

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: Coditis Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated May 10, 2024 and recorded under Clerk's File No. 2024-00003972, in the real property records of WOOD County Texas, with Francisco Cerrito, a single man as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Guild Mortgage Company, LLC, A California Limited Liability Company, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Francisco Cerrito, a single man securing payment of the indebtedness in the original principal amount of \$205,214.00 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 Francisco Cerrito. PennyMac Loan Services, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

Legal Description:

THAT CERTAIN LOT, TRACT OR PARCEL OF LAND WITHIN THE S. YARBOROUGH SURVEY, ABSTRACT NO. 658, WOOD COUNTY, TEXAS, AND BEING ALL OF A CALLED 1.167 ACRE TRACT DESCRIBED IN DEED FROM LLOYD D. MCCULLOUGH AND WIFE, AVA J. MCCULLOUGH TO JERRY W. MORROW AND WIFE, DONNA M. MORROW, DATED MAY 20, 1999 AND RECORDED IN VOLUME 1669 ON PAGE 850 OF THE REAL PROPERTY RECORDS OF WOOD COUNTY, TEXAS, AND THIS 1.167 ACRE TRACT BEING MORE FULLY DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHWEST CORNER OF SAID 1.167 ACRE TRACT, IN THE SOUTH EDGE OF THE DRIVING SURFACE OF COUNTY ROAD 2210 AND IN THE EAST RIGHT-OF-WAY OF COUNTY ROAD 2230; THENCE NORTH 89 DEG. 46 MIN. 34 SEC. EAST, A DISTANCE OF 231.56 FEET, TO A 1/2 INCH IRON ROD FOUND FOR THE NORTHEAST CORNER OF SAID 1.167 ACRE TRACT, THE NORTHWEST CORNER OF A CALLED 1 ACRE TRACT DESCRIBED IN VOLUME 1340 ON PAGE 203 AND BEING NEAR THE SOUTH EDGE OF THE DRIVING SURFACE OF COUNTY ROAD 2210, FROM WHICH A 1/2 INCH IRON ROD FOUND FOR REFERENCE, BEARS SOUTH 00 DEG. 31 MIN. 53 SEC. EAST 19.99 FEET; THENCE SOUTH 00 DEG. 31 MIN. 53 SEC. EAST, A DISTANCE OF 217.98 FEET, TO A 1/2 INCH IRON ROD FOUND FOR THE SOUTHEAST CORNER OF SAID 1.167 ACRE TRACT, THE SOUTHWEST CORNER OF SAID 1 ACRE TRACT AND IN THE NORTH LINE OF A CALLED 5.869 ACRE TRACT DESCRIBED IN VOLUME 983 ON PAGE 598; THENCE SOUTH 89 DEG. 47 MIN. 50 SEC. WEST, A DISTANCE OF 234.99 FEET, WITH THE NORTH LINE OF SAID 5.869 ACRE TRACT, TO A 1/2 INCH IRON ROD FOUND FOR THE SOUTHWEST CORNER OF SAID 1.167 ACRE TRACT AND BEING IN THE EAST LINE OF COUNTY ROAD 2230, FROM WHICH A CROSS TIE FENCE POST BEARS NORTH 88 DEG. 33 MIN. WEST 11.1 FEET; THENCE NORTH 00 DEG. 22 MIN. 11 SEC. EAST, A DISTANCE OF 217.91 FEET, WITH THE EAST LINE OF COUNTY ROAD 2230, TO THE POINT OF BEGINNING AND CONTAINING 1.167 ACRES OF LAND, MORE OR LESS.

SALE INFORMATION

Date of Sale: 08/04/2026

Earliest Time Sale Will Begin: 1:00 PM

Location of Sale: The place of the sale shall be: WOOD County Courthouse, Texas at the following location: At the east (front) door of the Wood 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 Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, 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: Jabria Foy

Printed Name: JABRIA FOY

C&M No. 44-26-02192

FILED

26-01902
137 FRANCES ST, MINEOLA, TX 75773

JUN 18 2026

NOTICE OF FORECLOSURE SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

KELLEY PRICE
COUNTY CLERK WOOD CO., TX

10:30 AM

Property:

The Property to be sold is described as follows:

Lot 19 of the FRANCES & TILLEY SUBDIVISION of 10 acres of land, in Wood County, Texas, according to the map or plat of said subdivision of record in Volume 102, Page 156, Deed Records, Wood County, Texas

Security Instrument:

Deed of Trust dated September 8, 2022 and recorded on September 14, 2022 at Instrument Number 2002-00010219 in the real property records of WOOD County, Texas, which contains a power of sale.

Sale Information:

August 4, 2026, at 1:00 PM, or not later than three hours thereafter, at the east front door of the Wood County Courthouse, or as designated by the County Commissioners Court.

Terms of Sale:

Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.

Obligation Secured:

The Deed of Trust executed by ANTHONY O WILLIAMS JR AND BRITTANY A KISER secures the repayment of a Note dated September 8, 2022 in the amount of \$181,813.00. PENNYMAC LOAN SERVICES, LLC, whose address is c/o PennyMac Loan Services, LLC, P.O. Box 30597, Los Angeles, CA 90030, is the current mortgagee of the Deed of Trust and Note and PennyMac Loan Services, LLC is the current mortgage servicer for the mortgage. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

Substitute Trustee:

In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

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.

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.



4878073

ServiceLink

/s/ Justin Ritchie

Justin Ritchie, Attorney at Law
Texas Bar No. 24145898
txsalesteam@decubaslewis.com
De Cubas & Lewis, P.C.

3313 W Commercial Blvd, Suite F-150, Fort
Lauderdale, FL 33309

Phone: (954) 453-0365
Fax: (469) 518-4972



Substitute Trustee(s): Ramiro Cuevas, Patrick Zwiers,
Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad
Wallace, Tonya Washington, Tionna Hadnot, Misty
McMillan, Shawn Schiller, Jackie Perkins,
Auction.com LLC||Harriett Fletcher, Sheryl LaMont,
Sharon St. Pierre, Jabria Foy, Heather Golden, Kara
Riley, Catherine Geddie, Agency Sales and Posting
LLC

c/o De Cubas & Lewis, P.C.
3313 W Commercial Blvd, Suite F-150, Fort
Lauderdale, FL 33309

Certificate of Posting

I, JABRIA FOY, declare under penalty of perjury that on the 18th day of June, 2026, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of WOOD County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Date: June 2, 2026

Deed of Trust:

Grantor: MICHAEL G. JACKSON

Grantor's County: WOOD COUNTY, TEXAS

Beneficiary: ELEGMENT LLC

Substitute Trustee: ANTHONY J. KING

Trustee's Address: 115 E 6th Street, Rusk, Texas 75785

Recording Information: Vol. 792, Page 547, Document Number 178003, Official Records of Wood County, Texas.

FILED FOR RECORD
2026 JUN 22 AM 11:58
KEMLEY PRICE
COUNTY CLERK
WOOD COUNTY, TEXAS

Property:

All that certain lot or parcel of land situated in Wood County, Texas, being Lot 94 Zone 3, Section 2, of CLEAR LAKES, a subdivision of a portion of the Wells Land and Cattle Company, Inc., lands in the MARY CROTHERS, S.F. MARTIN, G.F. GILL, JOHN ETHERIDGE, and RICHARD HARE SURVEYS, of said Wood County, Texas as shown by map or plat of said Zone 3, Section 2, in Book 6, Page 66, of the Plat Records of Wood County, Texas.

Note:

Date: August 10, 2022

Amount: TEN THOUSAND and NO/100 (\$10,000.00) DOLLARS

Debtor: MICHAEL G. JACKSON

Holder: ELEGMENT LLC

Date of Sale of Property: August 4, 2026

Earliest Time of Sale of Property: 10:00 A.M. or within 6 Hours of same

Place of Sale of Property: WOOD COUNTY COURTHOUSE, TEXAS, AT THE EAST DOOR OF THE WOOD COUNTY COURTHOUSE (ALSO REFERRED TO AS THE FRONT DOOR), OR IF THE PROCEEDING AREA IS NO LONGER THE DESIGNATED AREA, AT THE AREA MOST RECENTLY DESIGNATED BY THE COUNTY COMMISSIONERS COURT.

WHEREAS, the said Deed of Trust specifically authorizes the appointment of a Trustee by the beneficiary of said Deed of Trust; and

WHEREAS, the said Trustee has become incapacitated to serve as such, or has resigned or has failed and refused to act as such; and

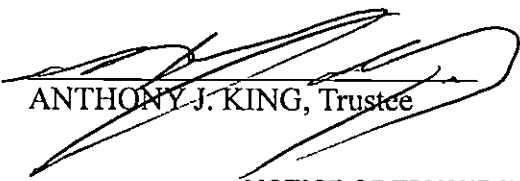
WHEREAS, by authority of the said Deed of Trust, the beneficiary thereunder did, on the 2nd day of June, 2026, appoint, ANTHONY J. KING, as Substitute Trustee;

WHEREAS, the said MICHAEL G. JACKSON, has made default in the payment and financial obligation therein and of the note described in such instrument, leaving a delinquent balance on this date remaining unpaid thereon; and

WHEREAS, ELEGMENT LLC, the said beneficiary, has requested to exercise the power of sale;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, the 4th day of August, 2026, beginning no earlier than 10:00 o'clock A.M. and taking place not later than six (6) hours after that time, Anthony J. King at the request of the Noteholder, as Substitute Trustee, will sell said real estate at the designated area of the County Courthouse, as designated by the commissioners court in Quitman, Wood County, Texas, to the highest bidder for cash, to satisfy the indebtedness secured by the lien of the Deed of Trusts described above. The designated area by the Commissioners' Court of Wood County, Texas, pursuant to TEX.PROP.CODE, § 51.002, or, if no such area has been designated, within 100 feet of the main entrance to the building where the district court is usually held in Quitman, Wood County, Texas,

WITNESS MY HAND this 2nd day of June, 2026.


ANTHONY J. KING, Trustee

Notice pursuant to Section 51.002, Texas Property Code:

"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."

FILED FOR RECORD
2026 JUN 25 AM 10:36

KELLEY PRICE
COUNTY CLERK
WOOD COUNTY, TEXAS

NOTICE OF SUBSTITUTE 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.**

Wood County Texas Home Equity Security Instrument

Date of Security Instrument:	May 14, 2008
Amount:	\$53,000.00
Grantor(s):	AL DUSEK, SUSIE DUSEK
Original Mortgagee:	CAPITAL ONE NATIONAL ASSOCIATION
Current Mortgagee:	UMB BANK, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS LEGAL TITLE TRUSTEE FOR TOCU TITLE TRUST 2018-3
Original Trustee:	NATHAN RUSSELL
Mortgage Servicer and Address:	ROCKET MORTGAGE, LLC 8950 Cypress Waters Blvd. Coppell, TX 75019
Recording Information:	Recorded on 6/5/2008, as Instrument No. 00090133 in Book 02327 Page 00524 Wood County, Texas
Legal Description:	ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN WOOD COUNTY, TEXAS, BEING IN THE WOOD COUNTY, TEXAS, BEING IN THE F HOLLAND SURVEY ABSTRACT NO 265, AND BEING ALL OF LOT 31 OF THE LAKESHORE ACRES SUBDIVISION TO SAID COUNTY, AS SHOWN BY REVISED PLAT RECORDED IN VOLUME 4, PAGE 30, PLAT RECORDS OF WOOD COUNTY, TEXAS.
Date of Sale:	8/4/2026
Earliest Time Sale Will Begin:	1:00 PM

Place of Sale: The foreclosure sale will be conducted in the area designated by the Wood County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosures sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

WHEREAS, a DEFAULT ORDER was entered on 3/25/2026, under Cause No. 2026-031, in the 402nd Judicial District Court of Wood County, Texas;

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 AGENCY SALES AND POSTING, LLC, ALDRIDGE PITE, LLP or either one of them, as Substitute Trustee, to act, either singly or

TS Number: 140479-TX

Service Link

jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Aldridge Pite, LLP, 3333 Camino Del Rio South, Suite 225, San Diego, California 92108, (713) 293-3618.

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 state above or within three (3) hours after that time.

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Texas Home Equity Security Instrument, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney.

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

EXECUTED in multiple originals on 6/11/2026.

By: Hollis Hamilton
Hollis Rose Hamilton, Attorney
Aldridge Pite, LLP
3333 Camino Del Rio South, Suite 225
San Diego, California 92108

Return to:
ALDRIDGE PITE, LLP
3333 Camino Del Rio South, Suite 225
P.O. BOX 17935
SAN DIEGO, CA 92108-0935
FAX #: 619-590-1385
866-931-0036

COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550

AFFIDAVIT OF POSTING

THE STATE OF TEXAS

§
§
§

COUNTY OF Wood

Pursuant to the applicable provisions of Texas law, I, _____ on June 25, 2026, on behalf of and at the specific instruction and request of ROCKET MORTGAGE, LLC did file a Notice of Trustees Sale with the County Clerk of Wood County, Texas and did post a like Notice at the door of the Courthouse of Wood County, Texas. The land described in the Notice of Trustee's Sale is located in Wood County, Texas and is described in Exhibit "A" set out below/attached hereto and incorporated herein by reference for all purposes.

DATED: _____, 20__.

(Printed Name)

As Agent for the Substitute Trustee Agency Sales and Posting, LLC

SUBSCRIBED AND SWORN TO BEFORE ME, the undersigned authority, on this day personally appeared _____ who, if not a substitute trustee, is acting as their agent and is known to me personally or through state-issued identification and acknowledged to me that he or she recorded and posted this notice in compliance with Texas Property Code §51.002.

GIVEN UNDER MY HAND AND SEAL OF OFFICE the ____ day of _____, 20__.

Notary Public in and for the State of Texas

My commission expires: _____

Exhibit "A"

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN WOOD COUNTY, TEXAS, BEING IN THE WOOD COUNTY, TEXAS, BEING IN THE F HOLLAND SURVEY ABSTRACT NO 265, AND BEING ALL OF LOT 31 OF THE LAKESHORE ACRES SUBDIVISION TO SAID COUNTY, AS SHOWN BY REVISED PLAT RECORDED IN VOLUME 4, PAGE 30, PLAT RECORDS OF WOOD COUNTY, TEXAS.

Return to:
ALDRIDGE PITE, LLP
8880 Rio San Diego Drive, Suite 725
P.O. Box 17935
San Diego, CA 92108
T.S. No.: 140479-TX



4878944

FILED FOR RECORD
2026 JUN 25 AM 10:39

KEENEY PRICE
COUNTY CLERK
WOOD COUNTY, TEXAS

NOTICE OF 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 OR ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

1. *Property to Be Sold.* The property to be sold is described as follows: LOT NO.(S) 94 AND 95, WATERWOOD ESTATES, VILLAGE D OF HOLIDAY VILLAGES OF FORK, ACCORDING TO THE PLAT THEREOF AS RECORDED IN VOLUME 9, PAGES 185-186, PLAT RECORDS, WOOD COUNTY, TEXAS.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust dated 10/24/2023 and recorded in Document 2023-00009965 real property records of Wood County, Texas.

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

Date: 08/04/2026

Time: 01:00 PM

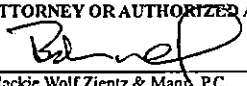
Place: Wood County, Texas at the following location: EAST DOOR (FRONT DOOR) OF THE WOOD COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

4. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust.

5. *Obligations Secured.* The Deed of Trust executed by ROBERT E. ALEXANDER, provides that it secures the payment of the indebtedness in the original principal amount of \$80,750.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. NEW AMERICAN FUNDING, LLC is the current mortgagee of the note and deed of trust and NEW AMERICAN FUNDING, LLC FKA BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING is mortgage servicer. A servicing agreement between the mortgagee, whose address is NEW AMERICAN FUNDING, LLC c/o NEW AMERICAN FUNDING, LLC FKA BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING, 8201 North FM 620, Suite 120, Austin, TX 78726 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

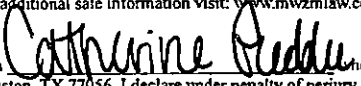
6. *Substitute Trustee(s) Appointed to Conduct Sale.* In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

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


Mackie Wolf Zientz & Manis, P.C.
Brandon Wolf, Attorney at Law
L. Keller Mackie, Attorney at Law
Michael Zientz, Attorney at Law
Chelsea Schneider, Attorney at Law
Ester Gonzales, Attorney at Law
Sheridan Stills, Attorney at Law
Parkway Office Center, Suite 900
14160 Dallas Parkway
Dallas, TX 75254

For additional sale information visit: www.mvzmlaw.com/tx-investors

Certificate of Posting

I am  whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 6/25/2026 I filed this Notice of Foreclosure Sale at the office of the Wood County Clerk and caused it to be posted at the location directed by the Wood County Commissioners Court.

FILED FOR RECORD
2026 JUL 06 AM09:17

KELLEY PRICE
COUNTY CLERK
WOOD COUNTY, TEXAS

NOTICE OF CONSTABLE'S SALE (REAL ESTATE)

BY VIRTUE OF A EXECUTION issued out of the Justice of Peace Pct 1 Court of Wood County, Texas, in a certain cause numbered SC24-041-1. On the 22nd day of June A.D. 2026, styled: HV of Fork Owners Assc vs. Phillip Wilson, to me, as Constable directed and delivered, I have levied upon this 24th day of June A.D. 2026 and will between the hours of 10:00 A.M. and 4:00 P.M. at approximately 10:00 am on the first Tuesday in August A.D. 2026, it being the 4th of said month, at Wood County Courthouse of said Wood County, proceed to sell at public auction to the highest bidder, for cash in hand, all right, title and interest, if any, which the defendant had on the 4th day of August A.D. 2026, or at any time thereafter, of and in the following described property:

Lot No.(s) 175 and 176, Section I, Holiday Villages of Fork Subdivision, as shown by the plat thereof recorded in Volume 9, Page 199-202, Plat Records, Wood County, Tx. Property ID # 74302 and 74303 Wood County Appraisal District

Said property is levied on as the property of Phillip Wilson and will be sold to satisfy the judgment for \$7,158.96 Dollars.

GIVEN UNDER MY HAND on this 27th day of May A.D. 2026.

Constable Robert Holland
Wood County, Texas

By 
Constable Robert Holland

TS#: 26-010050
LOAN TYPE: Conventional

NOTICE OF TRUSTEE'S FORECLOSURE SALE

FILED FOR RECORD
2026 JUL 09 PM 12:19
KELLEY PRICE
COUNTY CLERK
WOOD COUNTY, TEXAS

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

1. *Property to Be Sold.* The property to be sold is described as follows:

LOT 460, PART II, SECTION VIII, HOLLY LAKE RANCH, SUBDIVISION PLAT OF RECORDS AT VOLUME 8, PAGE 4, PLAT RECORDS, WOOD COUNTY, TEXAS.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the deed of trust recorded on 10/11/2026 as instrument 2023-00009475, of the real property records of WOOD-County, TX.

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

Dated: 08/04/2026

Time: The sale will begin no earlier than 01:00 P.M. or no later than three hours thereafter.

Place Wood County Courthouse, 100 Main Street, Quitman, TX 75783
or an area designated by the County Commissioners Court

The Deed of Trust permits the Mortgagee to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the Deed of Trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refileing may be after the date originally scheduled for this sale.

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

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

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

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>

Pursuant to the Deed of Trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

Pursuant to Section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

Pursuant to Section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

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

CORI BERGERON AND KENNETH BERGERON, WIFE AND HUSBAND

6. Obligations Secured. The Deed of Trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to (a) the promissory note in the original principal amount of \$261,000.00, and payable to the order of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR SFMC LP DBA SERVICE FIRST MORTGAGE COMPANY**; (b) all renewals and extensions of the note, if applicable; (c) any and all present and future indebtednesses owed to **AMERIHOM MORTGAGE COMPANY, LLC** who is the current owner and holder of the "Obligations" and is the current Mortgagee under the Deed of Trust.

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

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

7. Default and Request to Act. Default has occurred under the Deed of Trust, and the Mortgagee has requested me, as **Kirk Schwartz, Carson Emmons, Lori Long, Jeff Elliott, Amar Sood, America West Lender Services (AWEST), Auction.Com LLC** to conduct this sale. Notice is given that before the sale the Mortgagee may appoint another person substitute trustee to conduct the sale.

Date: 07/06/2026

Jeff Elliott

Kirk Schwartz, Carson Emmons, Lori Long, Jeff Elliott, Amar Sood, America West Lender Services (AWEST), Auction.Com LLC
C/O America West Lender Services
5404 Cypress Center Drive, Suite 300
Tampa, FL 33609
844-693-4761
Fax: 877-317-0475

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.

FILED FOR RECORD
2026 JUL 09 PM 12:19
KELLEY PRICE
COUNTY CLERK
WOOD COUNTY, TEXAS

DATE, TIME, PLACE OF SALE:

Date: Tuesday, the 4th day of August, 2026
Time: 1:00 PM or not later than three hours after that time
Place: AT "At the east (front) door of the Wood 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 Wood 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: November 2, 2022
Grantor(s): Mary Nell Kouns, an unmarried woman
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Rocket Mortgage, LLC, its successors and assigns
Original Principal: \$210,000.00
Recording Information: Deed Inst.# 2022-00012661,
Current Mortgagee/Beneficiary: Rocket Mortgage, LLC
Secures: The Promissory Note (the "Note") in the original principal amount of \$210,000.00 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: Wood
Property Description: (See Attached Exhibit "A")
Property Address: 299 Lamplight Path, Holly Lake Ranch, TX 75765
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: Rocket Mortgage, LLC
Mortgage Servicer Address: 1050 Woodward Avenue Detroit, MI 48226
File No.: 26-03671TX

Texas

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.

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/ Maisyn Oliver

Maisyn Oliver - Bar #: 24130719

Attorney for Rocket Mortgage, LLC

Maisyn.Oliver@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 Jabria Foy whose address is 24114 Fm 15 Troup, Tx. I declare
under penalty perjury that 7.9.26 I filed and/or recorded this Notice of Foreclosure Sale at the office of the Wood

County Clerk and caused it to be posted at the location directed by the Wood County Commissioners.

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

File No.: 26-03671TX

EXHIBIT "A"

Tax Id Number(s): 1460-0000-2270-25

Land situated in the City of Holly Lake Ranch in the County of Wood in the State of TX

LOT 227, SECTION VI, HOLLY LAKE RANCH, A SUBDIVISION OF WOOD COUNTY, ACCORDING TO THE PLAT OF SUBDIVISION FILED IN VOLUME 5, PAGE 59 AND AMENDED IN VOLUME 5, PAGE 60 OF THE PLAT RECORDS OF WOOD COUNTY, TEXAS, TOGETHER WITH, ALL AND SINGULAR, THE RIGHTS, PRIVILEGES AND APPURTENANCES PERTAINING TO THE SAID REAL PROPERTY, INCLUDING ANY RIGHT, TITLE AND INTEREST OF GRANTOR IN AND TO ADJACENT STREETS, ALLEYS, AND RIGHTS-OF-WAY; AND ALL IMPROVEMENTS AND FIXTURES SITUATED ON AND ATTACHED THERETO.

Commonly known as: 299 Lamplight Path, Holly Lake Ranch, TX 75765-6326

NOTICE OF 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.

FILED FOR RECORD
2026 JUL 13 AM 9:15
KELLEY PRICE
CLERK
WOOD COUNTY, TEXAS

1. *Property to Be Sold.* The property ("Property") to be sold is described as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED FOR ALL PURPOSES

2. *Instrument to Be Foreclosed.* The instrument to be foreclosed is the deed of trust described more fully as follows:

Deed of Trust dated June 26, 2024, under Deed of Trust recorded under Clerk's File Number 2024-00005301 Real Property Records, Wood County, Texas, Deed of Trust dated June 26, 2024, under Deed of Trust recorded under Clerk's File Number 2024-00005298 Real Property Records, Wood County, Texas, and Deed of Trust dated June 26, 2024, under Deed of Trust recorded under Clerk's File Number 2024-00005300 Real Property Records, Wood County, Texas, each from WAGYU 100, LLC, a Texas limited liability company, as grantor, conveying the Property in trust to LYONS & PLACKEMEIER, PLLC, as Trustee, for the benefit of BUFFALO EQUIPMENT, INC. ("Beneficiary") (Collectively referred to "Deed of Trust").

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

Date: **August 4, 2026**

Time: The sale will begin no earlier than **1:00 p.m.** or no later than three hours thereafter.

Place: At the east (front) door of the Wood County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court.

The Beneficiary may postpone, withdraw, or reschedule the sale for another day. In that case, the Substitute Trustee need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code.

Notice of Foreclosure Sale
WAGYU 100, LLC, Grantor
BUFFALO EQUIPMENT, INC., Beneficiary
Page 1 of 6



4880436

The reposting or refiling may be after the date originally scheduled for this sale.

4. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder FOR CASH, subject to the provisions of the Deed of Trust permitting the Beneficiary thereunder to have the bid credited to the Note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

Those desiring to purchase the Property will need to demonstrate their ability to pay their bid immediately IN CASH if their bid is accepted.

The sale shall not cover any part of the Property that has been released of public record from the lien of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the Beneficiary has the right to direct the Substitute 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 Substitute 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 Substitute Trustee.

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

6. *Obligations Secured.* The Deed of Trust secures the payment of the indebtedness and obligations therein described (collectively, the "Obligations") including but not limited to that promissory note ("Note") dated **June 26, 2024**, in the original principal amount of **TWO MILLION ONE HUNDRED THOUSAND AND 00/100 (\$2,100,000.00)**, executed by **WAGYU 100, LLC**, ("Borrower") and payable to the order of **BUFFALO EQUIPMENT, INC.**, who is the current owner and holder of the Note and Obligations and are the current Beneficiary under the Deed of Trust.

7. Pursuant to the Deed of Trust, Beneficiary made, constituted and appointed in writing, **RONALD A. MURRAY, MATTHEW S. RUPLEY and KYLE L. DICKSON** as substitute trustees (each being a "Substitute Trustee") to exercise the power of sale under the Deed of Trust for the purpose of enforcing the collection of the Obligations.

8. *Default and Request to Act.* Default has occurred under the Deed of Trust, and although demand was made upon **Borrower**, the default was not cured, and the Beneficiary has requested a Substitute Trustee conduct this sale. Notice is given that before the sale the Beneficiary may appoint other substitute trustees to conduct the sale.

Questions concerning the sale may be directed to the attention of Substitute Trustee, Matthew S. Rupley, c/o Murray | Lobb, PLLC, at 2200 Space Park Drive, Suite 350, Houston, Texas 77058, phone number (281) 488-0630.

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.

DATED this the 10th day of July, 2026.

/s/ Matthew S. Rupley
MATTHEW S. RUPLEY, Substitute Trustee

AFTER RECORDING RETURN TO:

Murray | Lobb, PLLC
2200 Space Park Drive, Suite 350
Houston, Texas 77058
(281) 488-0630

EXHIBIT "A"

TRACT I:

LOT 1 AND LOT 2 IN SECTION 1 OF FORREST GLEN SUBDIVISION RECORDED IN VOL. 9, PAGE 233 OF WOOD COUNTY, TEXAS.

TRACTS II, III, IV, V:

Being a tract of parcel of land situated in Wood County, Texas, being a part of the A. Campbell Survey, Abstract no. 112, being all of a 75.78 acre the Tract of land and all of 21.82 "Second Tract" of land and described in a Deed for J.P Ballard et ux to Paul Ballard as recorded in Volume 391 at Page 80 of the Deed Records of Wood County, Texas and being further described as follows:

Beginning at a 1 inch pipe found for a corner of the northeast corner of said 75.78 acre tract:

Thence S 80° 80' 00" E along the east line of said 75.78 acre tract, a distance of 1540.73 feet to a 7 inch pipe found for a corner at the southeast corner of said 75.78 acre tract;

Thence N 89° 27' 13" W along a fence and the south line of said 75.78 acre tract, a distance of 716.52 feet to a 1 inch pipe found for a corner at the northeast corner of said 21.82 acre tract;

Thence S 00° 12' 19" W along a fence and the east line of said 21.82 acre tract, a distance of 1327.42 feet to a fence part for 1 corner at the southeast corner of said 21.82 acre tract;

Thence N 89° 56' 43" W along fence and the south line of said 21.82 acre tract, a distance of 714.43 feet to a 1 inch pipe found for a corner at the southwest corner of said 21.82 acre tract; Thence N 00° 25' 54" E along the north line of said 21.82 acre tract, a distance of 1316.57 feet to a post found for a corner at the northwest corner of said 21.82 acre tract;

Thence N 88° 49' 15" W along the south line of said line of said 75.78 acre tract, a distance of 698.80 feet to a post found for corner at the southwest corner of said 75.78 acre tract;

Thence N 00° 25' 00" W along the west line of said 75.78 acre tract, a distance of 1545.28 feet for 1 corner at the northwest corner of said 75.78 acre tract;

Thence S 89° 35' 00" E along the north line of said 75.78 acre tract, a distance of 2135.71 feet to the point of Beginning and Containing 97.174 Acres of land.

EASEMENT ONE:

All that certain tract or parcel of land situated in the A. Campbell Survey, A-112, Wood County, Texas being out of that certain 82.8 acre tract described in the Deed to Marjory Kathleen by Deed recorded in Volume 391, Page 90, Deed Records of Wood County, Texas, and the centerline of the 30' wide Road Easement being more particularly described as follows:

Beginning at a point for corner situated on the NEL of said 82.8 acre tract and being S 89° 11' W- 629.1 from the NE corner of said 82.8 acre tract:

Thence in a Southerly division with the centerline of said Road Easement as follows:

S°24'W-150", N 89°11'E-258-S; S21°47'E-203.1; S 29°36'E137.6"; S 10°13'E-130.2"; S23°28'E-169.2; S 2°20'E-173.8; S 11°50'W-144.1; and S 23°51'W-168.6 to a point for corner situated in SBL of said 82.8 acre tract and being N 89° 52'W-248.8' from the SE Corner of said 82.8 acre tract.

EASEMENT TWO:

All that certain tract or parcel of land situated in the W.T. Marshall Survey A-391 and A. Campbell Survey, A-112, Wood County, Texas, being out of that certain Block 1&2 of the division of the William Fletcher had and the Centerline of a 30' wide Road Easement being more particularly described as follows;

Beginning at a point for corner situated on the rod of a public road, being on the centerline of said Road Easement and being N 89° 36' W 15.0' from the NW corner of Block 3 of the Fletcher Land as described in Deed to Virginia O'Quinn recorded in Volume 755, Page 761, Deed Records of Wood County Texas. Thence S 0°24'W with said centerline 1035.0' to a point for corner situated on the NEL of a 82.8 acre tract described in Volume 391, Page 90, Deed Records of Wood County, Texas, and being S 89°11'W 15.0' from the SW corner of Block 4 of the direction of the division of the William Fletcher Land.

All that certain tract of land situated in Wood County, Texas, described as follows:

Block No.4-A of the division of the J.F. Ballard Land, according to the plat of said division land recorded in Plat Book No. 1 in the office of the county clerk of Wood County, Texas, to which plat and said record thereof reference is here made for all purposes, said block no. 4-A being a part of the A. Campbell Survey, Abstract no. 112 and being a part of the land deed to J.F. Ballard, J.L. Ballard and wife Emma Ballard, on the 28th day of December 1993, and described as per field notes of said Block No. 4-A prepared June 2, 1951, by V.A. Morrison Jr., County Surveyor to Wood County, from survey on the ground as follows:

Beginning on the South Boundary line of Block No. 7 of the J.F. Ballard Division, said beginning point being 7.4 vrs West of the Southeast corner of said Block No. 7 of said division and being the Northeast corner of Block No. 7-A of said division and being 957.8 vrs North of the South Boundary line of said A. Campbell Survey;

Thence South with the East Boundary Line of Said Block No.7-A 478.9 vrs to the Northwest corner of Block No.5-A;

Thence S 89° 55'E with the North Boundary Line of Block No. 5-A, 257.7 vrs to the Southwest corner of Block No. 6-A;

Thence North with the West Boundary Line of Block No. 6-A; 477.8 vrs to corner on the South Boundary line of Block line of Block No. 6 said division;

Thence N 89° 40' W with the South Boundary line of said Block No. 6 and Block No. 7 257.7 vrs to the place of Beginning and Containing 21.82 acres of land.

Block No. S-A of the division of the J.F. Ballard land, according to the plat of said division of and recorded in Plat Book No. 1, Page in the office of the County Clerk of Wood County, Texas, to which plat and said record thereof reference is heremade for all purposes, said Block No. 5-A being a part of the A. Campbell Survey and being a part of the land deeded to J.F. Ballard by J.L. Ballard and wife, Emma Ballard, on the 28th day of December 1933, and described as per field notes of said Block No. 5-A prepared June 2, 1951, by W.A. Morrison, Jr., County Surveyor of Wood County, Texas, from a survey on the ground as follows:

Beginning on the S.B.L. of the A. Campbell Survey at the S.E. corner of the I.N. Reneau 20-acre tract; stake for corner from which a 10' hickory brs N. 23 deg. 30 min. E, 17 vrs, another hickory vrs. N 39 deg. 10 min. E. 8.5 vrs., Thence N. 89 deg. 50 min. E. with the S.B.L. of said A. Campbell Survey, this being the S.B.L. of the tract of land deeded to J.F. Ballard by J.L. Ballard and wife, at 257.7 vrs. The S.W. corner of Block No. 2-A of said Ballard division;

Thence North with the W.B.L., of Block No. 1-A, 477.5 vrs to the S.E. corner of Block No. 4-A of said division;
Thence N. 89 deg. 55 min. W with the S.B.L. of said Block 4-A 257.7 vrs to corner on the E.B.L. of Block No. 7-A.

Thence South with the E.B.L. of Block No. 7-A and the E.B.L. of said Reneau 20-acre tract 478.9 vrs. To the place of beginning, containing 21.82 acres of land.

TRACT VI:

Lots 2 through 6, and Lots 8 through 131, MAGNOLIA RIDGE ESTATES, a subdivision located in the D. Fuller Survey, Abstract No. 207, Wood County, Texas, as shown on plat thereof recorded in Volume 11, Pages 31-32, Plat Records, Wood County, Texas.

NOTICE OF DEFAULT AND FORECLOSURE SALE

WHEREAS, on September 14, 2012, a certain Adjustable Rate Home Equity Conversion Deed of Trust ("Reverse Mortgage") was executed by BILLY G TRAMMEL AND BILLIE L TRAMMEL, as mortgagor in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR PROFICIO MORTGAGE VENTURES, LLC, ITS SUCCESSORS AND ASSIGNS, as mortgagee and ALAN E. SOUTH, ATTORNEY AT LAW, as trustee, and was recorded on September 26, 2012 under Clerk's Instrument Number 2012-00011442 in the real property records of Wood County, Texas.

WHEREAS, the Reverse Mortgage was insured by the United States Secretary of Housing and Urban Development (the "Secretary") pursuant to the National Housing Act for the purpose of providing single family housing; and

WHEREAS, the beneficial interest in the Reverse Mortgage is now owned by the Secretary, pursuant to an assignment dated October 8, 2019, and recorded on October 15, 2019, under Clerk's Instrument Number 2019-00010558 in the real property records of Wood County, Texas; and

WHEREAS, a default has been made in the covenants and conditions of the Reverse Mortgage in that the Mortgagors are now deceased; and

WHEREAS, by virtue of the default, the Secretary has declared the entire amount of the indebtedness secured by the Reverse Mortgage to be immediately due and payable;

NOW THEREFORE, pursuant to powers vested in me by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B, and by the Secretary's designation of me as Foreclosure Commissioner, recorded on October 15, 2007 in Dallas County under Clerk's File Number 20070369306, notice is hereby given that on August 4, 2026, at 01:00 PM local time or no later than three hours thereafter, all real and personal property at or used in connection with the following described premises ("Property") will be sold at public auction to the highest bidder:

ALL THAT CERTAIN LOT OR PARCEL OF LAND SITUATED IN THE COUNTY OF WOOD, STATE OF TEXAS, BEING A PART OF THE DANIEL FULLER SURVEY, A-207, AND ALSO BEING ALL OF LOT NUMBER 74, ALL OF LOT NO. 75 AND PART OF LOT 76 OF SECTION B, LAKE BRENDA ESTATES, AS SHOWN BY PLAT ENTITLED "REVISION OF PART OF LAKE BRENDA, WOOD COUNTY, TEXAS", RECORDED IN VOLUME 8, PAGE 208 OF THE PLAT RECORDS OF SAID COUNTY, AND BOUNDED AS FOLLOWS:

BEGINNING AT A 5/8 INCH IRON PIPE (FOUND) FOR THE NORTHWEST CORNER OF SAID LOT NO. 74 AND THE NORTHEAST CORNER OF LOT NO. 2-A, SECTION B, IN THE SOUTH LINE OF DOGWOOD LOOP (COUNTY ROAD NO. 2430);

THENCE NORTH 66 DEGREES 08 MINUTES 27 SECONDS EAST ALONG SAID ROAD LINE, 289.83 FEET TO A 1/2 INCH IRON ROD (FOUND FOR CORNER IN THE NORTH LINE OF SAID LOT NO. 76, SAID ROD BEING SITUATED SOUTH 88 DEGREES 08 MINUTES 27 SECONDS WEST, 10.00 FEET FROM THE NORTHEAST CORNER OF SAID LOT 76, SAID ROD ALSO BEING THE NORTHWEST CORNER OF A 0.102 ACRE TRACT CONVEYED OUT OF SAID LOT 76;

THENCE SOUTH 1 DEGREES 21 MINUTES 10 SECONDS WEST, 244.03 FEET TO A 1/2 INCH IRON ROD (FOUND) FOR CORNER, THE SOUTHWEST CORNER OF THE SAID 0.102 ACRE TRACT, IN THE SOUTH LINE OF SAID LOT NO. 76, SAID ROD BEING SITUATED IN THE NORTH SHORE LINE OF LAKE BRENDA;

THENCE WITH SAID SHORE LINE AS FOLLOWS:

NORTH 78 DEGREES 51 MINUTES 26 SECONDS WEST, 178 FEET;

NORTH 76 DEGREES 03 MINUTES 56 SECONDS WEST, 128.00 FEET;

TO THE SOUTHWEST CORNER OF SAID LOT NO. 74 AND THE SOUTHEAST CORNER OF LOT NO. 2-A, A 5/8 INCH IRON PIPE (FOUND) BEARS NORTH 5 DEGREES 02 MINUTES 57 SECONDS EAST, 6.04 FEET;

THENCE NORTH 5 DEGREES, 02 MINUTES 57 SECONDS EAST, 170.00 FEET

**TO THE PLACE OF BEGINNING AND CONTAINING 1.4155 ACRES OF
LAND.**

Commonly known as: 122 COUNTY ROAD 2430, MINEOLA, TX 75773.

The sale will be held in Wood County, Texas at the following location: EAST DOOR (FRONT DOOR) OF THE WOOD COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

The Secretary of Housing and Urban Development will bid \$453,610.67.

There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his prorate share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.

When making their bids, all bidders except the Secretary must submit a deposit totaling \$45,361.07 in the form of a certified check or cashier's check made out to the Secretary of HUD. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of \$45,361.07 must be presented before the bidding is closed. The deposit is nonrefundable. The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the highest bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveying fees, all real estate and other taxes that are due on or after the delivery date of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them.

The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for 15-day increments for a fee of \$500.00, paid in advance. The extension fee shall be in the form of a certified or cashier's check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.

If the high bidder is unable to close the sale within the required period, or within any extension of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the foreclosure commissioner after consultation with the HUD representative, will be liable to HUD for any costs incurred as a result of such failure. The Commissioner may, at the direction of the HUD representative, offer the property to the second highest bidder for an amount equal to the highest price offered by that bidder.

There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.

The scheduled foreclosure sale shall be cancelled or adjourned if it is established, by documented written application of the mortgagor to the Foreclosure Commissioner not less than 3 days before the date of sale, or otherwise, that the default or defaults upon which the foreclosure is based did not exist at the time of service of this notice of default and foreclosure sale, or all amounts due under the mortgage agreement are tendered to the Foreclosure Commissioner, in the form of a certified or cashier's check payable to the Secretary of HUD, before public auction of the property is completed.

The amount that must be paid if the mortgage is to be paid in full prior the scheduled sale is \$453,610.67, plus all other amounts that would be due under the mortgage agreement if payments under the mortgage had not been accelerated, advertising costs and postage expenses incurred in giving notice, mileage by the most reasonable road distance for posting notices and for the Foreclosure Commissioner's attendance at the sale, reasonable and customary costs incurred for title and lien record searches, the necessary out-of-pocket costs incurred by the Foreclosure Commissioner for recording documents, a commission for the Foreclosure Commissioner, and all other costs incurred in connection with the foreclosure prior to reinstatement.

Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below.

Date: July 1, 2026

L. Keller Mackie
Foreclosure Commissioner
Mackie Wolf Zientz & Mann, P.C.

L. Keller Mackie
By M. Wolf

Parkway Office Center, Suite 900
14160 Dallas Parkway
Dallas, TX 75254
(214) 635-2650
(214) 635-2686 Fax