texas 75656

EXHIBIT A

Property (including any improvements):

A 6.36 ACRE TRACT OF LAND, BEING A PART OF LOT 1, BLOCK 3, CARDINAL ESTATES SUBDIVISION, AS PER PLAT OF RECORD IN VOLUME 5358, PAGE 234 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS, SAID 6.36 ACRE TRACT DESCRIBED MORE

FULLY BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A REINF BAR FOUND (N: 7192245.61, E: 3235071.56) IN THE NORTH RIGHT OF WAY OF HIGHWAY 67 FOR THE SOUTHEAST

2023-00008359 Page 2 of 9

CORNER OF THIS TRACT, SAME BEING THE SOUTHEAST CORNER OF SAID LOT 1;

THENCE SOUTH 68°39'14" WEST 425.05 FEET TO A REINF BAR SET IN THE NORTH RIGHT OF WAY OF HIGHWAY 67 FOR THE SOUTHWEST CORNER OF THIS TRACT;

THENCE NORTH 3°19'26" EAST 26.81 FEET TO A REINF BAR SET FOR A CORNER OF THIS TRACT;

THENCE NORTH 15°51'45" EAST 47.16 FEET TO A REINF BAR SET FOR A CORNER OF THIS TRACT;

THENCE NORTH 29°41'35" WEST 45.59 FEET TO A REINF BAR SET FOR A CORNER OF THIS TRACT;

THENCE NORTH 28°37'21" WEST 50.12 FEET TO A REINF BAR FOUND FOR A CORNER OF THIS TRACT;

THENCE NORTH 28°34'28" WEST 304.82 FEET TO A REINF BAR SET FOR A CORNER OF THIS TRACT;

THENCE NORTH 1°32'50" WEST 250.00 FEET TO A REINF BAR FOUND FOR THE NORTHWEST CORNER OF THIS TRACT;

THENCE NORTH 88°34'42" EAST 442.09 FEET TO A REINF BAR SET FOR THE NORTHEAST CORNER OF THIS TRACT, SAME BEING THE NORTHEAST CORNER OF SAID LOT 1;

THENCE SOUTH 14°40'10" EAST 547.42 FEET TO THE PLACE OF BEGINNING.

NOTE: The Company is prohibited from insuring the area or quantity of the land described herein. Any statement in the legal description contained in Schedule "A" as to area or quantity of land is not a representation that such area or quantity is correct, but is made only for informal identification purposes and does not override Item 2 of Schedule "B" hereof.

7-7-2026

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

2026 MAY -1 PM 3:27

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

ServiceLink Agency Sales and Posting, LLC
c/o Trustee Corps
17100 Gillette Avenue
Irvine, CA 92614
(949) 252-8300

TS No TX07000262-26-1

APN 14443 /06040009100 AND 14438
/06040008502

TO No 260156183-TX-RWI

NOTICE OF FORECLOSURE SALE and APPOINTMENT OF SUBSTITUTE TRUSTEE

WHEREAS, on December 28, 2023, BRENDA HUGHES AND TIMOTHY HUGHES, WIFE AND HUSBAND as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of SCOTT EVERETT as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as nominee for EVERETT FINANCIAL, INC. DBA SUPREME LENDING, its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$309,294.00, payable to the order of Rocket Mortgage, LLC sbm Nationstar Mortgage LLC as current Beneficiary, which Deed of Trust recorded on January 2, 2024 as Document No. 2024-00000052 in Bowie County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: SEE **EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN 14443 /06040009100 AND 14438 /06040008502

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 Rocket Mortgage, LLC sbm Nationstar Mortgage LLC, 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.

NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, July 7, 2026 at 11:00 AM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at a public venue to the highest bidder for cash. The sale will take place in Bowie County, Texas, 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: **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.**

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Rocket Mortgage, LLC sbm Nationstar Mortgage LLC's election to proceed against and sell both the real property and any personal property described in said Deed of Trust in accordance with and Rocket Mortgage, LLC sbm Nationstar Mortgage LLC's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

NOTICE IS FURTHER GIVEN, that except to the extent that the Substitute Trustee may bind and obligate



4873339

TS No TX07000262-26-1

APN 14443 /06040009100 AND 14438
/06040008502

TO No 260156183-TX-RWI

Mortgagors to warrant title the Property under the terms of the Deed of Trust. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and are advised to conduct an independent investigation of the nature and physical condition 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 expressed or implied warranties, except as to the warranted.

Effective **March 1, 2026**, new federal regulations (89 Fed. Reg. 70.258) may impact residential real property (1-4 residential units) title transfers to covered entities trusts, with reporting requirements unless exempt. <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers>

In accordance with Texas Property Code Section 51.0076, the undersigned attorney or authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint ServiceLink Agency Sales and Posting, LLC and the named Substitute Trustee(s) below, 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.



Starr Meehan, Authorized Signatory

Dated: April 28, 2026



ServiceLink Agency Sales and Posting, LLC
Substitute Trustee(s)

Dated: 5-1-2026

Certificate of Posting

My name is Sharon Sharp
and my address is 315 CR 1216W Texarkana, TX 75501.
I declare under penalty of perjury that on May 1, 2026 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.

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.

TS No TX07000262-26-1

APN 14443 /06040009100 AND 14438
/06040008502

TO No 260156183-TX-RWI

**SALE INFORMATION CAN BE OBTAINED ON LINE AT <https://www.servicelinkauction.com/>
FOR AUTOMATED SALES INFORMATION PLEASE CALL: ServiceLink Auction | Hudson and
Marshall AT (866) 539-4173**

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (800) 567-4735

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

EXHIBIT "A" LEGAL DESCRIPTION

File No.: 2194823

All that certain tract or parcel of land situated in the W. E. DUKE HEADRIGHT SURVEY, Abstract No. 158, Bowie County, Texas, and the herein described tract of land being that certain 0.956 acre tract and 0.93 acre tract conveyed from Ralph O. Slaton and wife, Anna Bell Slaton to Lee A. Landrum and wife, Helen J. Landrum by deed dated September 18, 1997 and recorded in Volume 2726, Page 112 of the Real Property Records of Bowie County, Texas, and the subject tract being more particularly described by metes and bounds as follows:

BEGINNING at a 1 inch pipe found for corner at the Northeast corner of a certain 2.00 acre tract recorded in Volume 399, Page 207 of the Deed Records of Bowie County, Texas, and also being the Northeast corner of a certain tract conveyed from Sam C. Wood and wife, Winnie S. Wood to L. D. Dycus and wife, Opal B. Dycus by deed dated Sept~~2015-12836~~ember 17, 1965 and recorded in Volume 493, Page 509 of the Deed Records of Bowie County, Texas, and also being the Northeast corner of the said 0.93 acre Landrum tract;

THENCE: S 00° 00' 00" W, 417.60 feet along an existing fence line, being the East boundary line of said Landrum tracts and the East boundary line of said 2.00 acre tract and with the West boundary line of a certain tract conveyed to Dale Harris by deed dated August 1, 1997 and recorded in Volume 2701, Page 84 of the Real Property Records of Bowie County, Texas, to a 1 inch pipe found for reference on the North side of a road designated as Old Boston Road (County Road No. 1222), and continuing S 00° 00' 00" W, 32.4 feet for a total distance of 450.00 feet to a 1/2 inch by 1/2 inch iron bar found for corner on Old Boston Road at the Southeast corner of said 0.956 acre Landrum tract;

THENCE: S 83° 49' W, 174.00 feet with Old Boston road to an iron pin found for corner at the Southwest corner of said 0.956 acre Landrum tract;

THENCE: N 01° 33' W, 32.4 feet to a 1 inch pipe found for reference on the North side of Old Boston Road, and continuing N 01° 33' W, 206.30 feet with the West boundary line of said 0.956 acre Landrum tract and the East boundary line of a certain tract conveyed to J. K. Gray by deed dated March 16, 1999, and recorded in Volume 3025, Page 44, of the Real Property Records of Bowie County, Texas, for a total distance of 238.70 feet to a 1/2 inch reinforcing steel rod found for corner at the Northwest corner of said 0.956 acre Landrum tract;

THENCE: N 00° 10' 55" W, 228.14 feet with the West boundary line of said 0.93 acre Landrum tract and with the East boundary line of said Gray tract to a 1/2 inch reinforcing steel rod found for corner at the Northwest corner of said 0.93 acre Landrum tract;

THENCE: N 89° 21' 57" E, 180.18 feet with the North boundary line of said 0.93 acre Landrum tract and with the South boundary line of a certain tract conveyed to Joe Phillips by deed dated December 31, 1997 and recorded in Volume 2773, Page 79 of the Real Property Records of Bowie County, Texas, to the POINT OF BEGINNING and containing 1.874 acres of land, more or less.

THE STATE OF TEXAS

COUNTY OF BOWIE

I hereby certify that this instrument was FILED on the date and the time stamped hereon by me and was duly RECORDED in the Records of Bowie County, Texas.

File No.: 2194823

2024-00000052 DOFT
01/02/2024 02:25:49 PM Total Fees: \$85.00

Page 1 of 1

Tina Petty, County Clerk
Bowie County, Texas



205 Rex Ave, Hooks, TX 75561

2026 APR 16 AM 11:01

26-002934

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: 07/07/2026

Time: Between 1:00 PM – 4:00 PM and beginning not earlier than 1:00 PM and ending on not later than three hours thereafter.

Place: At the Bowie County Courthouse steps located at 710 James Bowie Drive, New Boston, TX 75570., or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.

2. Terms of Sale. Highest bidder for cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated April 10, 2023 and recorded in the real property records of Bowie County, TX and is recorded under Clerk's Instrument No. 2023-00003566 with John Burris (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for CrossCountry Mortgage, LLC, its successors and assigns mortgagee to which reference is herein made for all purposes.

4. Obligations Secured. Deed of Trust or Contract Lien executed by John Burris, securing the payment of the indebtedness in the original amount of \$194,413.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. CrossCountry Mortgage, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to be Sold. ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND LYING AND SITUATED IN THE GEORGE COLLUM HEADRIGHT SURVEY, ABSTRACT 119, BOWIE COUNTY, TEXAS, BEING ALL OF LOT NO. 6, BLOCK NO. 3 OF THE BEVERLY HEIGHTS 1ST ADDITION, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 329, PAGE 269 OF THE PLAT RECORDS OF BOWIE COUNTY, TEXAS.

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 §51.002, 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:

CrossCountry Mortgage, LLC
8950 Cypress Waters Blvd
Coppell, TX 75019

7. Substitute Trustee(s) Appointed to Conduct Sale. In accordance with Texas Property Code §51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint Kirk Schwartz, Esq., Carson Emmons, Esq., Justin Ritchie, Esq., Jeffrey Kramer, Esq., OR Agency Sales and Posting LLC, whose address is 7500 Dallas Pkwy #200, Plano, TX 75024 OR AUCTION.COM LLC, or XOME Inc and Tejas Corporate Services LLC, or Abstracts/Trustees of Texas, LLC, or Tejas Corporate Services, LLC, Substitute Trustee to act under and by virtue of said Deed of Trust.

Tejas

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.

Please be advised that the trustee will require any entity or trust bidder at this trustee's sale to provide beneficial ownership information, documentation, and written certification as required under FinCEN's Anti-Money Laundering Regulations for Residential Real Estate Transfers, effective for transfers to covered transferees closing on or after March 1, 2026. This requirement applies where the purchaser is a legal entity (including an LLC, corporation, or partnership) or a trust, and the transfer is not financed by an institutional lender subject to existing anti-money laundering requirements. The required information and certification must be provided to the trustee prior to issuance of the trustee's deed upon sale. No trustee's deed will be issued for a covered transfer until all required FinCEN information has been received and certified. Additional information regarding these regulations and required transferee disclosures can be found at:

<https://www.fincen.gov/rre> and <https://www.fincen.gov/rre-faqs>

April 14, 2026

Executed on

/s/Kirk Schwartz

James E. Albertelli, P.A.

Kirk Schwartz, Esq.

Carson Emmons, Esq.

Justin Ritchie, Esq.

Jeffrey Kramer, Esq.

6565 N. MacArthur, Suite 470

Irving, TX 75039

April 16, 2026

Executed on

Kara Riley

SUBSTITUTE TRUSTEE

Agency Sales and Posting/LLC, or AUCTION.COM

LLC, or Tejas Corporate Services, LLC

7500 Dallas Pkwy #200, Plano, TX 75024

CERTIFICATE OF POSTING

My name is Kara Riley, and my address is 7500 Dallas Pkwy #200, Plano, TX 75024. I declare under penalty of perjury that on 4/16/26 I filed at the office of the Bowie County Clerk and caused to be posted at the Bowie County courthouse this notice of sale.

Kara Riley
Declarant's Name: Kara Riley
Date: 4/16/26

July 7, 2026

Notice of Trustee's Sale

Date: June 8, 2026

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

Trustee: Stephen A. Beal

2026 JUN -8 PM 4:39

Substitute Trustee: Eric Jancovech

Street Address for Trustee: PO Box 195607, Dallas County, Texas 75219

Current Owner and Holder of the Note and Deed of Trust: Sendero Residential, L.L.C.

Obligation: Real Estate Lien Note dated February 5, 2024, from Maker, Robert Charles Fink to Payee, Sendero Residential, L.L.C., in the original principal amount of \$54,000.00

Deed of Trust

Date: February 5, 2024

Recording Information: Filed on March 7, 2024, and recorded under document number -202400002122 Official Public Records of BOWIE County, Texas

Grantor: Robert Charles Fink

Trustee: Stephen A. Beal

Substitute Trustee: Eric Jancovech

Beneficiary: Sendero Residential, L.L.C.

Property: All that certain lot, tract or parcel of land situated, lying and being located in the City of DeKalb, Bowie County, Texas, and being a portion of Block Numbered TWENTY-EIGHT(28) of the TEXAS AND PACIFIC RAILWAY COMPANY'S ADDITION, more particularly described as follows, a part of the tract conveyed by Bee Shaver et ux to Viola Gibson by deed dated February 11, 1947, of record in Volume 235, Pages 31-2 of the Deed Records of Bowie County, Texas; BEGINNING at the Southeast corner of said Shaver tract, the Southeast corner of Lot No. 1 in Block No. 28 of the Texas and Pacific Railway Company's Addition to the City of DeKalb, Texas; THENCE in a Westerly direction, 75 feet with the South boundary line of said Block No. 28; THENCE in a Northerly direction with Bee Shaver's Old West boundary line past the South Boundary line of Lot No. 2 in said Block No. 28, and continuing on 30 feet to a stake for corner in Shaver's West boundary line, a total Northerly call for 80 feet; THENCE in an Easterly direction, parallel with the South boundary line of the said Bee Shaver tract, 75 feet to a stake for corner in the East boundary line of said Lot No. 2; THENCE in a southerly direction with the East boundary line of Lots 2 and 1, 80 feet to the POINT OF BEGINNING.

Date of Sale (first Tuesday of month): July 7, 2026

Time of Sale: The sale will begin no earlier than 11:00 AM, and no later than three hours thereafter.

Place of Sale: Bowie County Courthouse

Default has occurred under the Deed of Trust. The current owner and holder of the Real Estate Lien Note and the Deed of Trust has instructed the Trustee to offer the Property for sale toward the satisfaction of the Real Estate Lien Note, by a nonjudicial foreclosure sale in accordance with the power of sale granted by the Deed of Trust.

Notice is given that on the Date of Sale, the Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS", without any express or implied warranties, except warranties of title.

Terms of Sale. The sale will be conducted as a public auction to the highest bidder. If the highest bidder is someone other than the Lender, the purchase price will be payable in cash or its equivalent, at the discretion of the Trustee, and will be payable immediately on acceptance of the bid by the Trustee. If the Lender is the highest bidder, payment will be by a credit on the Obligation, as permitted by the Deed of Trust.

Those persons and entities desiring to purchase the Property at the public auction, other than the Lender, will need to demonstrate their ability to pay cash on acceptance of the bid by the Trustee.

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 from the lien of the Deed of Trust, as shown in the public records of the county where the Property is located. Prospective bidders are strongly urged to examine the applicable public records to determine the nature and extent of such matters, if any.

The Trustee may sell the Property in one or more parcels and/or 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.

"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 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.



Eric Jancovech, Substitute Trustee

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

2026 JUN -4 AM 10: 18

WHEREAS, by Deed of Trust, Security Agreement and Assignment of Rents (the “*Deed of Trust*”) dated December 19, 2024 and recorded on December 23, 2024 at Document Number 2024-00012060 in the Real Property Records of Bowie County, Texas, **Building Blocks 4 Life**, a Texas limited liability company (the “*Grantor*”) as grantor conveyed to the Trustee named in the Deed of Trust certain property situated in Bowie County, Texas to secure **Midwest Regional Bank** (the “*Lender*”) as beneficiary, in the payment of a U.S. Small Business Administration Note (the “*Note*”) dated December 19, 2024 in the original principal amount of \$627,000.00 payable by Grantor to Lender; and

WHEREAS, the Lender has appointed **James W. Brewer** and **Daniel Jaso** as Substitute Trustees in the place of the original trustee, the appointment being made in the manner authorized by the Deed of Trust. Mr. Brewer's contact information is James W. Brewer, Kemp Smith LLP, P.O. Box 2800, El Paso, TX 79999-2800; (915) 533-4424 (telephone); (915) 546-5360 (facsimile), james.brewer@kempsmith.com. Mr. Jaso's contact information is Daniel Jaso, Kemp Smith LLP, P.O. Box 2800, El Paso, TX 79999-2800; (915) 533-4424; (915) 546-5360 (facsimile), daniel.jaso@kempsmith.com; and

NOW, THEREFORE, notice is hereby given that on **Tuesday, July 7, 2026 between 10:00 a.m. and 1:00 p.m.**, Mr. Brewer and/or Mr. Jaso will sell the **real property described on Exhibit “A” attached hereto** together with all other “Property” as described and defined in the Deed of Trust (collectively, the “*Property*”). The sale will begin no earlier than 10:00 a.m., July 7, 2026, and will conclude not later than 1:00 p.m., July 7, 2026. The sale will take place at front entrance of the courthouse in Bowie County, Texas, 710 James Bowie Drive, New Boston, Texas 75570, and will be to the highest bidder for cash.

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

EXHIBIT A

Lots 7, 8, 9, 10, 11, and 12, Block 8, ROCHELLE ADDITION to the City of Texarkana, Bowie County, Texas, according to the map or plat of said Addition recorded in Volume 40, Page 23 of the Plat Records of Bowie County, Texas.

7/7/26

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

2026 MAY 19 PM 2:15

NOTICE OF FORECLOSURE SALE

1. **Foreclosure Sale.**

Date of Sale: July 7, 2026

Time of Sale: The sale shall begin no earlier than 10:00 a.m. and shall end no later than three hours after, or by 1:00 p.m.

Place of Sale: 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.

2. **Lien Instrument:**

Date of Instrument: June 16, 2020

Name of Instrument: Builder's and Mechanic's Lien Contract

Grantor: Timothy B. Cotton and Therese J. Cotton, husband and wife

Substitute Trustees: Abstract Trustees of Texas, LLC

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

Lender & Holder: United Built Homes, L.L.C.

Recording location: Document No. 2020-00006055 of the real property records of Bowie County, Texas.

Legal Description: Lot 3 Block 2 of the revised Cooper Lane Estates III, Volume 5000 Page 251, Bowie County, Texas.

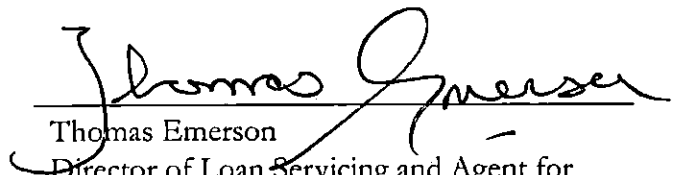
3. **Debt Secured.**

Date of Instrument: June 16, 2020
Name of Instrument: Retail Installment Contract
Debtor(s): Timothy B. Cotton and Therese J. Cotton, husband and wife
Lender & Holder: United Built Homes, L.L.C.
Original amount: \$276,660.00

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

10. ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.
11. THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEES IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY AND AUTHORIZED AGENT OF THE LENDER AND HOLDER.

DATED May 13, 2026.


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

July 7, 26

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

2026 MAY 28 AM 11:27

T.S. #: 2026-24198-TX

APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE'S SALE

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

The undersigned, in accordance with Texas Property Code §51.0076, as attorney-in-fact for the Mortgagee or Mortgage Servicer, hereby removes the original trustee and any and all successor substitute trustees, and appoints in their stead: Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC, or any one of them, c/o Nestor Solutions, LLC, 214 5th Street, Suite 205, Huntington Beach, California 92648, as Substitute Trustee, to hereafter exercise all powers and duties conferred upon the original trustee under the Deed of Trust, and further authorizes and directs the Substitute Trustee to conduct and execute the remedies provided to the beneficiary therein.

1. Date, Time, and Place of Sale.

Date: 7/7/2026

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

Place: ~~Bowie County Courthouse~~, Texas, at the following location: 710 James Bowie Drive, New Boston, TX 75570 THE FRONT (NORTH) ENTRANCE OF THE BOWIE COUNTY COURTHOUSE IN NEW BOSTON, TX, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court.

2. Property To Be Sold. LOT NUMBERED EIGHT (8) IN BLOCK NUMBERED FOUR (4) OF THE REPLAT NO. 1 OF A PORTION OF BLOCK 5, THE COLONY II, A PART OF SECTION 11 OF THE M. E. P. & P. RAILWAY COMPANY SURVEY, A-428, BOWIE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF SAID SUBDIVISION RECORDED IN VOLUME 2992, PAGE 336 OF THE REAL PROPERTY RECORDS OF BOWIE COUNTY, TEXAS.

Commonly known as: 2704 BETHANY LN TEXARKANA, TX 75503

3. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 5/4/2015 and recorded in the office of the County Clerk of Bowie County, Texas, recorded on 5/7/2015 under County Clerk's File No 2015-4974, in Book - and Page -- in the Real Property Records of Bowie County, Texas.

Grantor(s): RILEY DUSON, SINGLE MAN

Original Trustee: Scott R. Valby

Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans, its successors and assigns

Current Mortgagee: Freedom Mortgage Corporation

Mortgage Servicer: Freedom Mortgage Corporation

☐

T.S. #: 2026-24198-TX

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 Mortgagee thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale. Pursuant to §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. Notice Regarding Federal Reporting Requirements. Please be advised that the highest bidder ("purchaser") at this trustee's sale may be required to provide information, documentation and/or certification as mandated by applicable federal law, and entity and trust purchasers should be prepared to provide beneficial ownership information as may be required by federal reporting requirements effective for transfers of residential real property to covered transferees on or after 3/1/2026. If applicable, the required information must be provided to the trustee before a trustee's deed will be issued for covered transfers. Additional information regarding these regulations and the required transferee information and certifications can be found at https://www.fincen.gov/rre-faq#D_5 or <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers>.

6. Obligations Secured. The Deed of Trust provides that it secures the payment of the indebtedness and obligations described therein (collectively, the "Obligations"), including, but not limited to: (1) the promissory note in the original principal amount of \$175,000.00, executed by RILEY DUSON, SINGLE MAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of the Trustor(s) to the current holder of the Obligations, secured by the Deed of Trust. Default has occurred in the payment of the indebtedness, and the same is now wholly due and payable. The owner and holder of the Obligations has requested that the Substitute Trustee sell the Property to satisfy the indebtedness.

7. 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 administer any resulting foreclosure of the lien securing the Property referenced above. Freedom Mortgage Corporation as Mortgage Servicer, represents the current mortgagee, whose address is:

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

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,

Resolve

please send written notice of the active-duty military service to the sender of this notice immediately.

**NESTOR SOLUTIONS, LLC, as attorney-in-fact for
FREEDOM MORTGAGE CORPORATION**



By: _____

Dated: 5/26/2026 Christopher K. Baxter
Senior Vice President
Texas Bar No. 90001747
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115 Fax: (888) 345-5501

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

T.S. #: 2026-24198-TX