

## 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 and/or Mortgage Servicer does hereby remove the original trustee 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, at 214 5<sup>th</sup> Street, Suite 205, Huntington Beach, California 92648, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the 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.

### 1. Date, Time, and Place of Sale.

**Date:** 6/2/2026

**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.

**2. Property To Be Sold.** 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

**3. 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 in the Real Property Records of Lampasas County, Texas.

<b>Grantor(s):</b>	<b>Raymond Harris, a single man</b>
<b>Original Trustee:</b>	Black, Mann & Graham, LLP
<b>Original Mortgagee:</b>	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Plaza Home Mortgage Inc., its successors and assigns
<b>Current Mortgagee:</b>	Freedom Mortgage Corporation
<b>Mortgage Servicer:</b>	Freedom Mortgage Corporation

**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-faqs#D\\_5](https://www.fincen.gov/rre-faqs#D_5) or <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers>.

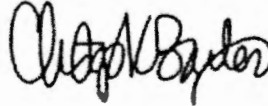
6. **Obligations Secured.** The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to: (1) the promissory note in the original principal amount of \$388,421.00, executed by Raymond Harris, 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. Default has occurred on the payment of said indebtedness, and the same is now wholly due and the owner and holder has requested to sell said property to satisfy the said 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 to administer any resulting foreclosure of the lien securing the Property referenced above. **Freedom Mortgage Corporation** as Mortgage Servicer, is representing 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, 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: \_\_\_\_\_

Christopher K. Baxter, Esq. SBOT 90001747  
Senior Vice President  
214 5th Street, Suite 205  
Huntington Beach, California 92648  
Phone: (888) 403-4115 Fax: (888) 345-5501

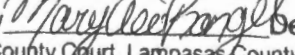
Dated: 4/2/2026

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

FILED

9:30 a.m. \_\_\_\_\_ p.m. o'clock

APR 09 2026

By  Deputy  
County 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 2nd day of June, 2026  
**Time:** 11:00 AM or not later than three hours after that time  
**Place:** AT At the north door of the Coryell 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 Coryell County, Texas.

**TERMS OF SALE:** CERTIFIED FUNDS FOR FULL PURCHASE PRICE MUST BE PRESENTED AT THE TIME OF SALE. FinCEN data submission and certification requirements, if applicable, must be met timely by entities and trusts as defined by 89 CFR 70258. We ask for the required data or exemption to be submitted and certified to the law firm at the time of sale and no later than one (1) business day after the sale, if applicable.

**DEED OF TRUST INFORMATION - INSTRUMENT TO BE FORECLOSED:**

**Date:** April 12, 2023  
**Grantor(s):** ELGIN ALLMOND JR, AN UNMARRIED MAN  
**Original Mortgagee:** Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for MORTGAGE SOLUTIONS OF COLORADO, LLC, its successors and assigns  
**Original Principal:** \$178,000.00  
**Recording Information:** Deed Inst.# 363004,  
**Current Mortgagee/Beneficiary:** MORTGAGE SOLUTIONS OF COLORADO, LLC D/B/A MORTGAGE SOLUTIONS FINANCIAL  
**Secures:** The Promissory Note (the "Note") in the original principal amount of \$178,000.00 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:** Coryell  
**Property Description:** (See Attached Exhibit "A")  
**Property Address:** 1509 Quail Pt Dr, Kempner, TX 76539  
**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 to 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:** Mortgage Solutions Financial Servicing, a division of Mortgage Solutions of Colorado, LLC  
**File No.:** 25-02607TX

**Mortgage Servicer Address:** 7450 Campus Dr. Suite 200, Colorado Springs, CO 80920

**SUBSTITUTE TRUSTEE(S):** McCalla Raymer Leibert Pierce, LLP, Auction.com LLC

**SUBSTITUTE TRUSTEE ADDRESS:** 1320 Greenway Drive, Suite 780 Irving, TX 75038

ATTENTION ALL PROSPECTIVE BIDDERS: On March 1, 2026, the data collection and reporting requirements under the U.S. Financial Crimes Enforcement Network (FinCEN) new Anti-Money Laundering Rule (Rule), found at 89 FR 70258, will go into effect.\* The Rule applies to certain residential real estate sale transactions, including nonjudicial foreclosures, where the transfer is to a legal entity or trust, and the source of funds is non-financed (which includes cash, certified funds, private financing, or financing provided by an institution not subject to a federal Anti-Money Laundering or Suspicious Activity Report requirement.) As part of this Rule, non-exempt purchasers are required to provide additional information and documentation about themselves, their legal entities, and the source of funds used in the reportable transaction, if applicable.\* The collection of this information and documentation by our firm is required to comply with the Rule's federal reporting requirements, if applicable. To submit and certify the required information, review informative resources/guides, or to certify an exemption please visit <https://fincen.foreclosurehotline.net/>. Note that a data submission or exemption form provided by an auctioneer may not be complete, which could require further data collection by the firm. Please submit and certify the required information at the time of sale and no later than one (1) business day after the sale, if applicable. If you have questions about the Rule or its applicability to you, please seek the advice of your own independent legal counsel, as this firm cannot give you legal advice.

\* The Rule is the subject of ongoing litigation in several jurisdictions. We suggest that you seek your own legal counsel if you have questions about the status of the Rule and its applicability to your sale, if any.

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code, (2) to final confirmation and audit of the status of the loan with the holder of the Deed of Trust, and (3) to confirmation that the successful bidder has timely provided to the firm all information required by the Rule, 89 FR 70258, if applicable.

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*/s/ Coury Jacocks*

Coury Jacocks - Bar #: 24014306

Attorney for MORTGAGE SOLUTIONS OF COLORADO, LLC

D/B/A MORTGAGE SOLUTIONS FINANCIAL

Coury.Jacocks@mccalla.com

1320 Greenway Drive, Suite 780

Irving, TX 75038

(469) 942-7141 Office

(469) 533-6670 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 Dr. Suite 780, Irving, Tx. 75038. I declare under penalty perjury that April 9, 2026 I filed and/or recorded this Notice of Foreclosure Sale at the office of the Coryell County Clerk and caused it to be posted at the location directed by the Coryell County Commissioners.

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

File No.: 25-02607TX

EXHIBIT "A"

LOT FIVE (5), BLOCK ONE (1), QUAIL MEADOWS PHASE ONE, CORYELL AND LAMPASAS COUNTIES, TEXAS.  
RECORDED IN CABINET B, SLIDE 529, PLAT RECORDS OF CORYELL COUNTY, TEXAS, CABINET 1, SLIDES 377-378,  
PLAT RECORDS OF LAMPASAS COUNTY TEXAS. BEARINGS ARE BASED ON THE RECORDED PLAT.

FILED

9:30 a.m. \_\_\_\_\_ p.m. o'clock

APR 09 2026

By *Mary Alice Randall* Deputy  
County Court, Lampasas County, TX  
Clerk: Dianne Miller