

3465 FM 1715
LAMPASAS, TX 76550

00000010369759

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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

1. Date, Time, and Place of Sale.

Date: January 06, 2026

Time: The sale will begin at 1:00 PM or not later than three hours after that time.

Place: WEST ENTRANCE DOOR TO THE LAMPASAS COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated June 17, 2013 and recorded in Document INSTRUMENT NO. 152291 real property records of LAMPASAS County, Texas, with MARTY R TATE AND ROSALYN R TATE, HUSBAND AND WIFE, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by MARTY R TATE AND ROSALYN R TATE, HUSBAND AND WIFE, securing the payment of the indebtednesses in the original principal amount of \$204,300.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to Be Sold. The property to be sold is described in the attached Exhibit A.

6. Mortgage Servicer Information. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. WELLS FARGO BANK, N.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o WELLS FARGO BANK, N.A.
3476 STATEVIEW BLVD.
FORT MILL, SC 29715



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

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead JOHN LATHAM, JOHN W. LATHAM, BRETT ADAMS, TOBEY LATHAM, OR MICHAEL LATHAM whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Israel Saucedo

Certificate of Posting

My name is _____, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on _____ I filed at the office of the LAMPASAS County Clerk and caused to be posted at the LAMPASAS County courthouse this notice of sale.

Declarants Name: _____

Date: _____

EXHIBIT "A"

BEING 17.44 ACRES OF THE GEORGE W. BROWNING SURVEY, ABST. NO. 56 IN LAMPASAS COUNTY, TEXAS, AND BEING PART OF A 19.92 ACRE TRACT OF LAND DESCRIBED IN A DEED FROM CATHERINE L. COVEY, IND. EXC. TO CATHERINE L. COVEY, DATED FEBRUARY 7, 2005, AS RECORDED IN VOL. 405, PAGE 892 OF THE DEED RECORDS OF LAMPASAS COUNTY, TEXAS, AND BEING FURTHER DESCRIBED IN VOL. 167, PAGE 200 OF SAID DEED RECORDS; SAID 17.44 ACRES BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS;

BEGINNING AT A 3/8 INCH IRON PIN FOUND FOR THE NORTHEAST CORNER OF SAID 19.92 ACRE TRACT AND THE EASTERNMOST SOUTHEAST CORNER OF A 20.00 ACRE TRACT OF LAND DESCRIBED AS TRACT 3 IN A DEED TO RGWG PARTNERSHIP, LTD., AS RECORDED IN VOL. 359, PAGE 369 OF SAID DEED RECORDS, BEING ON THE WEST LINE OF A 13.40 ACRE TRACT OF LAND DESCRIBED AS TRACT TWO IN A DEED TO RONALD JOHNSON, ET AL, AS RECORDED IN VOL. 372, PAGE 589 OF SAID DEED RECORDS, AND BEING THE EAST LINE OF A 15 FOOT WIDE EASEMENT DESCRIBED IN SAID DEED TO COVEY;

THENCE SOUTH 19° 19' 41" EAST, WITH THE EAST LINE OF SAID 19.92 ACRE TRACT, WITH THE WEST LINE OF SAID 13.40 ACRE TRACT, AND THE EAST LINE OF SAID EASEMENT, AT 41.95 FEET PASSING A 1/2 INCH IRON PIN FOUND FOR THE SOUTHWEST CORNER OF SAID 13.40 ACRE TRACT AND THE NORTHWEST CORNER OF ANOTHER 13.40 ACRE TRACT OF LAND DESCRIBED AS TRACT ONE IN SAID DEED TO JOHNSON, CONTINUING WITH THE WEST LINE OF SAID TRACT ONE FOR A TOTAL DISTANCE OF 763.58 FEET TO AN ALUMINUM TXDOT MONUMENT FOUND ON THE NORTH RIGHT OF WAY LINE OF F.M. HWY, 1715;

THENCE WITH THE NORTH RIGHT OF WAY LINE OF SAID F.M. HWY, 1715 AS FOLLOWS;

NORTH 89° 59' 32" WEST, 338.09 FEET TO A BRASS TXDOT MONUMENT FOUND;
NORTH 89° 53' 27" WEST, 211.31 FEET TO A BRASS TXDOT MONUMENT FOUND;
SOUTH 77° 55' 57" WEST, 106.41 FEET TO AN ALUMINUM TXDOT MONUMENT FOUND;
SOUTH 60° 43' 20" WEST, 162.14 FEET TO A 1/2 INCH IRON PIN SET;
SOUTH 75° 34' 26" WEST, 158.49 FEET TO A BRASS TXDOT MONUMENT FOUND;
SOUTH 58° 51' 27" WEST, 202.90 FEET TO A COTTON SPINDLE SET;
SOUTH 58° 54' 36" WEST, 70.80 FEET TO A 1/2 INCH IRON PIN SET ON THE WEST LINE OF SAID 19.92 ACRE TRACT AND THE EAST LINE OF A 100.669 ACRE TRACT DESCRIBED AS TRACT 1 IN SAID DEED TO RGWG PARTNERSHIP, LTD.;

THENCE NORTH 19° 12' 56" WEST, WITH THE WEST LINE OF SAID 19.92 ACRE TRACT, WITH THE EAST LINE OF SAID 100.669 ACRE TRACT DESCRIBED AS TRACT 1 IN SAID DEED TO RGWG PARTNERSHIP, LTD., AND ALONG THE GENERAL COURSE OF A FENCE, 640.36 FEET TO A 3/8 INCH IRON PIN FOUND FOR THE NORTHWEST CORNER OF SAID 19.92 ACRE TRACT AND THE SOUTHWEST CORNER OF SAID 20.00 ACRE TRACT;

THENCE NORTH 70° 46' 08" EAST, WITH THE NORTH LINE OF SAID 19.92 ACRE TRACT, WITH THE SOUTH LINE OF SAID 20.00 ACRE TRACT, AND ALONG THE GENERAL COURSE OF A FENCE, 1208.12 FEET TO THE PLACE OF BEGINNING, AS SURVEYED ON THE GROUND ON MAY 13, 2013, BY MAPLES & ASSOCIATES, INC., AND AS SHOWN ON AN ACCOMPANYING PLAT OF EVEN SURVEY DATE HERewith.

FILED

11:28 a.m. _____ p.m. o'clock

NOV 10 2025

By Gabrielle Ariza Deputy
County Court, Lampasas County, TX
Clerk: Dianne Miller

DO NOT REMOVE

C&M No. 44-25-02246/ FILE NOS

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 April 04, 2022 and recorded under Vol. 417, Page 208, or Clerk's File No. 191518, in the real property records of Lampasas County Texas, with Misti Siver and Jason Siver, Wife and Husband as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Ark-La-Tex Financial Services, LLC dba Benchmark Mortgage, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Misti Siver and Jason Siver, Wife and Husband securing payment of the indebtedness in the original principal amount of \$506,350.00 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 Misti Siver and Jason Siver. JPMorgan Chase Bank, National Association 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. JPMorgan Chase Bank, National Association is acting as the Mortgage Servicer for the Mortgagee. JPMorgan Chase Bank, National Association, is representing the Mortgagee, whose address is: 3415 Vision Drive, Columbus, OH 43219-6009.

Legal Description:

LOT THREE (3) AND FOUR (4), BLOCK SIXTY-SEVEN (67), LAMPASAS SPRINGS COMPANY'S FIRST ADDITION, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN CABINET 1, SLIDE 14, PLAT RECORDS, LAMPASAS COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 01/06/2026

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," "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.

44-25-02246
Lampasas



4858636

DO NOT REMOVE

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,, 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 11/18/2025.

/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: Angela Zavala
Printed Name: Angela Zavala

C&M No. 44-25-02246

FILED

8:00 a.m. _____ p.m. o'clock

NOV 20 2025

By Gabrielle Avila Deputy
County Court, Lampasas County, TX
Clerk: Dianne Miller

DO NOT REMOVE

25-272964

Notice of Substitute Trustee's Sale

Notice Concerning Military Duty: 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. Tex. Prop. Code § 51.002(i)

Deed of Trust Date: May 14, 2010	Original Mortgagor/Grantor: VANCE A HELZER AND SUSAN HELZER
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS") AS BENEFICIARY, AS NOMINEE FOR U.S. BANK N.A. ITS SUCCESSORS AND ASSIGNS.	Current Beneficiary / Mortgagee: U.S. BANK NATIONAL ASSOCIATION
Recorded in: Volume: 260 Page: 666 Instrument No: 141022	Property County: LAMPASAS
Mortgage Servicer: U.S. BANK NATIONAL ASSOCIATION	Mortgage Servicer's Address: 2800 TAMARACK RD OWENSBORO, KY 42301

* 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.

Secures: Note in the original principal amount of \$97,042.00, executed by VANCE HELZER and payable to the order of Lender.

Property Address/Mailing Address: 472 PECOS LN, KEMPNER, TX 76539

Legal Description of Property to be Sold: LOT TWO (2), BLOCK "B", TAYLOR CREEK ESTATES SECTION TWO, AT KEMPNER, LAMPASAS COUNTY, TEXAS, AS PER PLAT OF RECORD IN CABINET 1, SLIDE 198, PLAT RECORDS OF LAMPASAS COUNTY, TEXAS, REFERENCE TO WHICH IS HEREBY MADE FOR ALL PURPOSES.

Date of Sale: January 06, 2026	Earliest time Sale will begin: 12:00 PM
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Place of sale of Property: Lampasas County Courthouse, 501 E. 4th Street, Lampasas, TX 76550 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

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.

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, U.S. BANK NATIONAL ASSOCIATION, the owner and holder of the Note, has requested Auction.com LLC whose address is 1 Mauchly Irvine, Ca 92618 OR Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, Tx 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.



DO NOT REMOVE

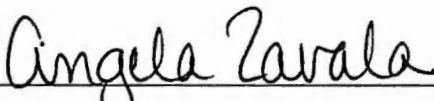
DO NOT REMOVE

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *U.S. BANK NATIONAL ASSOCIATION* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to section 51.0075(a) of the Texas Property Code, Auction.com LLC whose address is 1 Mauchly Irvine, Ca 92618 OR Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, Tx 75254, 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 Auction.com LLC whose address is 1 Mauchly Irvine, Ca 92618 OR Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, Tx 75254, Trustee.

Limitation of Damages: 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 Mortgagor, the Mortgagee, or the Mortgagee's attorney.



SUBSTITUTE TRUSTEE

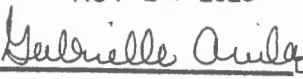
Auction.com, LLC OR Tejas Corporate Services, LLC,
Trustee

c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC,
13010 Morris Rd., Suite 450, Alpharetta, GA 30004; PH:
(470)321-7112

FILED

8:00 a.m. _____ p.m. o'clock

NOV 20 2025

By  Deputy
County Court, Lampasas County, TX
Clerk, Dianna Miller

DO NOT REMOVE

DO NOT REMOVE

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 6/28/2023	Grantor(s)/Mortgagor(s): JONATHAN W SKELTON AND KRISTEN L SKELTON, HUSBAND AND WIFE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR FAIRWAY INDEPENDENT MORTGAGE CORPORATION ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Lakeview Loan Servicing, LLC
Recorded in: Volume: Page: Instrument No: 197934	Property County: LAMPASAS
Mortgage Servicer: M&T Bank is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 1 Fountain Plaza, Buffalo, NY 14203
Date of Sale: 1/6/2026	Earliest Time Sale Will Begin: 12pm
Place of Sale of Property: THE WEST ENTRANCE TO THE COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: BEING LOT TWELVE (12), BLOCK TWO (2), SKYLINE RIDGE, PHASE TWO, A SUBDIVISION IN LAMPASAS COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD IN CABINET 2, SLIDE 145-146, PLAT RECORDS, LAMPASAS 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, Michelle Jones, Angela Zavala, Richard Zavala, Jr or Taylor Grantham, 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: 11/21/2025



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

Dated: NOV 25 2025

Angela Zavala

Printed Name

Angela Zavala

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

FILED

8:00 a.m. _____ p.m. o'clock

NOV 25 2025

By Galvillo Aida Deputy
County Court, Lampasas County, TX
Clerk, Dianne Miller

MH File Number: TX-25-124077-POS
Loan Type: VA

DO NOT REMOVE

NOTICE OF FORECLOSURE SALE

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

Property: 731 CR 4126, Lampasas, Texas 76550

December 1, 2025

Deed of Trust: Deed of Trust (The term "Deed of Trust" herein shall mean the Deed of Trust as so modified, renewed, and/or extended.)

Dated: December 12, 2022

Trustee:

Scott S. Cooley

Address:

219 E. 3rd St.
Lampasas, TX, 76550

Substitute Trustee:

Jackie Baltrun

Address:

219 E. 3rd St.
Lampasas, TX, 76550

Grantors: Jerry D. McGee and Rachel S. Howe-Saric

Mortgagee: Estate of Glynda C. Carpenter (hereafter "Lender")

Recording Information: Vol. 428, Page 940, Deed of Trust Records of Lampasas County, Texas.

Property Address: 731 CR 4126, Lampasas, Texas 76550

Legal Description: Tract Twenty-Three (23), LAMPASAS OAKS, SECTION ONE, according to the map or plat thereof, recorded in Cabinet 1, Slide 310-311, Plat Records, Lampasas County, Texas; together with that manufactured home, Serial Numbers #TXFLV66B02703CG12 and #TXFLV66A02703CG12.

FILED
11:30 a.m. _____ p.m. o'clock

DEC 01 2025

By Garbrielle A. Miller Deputy
County Court, Lampasas County, TX
Clerk: Dianne Miller

Note Secured by Deed of Trust: Promissory Note (The term "Note" herein shall mean the Note as so modified, renewed, and/or extended.)

Date: December 12, 2022

Original Principal Amount: \$185,000.00

Makers: Jerry D. McGee and Rachel S. Howe-Saric

Lender: Glynda C. Carpenter

Property: All real property and improvements as described in and mortgaged in the Deed of Trust, including all rights and appurtenances thereto, with the exception of any Released Property.

Sale Location: West entrance of the Lampasas County Courthouse, located at 501 E. 4th Street, Lampasas, TX 76550.

Sale Date: January 6, 2025

Sale Time: The public auction of the Foreclosure Sale will take place between the hours of 10:00 AM and 4:00 PM local time. The earliest time the sale will begin is 12:00 PM, or within three hours from that time.

Terms of the Sale: This public Foreclosure Sale will sell all property "AS IS" at a public auction to the highest cash bidder, with the exception of the Lender, who will be allowed to bid credit against the amount owed under the obligation secured by the lien in the Deed of Trust.

Due to the default in payment of the Note and in performance of the obligations under the terms of the Deed of Trust, the Lender directed the Substitute Trustee to administer the trust provisions.

The above described Deed of Trust encumbers real property. This document constitutes formal notice by the Lender to foreclose and sell the property, as described in Lender's right and remedies under the Deed of Trust and in accordance with the terms of Section 9.604(a) of the Texas Business and Commerce Code and the Deed of Trust.

Notice is hereby given that the Foreclosure Sale will commence at the Sale Location, Sale Date, and Sale Time indicated above. At that time, the Substitute Trustee will direct the sale of the

property described in the Deed of Trust in the manner allowed by the Deed of Trust and applicable Texas law.

If there is any postponement or rescheduling of the Foreclosure Sale, additional notice will be reposted and refiled in accordance with the terms of the Deed of Trust and applicable Texas law.

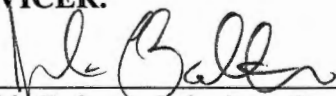
Potential purchasers are reminded that this sale of property is made subject to the exceptions to conveyance and warranties of the Deed of Trust, all prior liens and defects to title, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust, and any rights of recession as set forth in the Texas Property Code. Potential purchasers should examine the property records describing the property within the Deed of Trust for further assurances.

Pursuant to Section 51.009 of the Texas Property Code, this property will be sold "AS IS" to the highest cash bidder. Please be aware that the sale of this property will not include any possession warranties, title warranties, warranties of quiet enjoyment or other warranties, except as expressly provided by the Deed of Trust. All potential purchasers should conduct examinations of the property records for further assurances.

Pursuant to Section 51.0075(a) of the Texas Property Code, the Substitute Trustee will establish conditions for the Foreclosure Sale as are deemed reasonable and in accordance with the Texas Property Code. Any conditions beyond what are listed in this document will be disclosed prior to the opening of bidding on the day of the 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.

THIS DOCUMENT ASSIGNS JACKIE BALTRUN AS THE SUBSTITUTE TRUSTEE IDENTIFIED TO CARRY OUT THE SALE OF PROPERTY IDENTIFIED IN THE SECURITY INSTRUMENT AS SET FORTH IN THIS NOTICE OF FORECLOSURE SALE. THE SIGNER OF THIS DOCUMENT IS THE DULY AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.



Jackie Baltrun, Substitute Trustee

FILED

a.m. 2:30 p.m. o'clock

DEC 04 2025

By Gallunelle DeputyCounty Court, Lampasas County, TX
Clerk Dianne Miller**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.

DATE, TIME, PLACE OF SALE:

Date: Tuesday, the 6th day of January, 2026
Time: 12pm or not later than three hours after that time
Place: AT "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" in Lampasas County, Texas.

TERMS OF SALE: CASH**DEED OF TRUST INFORMATION - INSTRUMENT TO BE FORECLOSED:**

Date: March 8, 2023
Grantor(s): Tristan Denton and Dominique Denton, Husband and Wife.
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for American Pacific Mortgage Corporation, its successors and assigns
Original Principal: \$375,000.00
Recording Information: Deed Inst.# 196174,
Current Mortgagee/Beneficiary: SERVIS ONE, INC. DBA BSI FINANCIAL SERVICES
Secures: The Promissory Note (the "Note") in the original principal amount of \$375,000.00 and all obligations contained therein. All sums secured by the Deed of Trust have been and are hereby declared immediately due and payable as a result of default under the Note and/or Deed of Trust.

MODIFICATIONS AND RENEWALS:

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

PROPERTY TO BE SOLD:

Property County: Lampasas
Property Description: (See Attached Exhibit "A")
Property Address: 313 Lost Trail, Copperas Cove, TX 76522
Condition and Important Recitals: Should a conflict occur between the property address and the legal description contained in "Exhibit A" the legal description shall control. The property will be sold "AS IS" without any representations, warranties, or recourse, and subject to any liens or interests that may survive the sale. Any purchaser who purchases the property does so at his/her/its own risk and is strongly encouraged engage in significant due diligence prior to sale.

MORTGAGE SERVICING INFORMATION:

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

Mortgage Servicer: BSI Financial Services, Inc.
Mortgage Servicer Address: 7500 Old Georgetown Road, Suite 1350 Bethesda, MD 20814

SUBSTITUTE TRUSTEE(S):

McCalla Raymer Leibert Pierce, LLP, Agency Sales and Posting LLC

SUBSTITUTE TRUSTEE ADDRESS:

1320 Greenway Drive, Suite 780 Irving, TX 75038

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

/s/ Coury Jacocks

Coury Jacocks - Bar #: 24014306

Attorney for SERVIS ONE, INC. DBA BSI FINANCIAL SERVICES

Coury.Jacocks@mccalla.com

1320 Greenway Drive, Suite 780

Irving, TX 75038

(469) 942-7141 Office

(469) 469-6670 Fax

DOCUMENT PREPARED BY:

McCalla Raymer Leibert Pierce, LLP

1320 Greenway Drive, Suite 780 Irving, TX 75038

AS ATTORNEY FOR THE HEREIN

IDENTIFIED MORTGAGEE AND/OR

MORTGAGE SERVICER

Certificate of Posting

I am Angela Zavala whose address is 1320 Greenway #780, Irving Tx. I declare
under penalty perjury that 12/4/25 I filed and/or recorded this Notice of Foreclosure Sale at the office of the Lampasas
County Clerk and caused it to be posted at the location directed by the Lampasas County Commissioners.

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

EXHIBIT "A"

Lot Four (4), in Block Two (2), of The Valley at Great Hills, Phase One, City of Copperas Cove, Lampasas County, Texas, according to the plat of record in Cabinet 2, Slide 357-363, Plat Records of Lampasas County, Texas.

FILED

a.m. 2:30 p.m. o'clock

DEC 04 2025

By Garbrielle Acuña Deputy
County Court, Lampasas County, TX
Clerk: Priscilla Miller
25-009848

135 County Road 4962, Kempner, TX 76539

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: 01/06/2026

Time: Between 12:00 PM - 3:00 PM and beginning not earlier than 12:00 PM and ending not later than three hours thereafter.

Place: The area designated by the Commissioners Court of Lampasas County, pursuant to §51.002 of the Texas Property Code as amended: if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

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 7/30/2020 and recorded in the real property records of Lampasas County, TX and is recorded under Clerk's File/Instrument Number 182706, with Natasha A. Harris and Gary Harris (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for Guild Mortgage Company, a California Corporation mortgagee to which reference is herein made for all purposes.

4. Obligations Secured. Deed of Trust or Contract Lien executed by Natasha A. Harris and Gary Harris, securing the payment of the indebtedness in the original amount of \$175,019.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Guild Mortgage Company LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to be Sold. LOT SEVEN (7), BLOCK TWO (2), OAK DALE SUBDIVISION, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN CABINET 1, SLIDE 285, PLAT RECORDS, LAMPASAS 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. Guild Mortgage Company, LLC, as Mortgage Servicer, is representing the current Mortgagee whose address is:

Guild Mortgage Company LLC
5887 Copley Drive
San Diego, CA 92111

Angela Zavala

SUBSTITUTE TRUSTEE

Agency Sales and Posting LLC or AUCTION.COM
LLC, or Michelle Jones, Angela Zavala, Richard
Zavala, Jr or Sharlet Watts or Kirk Schwartz, Esq., or
Carson Emmons, Esq., or Justin Ritchie, Esq., or
Jeffrey Kramer, Esq., c/o Albertelli Law
6565 N MacArthur Blvd, Suite 470
Irving, TX 75039

CERTIFICATE OF POSTING

My name is Angela Zavala, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on Dec 4, 2025 I filed at the office of the Lampasas County Clerk and caused to be posted at the Lampasas County courthouse this notice of sale.

Angela Zavala
Declarants Name: Angela Zavala
Date: 12/4/25

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2025-18101-TX

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

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

Date: 1/6/2026
Time: The earliest time the sale will begin is 12:00 PM , or within three (3) hours after that time.
Place: Lampasas County Courthouse, Texas, at the following location: 409 South Pecan Street, Lampasas, TX 76550 THE WEST ENTRANCE TO THE COUNTY COURTHOUSE Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

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

Lot Thirty-Nine (39), Block Eight (8), The Valley at Great Hills, Phase One, City of Copperas Cove, Lampasas County, Texas, as per plat of record in Cabinet 2, Slides 357-363, Plat Records, of Lampasas County, Texas.

Commonly known as: 502 LOST TRAIL UNIT COPPERAS COVE TX 76522

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust dated 11/5/2024 and recorded in the office of the County Clerk of Lampasas County, Texas, recorded on 11/13/2024 under County Clerk's File No 204027, in Book – and Page –, along with Correction Instrument recorded on 11/17/2025 in Instrument No. 208792 of the Real Property Records of Lampasas County, Texas.

Grantor(s):	Raymond Harris, a single man
Original Trustee:	Black, Mann & Graham, LLP
Substitute Trustee:	Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Plaza Home Mortgage Inc., its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

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

T.S. #: 2025-18101-TX

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the mortgagee thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$388,421.00, executed by Raymond Harris, a single man, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Plaza Home Mortgage Inc., its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

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

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

T.S. #: 2025-18101-TX

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

Dated: DEC 11 2025

Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC

Angela Zavala

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

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

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

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

FILED

8:45 a.m. _____ p.m. o'clock

DEC 11 2025

By *Munoz* Deputy
County Court, Lampasas County, TX
Clerk. Dianne Miller