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., 400 North Sam Houston Parkway East, Suite 900A, Houston, Texas 77060

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated October 25, 2018 and recorded under Vol. 356, Page 711, or Clerk's File No. 174279, and Rerecorded on 04/02/2019 in Book 362, Page 791, Number # 176179, in the real property records of LAMPASAS County Texas, with Cathy H. Shepherd, an unmarried woman as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Mortgage Solutions of Colorado, LLC, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Cathy H. Shepherd, an unmarried woman securing payment of the indebtedness in the original principal amount of \$123,838.00 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 Cathy H. Shepherd. SERVIS ONE, INC DBA BSI FINANCIAL SERVICES 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. BSI Financial Services, Inc. is acting as the Mortgage Servicer for the Mortgagee. BSI Financial Services, Inc., is representing the Mortgagee, whose address is: 7500 Old Georgetown Road, Suite 1350, Bethesda, MD 20814.

Legal Description:

BEING LOT ONE (1), BLOCK ONE (1), THE COTTAGES @ AVENUE F. NORTH, A SUBDIVISION IN THE CITY OF LAMPASAS, LAMPASAS COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD IN CABINET 2, SLIDE 126, PLAT RECORDS, LAMPASAS COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 02/07/2023

Earliest Time Sale Will Begin: 12:00 PM

Location of Sale: The place of the sale shall be: LAMPASAS County Courthouse, Texas at the following location: At the west entrance to the Lampasas 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,"



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"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 Michelle Jones, Angela Zavala, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or ServiceLink Agency Sales And Posting, 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.
400 N. Sam Houston Pkwy E, Suite 900A
Houston, TX 77060
(281) 925-5200

Executed on 12/19/2022.

/s/ Nicole M. Bartee SBOT No. 24001674, Attorney at Law Codilis & Moody, P.C. 400 N. Sam Houston Pkwy E, Suite 900A Houston, TX 77060

(281) 925-5200 Angela Zavala

Printed Name: _____

C&M No. 44-21-0771

Councit art many country clerk, LAMPASAS COUNTY, TEXAS

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., 400 North Sam Houston Parkway East, Suite 900A, Houston, Texas 77060

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated January 18, 2019 and recorded under Clerk's File No. 313837, in the real property records of LAMPASAS County Texas, with Kong B. Lo, a single man as Grantor(s) and Security Service Federal Credit Union as Original Mortgagee.

Deed of Trust executed by Kong B. Lo, a single man securing payment of the indebtedness in the original principal amount of \$62,910.00 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 Kong B. Lo. Security Service Federal Credit Union 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. Cenlar FSB is acting as the Mortgage Servicer for the Mortgagee. Cenlar FSB, is representing the Mortgagee, whose address is: Attn: BK Department, 425 Phillips Blvd, Ewing, NJ 08618.

Legal Description:

BEING 13.38-ACRES, MORE OR LESS, BEING APPROXIMATELY 7.98-ACRES IN THE JOHN KEMLEN SURVEY, ABSTRACT NO. 1109 IN LAMPASAS COUNTY, AND APPROXIMATELY 5.40-ACRES IN THE JOHN KEMLEN SURVEY, ABSTRACT NO. 604 IN CORYELL COUNTY, TEXAS, BEING PART OF A 769.87-ACRE TRACT OF LAND DESCRIBED IN DEED TO NEW RUMLEY RANCH, LLC, AS RECORDED IN VOLUME 549, PAGE 161, LAMPASAS COUNTY DEED RECORDS, (L.C.D.R.), AND RECORDED AS INSTRUMENT NO. 311734, REAL PROPERTY RECORDS OF CORYELL COUNTY, (R.P.R.C.C), TEXAS, SAID 13.38-ACRE TRACT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS: COMMENCING AT A 1/2-INCH IRON ROD FOUND IN THE WEST LINE OF BLAKLEY ROAD, BEING THE SOUTHEAST CORNER OF SAID 769.87-ACRE TRACT, BEING THE NORTHEAST CORNER OF A CALLED 458.13 ACRE TRACT OF LAND DESCRIBED IN DEED TO TRES LOMAS RANCH, LLC, RECORDED IN VOLUME 519, PAGE 344, L.C.D.R., ON THE WEST LINE OF A CALLED 21.99-ACRE TRACT OF LAND DESCRIBED IN DEED TO JOE E. HINES AND KAREN J. HINES AS RECORDED IN INSTRUMENT NO. 261873, R.P.R.C.C.THENCE, N 15° 54' 30" W, 1121 .78 FEET, TO A COTTON PICKER SPINDLE FOUND FOR THE POINT OF BEGINNING AND SOUTHEAST CORNER OF THIS TRACT, IN THE APPROXIMATE CENTER OF BLAKLEY ROAD, ON THE EAST LINE OF SAID 769.87-ACRE TRACT, ON THE WESTERLY LINE OF A SAID 21.99-ACRE TRACT; THENCE, N 73° 17' 29" W, 1121.96 FEET, TO A 1/2-INCH IRON ROD FOUND FOR AN EXTERIOR CORNER OF SAID 458.13-ACRE TRACT, AND AN INTERIOR CORNER OF SAID 769.87-ACRE TRACT; THENCE, N 72° 04' 57" W, 433.75 FEET, ALONG A NORTH LINE OF SAID 458.13-ACRE TRACT AND A SOUTH LINE OF SAID 769.87-ACRE TRACT, TO A 1/2-INCH IRON ROD WITH "GOODSONS RPLS 4330" CAP SET FOR THE SOUTHWEST CORNER OF THIS TRACT; THENCE, N 13° 57' 37" E, 368.89 FEET, TO A 1/2-INCH IRON ROD WITH "GOODSONS RPLS 4330" CAP SET FOR THE NORTHWEST CORNER OF THIS TRACT; THENCE, S 76° 02' 23" E, 1366.57 FEET, TO A COTTON PICKER SPINDLE SET FOR THE NORTHEAST CORNER OF THIS TRACT IN THE APPROXIMATE CENTER OF BLAKLEY ROAD, THE EAST LINE OF SAID 769.87-ACRE TRACT, AND THE WESTERLY LINE OF SAID 21.99-ACRE TRACT; THENCE, S 03° 13' 10" W, 162.23 FEET, ALONG THE APPROXIMATE CENTER OF BLAKLEY ROAD AND EAST LINE

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OF SAID 21.99-ACRE TRACT TO A 1/2-INCH IRON ROD WITH "GOODSONS RPLS 4330" CAP SET FOR A POINT OF CURVATURE; THENCE, WITH AND ALONG THE ARC OF A CURVE TO THE LEFT FOR THE APPROXIMATE CENTER OF SAID BLAKLEY ROAD AND WEST LINE OF SAID 21.99-ACRE TRACT AND THE EAST LINE OF SAID 769.87-ACRE TRACT, WITH A RADIUS OF 569.07 FEET, A CENTRAL ANGLE OF 34° 00′ 12″, A LONG CHORD WHICH BEARS S 15° 44′ 14″ E, 332.79 FEET, AND AN ARC DISTANCE OF 337.73 FEET TO THE POINT OF BEGINNING AND CONTAINING 13.38-ACRES.

SALE INFORMATION

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The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is: Codilis & Moody, P.C.
400 N. Sam Houston Pkwy E, Suite 900A
Houston, TX 77060
(281) 925-5200

Executed on 01/12/2023.

is/Olufunnifola Oyckan SBOT No. 24084552, Attorney at Law Codilis & Moody, P.C. 400 N. Sam Houston Pkwy E, Suite 900A Houston, TX 77060 (281) 925-5200 Posted and filed by Angela Tavala
Printed Name: Angela Tavala

C&M No. 44-22-3392

Dianne Millard DEPUTY