

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 4/7/2021	Grantor(s)/Mortgagor(s): ERIC RYAN TUMA AND AMBER TUMA, HUSBAND AND WIFE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR PRIMARY RESIDENTIAL MORTGAGE, INC., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Primary Residential Mortgage, Inc
Recorded in: Volume: N/A Page: N/A Instrument No: 2021-00003774	Property County: WOOD
Mortgage Servicer: Primary Residential Mortgage, Inc. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 1480 N. 2200 W., Salt Lake City, UT 84116
Date of Sale: 3/3/2026	Earliest Time Sale Will Begin: 1pm
Place of Sale of Property: EAST DOOR (FRONT DOOR) OF THE WOOD 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: LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

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, Harriett Fletcher, Sheryl LaMont, Heather Golden, Jabria Foy, Kara Riley, Christine Wheless, Phillip Hawkins, Kevin Key or Jay Jacobs, 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.

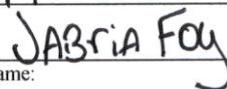
Dated: 1/14/2026



Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Primary Residential Mortgage, Inc.

Dated:

1.15.2026



Printed Name:

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

MH File Number: TX-25-124487-POS
Loan Type: USDA Farm Loan

Tejas Trustee

2026 JAN 15 PM12:30
FILED FOR RECORD

EXHIBIT "A"

TRACT ONE: 0.934 acre tract being located in the E. WIDEMAN Survey, Abstract No. 604, Wood County, Texas, and being all of a called 0.933 acre tract conveyed to Mario D Wesley and Rosalyn D Wesley as described and recorded in Document No. 2019-00002532 of the Real Property Records of Wood County, Texas. Said 0.934 acre tract to be more particularly described as follows.

BEGINNING at a 1/2" Iron Rod found for the Southwest corner of herein described tract, same being on the South corner of a called 10.043 acre tract conveyed to Eric D Wesley as described and recorded in Document No. 2012-00003968, being on the North Right-of-Way of U.S. Highway No. 80;

THENCE North 02 deg. 10 min. 42 sec. West the boundary line of said 10.043 acre tract a distance of 257.48 feet to a 1/2" Iron Rod found for the Northwest corner of herein described tract, same being an ell corner of said 10.043 acre tract;

THENCE South 77 deg. 26 min. 42 sec. East with the South line of said 10.043 acre tract a distance of 154.07 feet to a 1/2" Iron Rod found for the Northeast corner of herein described tract, same being an ell corner of said 10.043 acre tract;

THENCE South 02 deg. 12 min. 09 sec. East with the boundary line of said 10.043 acre tract a distance of 288.21 feet to a 1/2" Iron Rod found for the Southeast corner of herein described tract, same being a South corner of said 10.043 acre tract, being on the North Right-of-Way of U. S. Highway No. 80;

THENCE North 67 deg. 03 min. 37 sec. West with the North Right-of-Way of U. S. Highway No. 80 a distance of 164.70 feet to the POINT OF BEGINNING AND CONTAINING 0.934 ACRES OF LAND, more or less

TRACT TWO: EASEMENT: Field Note description for a 20 foot Access Easement being located in the E. WIDEMAN Survey, Abstract No. 604, Wood County, Texas, and being part of a called 10.043 acre tract of land conveyed to Eric D. Wesley as described and recorded in Document Number 2012-00003968 of the Named Records of Wood County, Texas. Said 20 foot Centerline Access Easement is described as follows

COMMENCING at a 1/2 inch iron rod found for the Southwest corner of a called 0.933 acre tract of land conveyed to Mario D. Wesley and Rosalyn D. Wesley as described and recorded in Document Number 2019-00002532 of the Real Property Records of Wood County, Texas.

THENCE North 67 deg. 02 min. 57 sec. West a distance of 19.95 feet to the POINT OF BEGINNING.

THENCE North 00 deg. 50 min. 12 sec. West a distance of 66.29 feet to a point;

THENCE North 01 deg. 10 min. 58 sec. West a distance of 37.83 feet to a point;

THENCE North 04 deg. 47 min. 10 sec. East a distance of 55.35 feet to a point;

THENCE North 07 deg. 17 min. 25 sec. East a distance of 24.02 feet to a point;

THENCE North 14 deg. 09 min. 48 sec. East a distance of 18.44 feet to the point of terminus, said point being South 02 deg. 10 min. 42 sec. East 48.60 feet from the Northwest corner of said 0.933 acre tract.

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.

UNITED STATES, PLEASE
SEE SENDER OF THIS
FILED 1080

108059-0019

NOTICE OF FORECLOSURE SALE

JAN 29 2026 *QH*

1 THE PROPERTY TO BE SOLD
COMMONLY KNOWN
AS

LEGAL
DESCRIPTION

173 COUNTY ROAD 3144, QUITMAN, TEXAS 75783
KELLEY PRESTON
COUNTY CLERK WOOD CO., TX
SEE EXHIBIT A.

SEE EXHIBIT A.

TERMS OF SALE

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 § 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.

OBLIGATIONS SECURED

The Deed of Trust executed by **ARYAN Z. TRACY** and **TERESSA N. THOMPSON**, provides that it secures the payment of the indebtedness in the original principal amount of **\$56,192.04**, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. **FARM CREDIT MID-AMERICA, FLCA** is the current mortgagee and mortgage servicer, whose address is PO Box 34390, Louisville, Kentucky 40299. TEXAS PROPERTY CODE § 51.0025 authorizes the mortgage servicer to collect the debt.

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.

In accordance with Texas Property Code § 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint the following as Substitute Trustee to act under and by virtue of said Deed of Trust:

HARRIETT FLETCHER, SHERYL LaMONT, HEATHER GOLDEN, JABRIA FOY, KARA RILEY, CHRISTINE WHEELESS, PHILLIP HAWKINS, KEVIN KEY, JAY JACOBS, ANNAROSE M. HARDING, SARA A. MORTON, HALEY SHEPPARD, and/or BRANCH M. SHEPPARD.

ATTORNEYS AT LAW
Branch M. Sheppard
Annarose M. Harding
Sara A. Morton

McGLINCHY STAFFORD PLLC
1001 McKinney Street, Suite 1500
Houston, Texas 77002
(713) 335-2150

CERTIFICATE OF POSTING

I declare under penalty of perjury that I filed this Notice of Foreclosure Sale at the office of the County Clerk and caused it to be posted at the location directed by the County Commissioners Court.

POSTED 1/29/2026
NAME Kara Riley

Karen Riley 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.

EXHIBIT A

That certain 10.865 acres being out of a called 70 acres conveyed to Dany Baker and Cindi Baker, husband and wife by Mary Williams and husband Ben D. Williams described in a WARRANTY DEED WITH VENDOR'S LIEN dated May 12, 2004, and recorded in Volume 2000 Page 850 of the Real Property Records of Wood County, Texas (RPRWC), situated in the Hazard Anderson Survey A-9 on Wood County Road No. 3144 (CR 3144), and being more particularly described by metes and bounds as follows:

BEGINNING at a $\frac{1}{2}$ inch iron rod, set, (all iron rods set w/cap "DDMBOUNDARY"), to mark the Northwest corner of a 10.321 acres surveyed this date being in the East boundary line of a 10.085 acres surveyed this date, whence bears an existing $\frac{1}{2}$ inch iron pipe, found marking the Northeast corner of a called 9.132 acres tract recorded in Volume 897 Page 443 DRWC North 15° 08' 52" West a distance of 117.22 feet, said $\frac{1}{2}$ inch iron pipe having a Texas State Plane NCZ NAD83 value of Northing 6,995,989.44' and Easting 2,931,961.61';

THENCE across said 70 acres tract as follows:

common with the East boundary line of said 10.085 acres North 01° 24' 01" West a distance of 424.94 feet to a $\frac{1}{2}$ inch iron rod, set, to mark the Southeast corner of a 11.667 acres, surveyed this date; and common with the South boundary line of said 11.667 acres North 87° 13' 17" East a distance of 1097.71 feet to a PK Nail set in the East boundary line of said 70 acres, being at the Southeast corner of said 11.667 acres and being in said CR 3144, whence bears a $\frac{1}{2}$ inch iron rod, set, South 87° 13' 17" West a distance of 25 0 feet;

THENCE with the East boundary line of said 70 acres tract along said CR 3144 South 01° 14' 55" East a distance of 438.09 feet to a $\frac{1}{2}$ inch PK Nail set in the East boundary line of said 70 acres, being at the Northeast corner of said 10.321 acres and being in said CR 3144, whence bears a $\frac{1}{2}$ inch iron rod, set, South 87° 54' 25" West a distance of 25.9 feet;

THENCE with the North boundary line of said 10.321 acres South 87° 54' 25" West a distance of 1096.31 feet to the PLACE OF BEGINNING and containing 10.865 acre of land, more or less.

SAVE AND EXCEPT THE FOLLOWING ON PAGE 3 HEREOF:

THE PROPERTY BEING FORECLOSED DOES NOT INCLUDE THE FOLLOWING THREE (3) ACRES OUT THIS 10.865 ACRE TRACT AS SET FORTH ON PAGE 3 HEREOF. FOR CLARIFICATION, MORTGAGEE PREVIOUSLY EXECUTED AND RECORDED A PARTIAL RELEASE OF LIEN RELATED TO THIS THREE (3) ACRE TRACT IN THE WOOD COUNTY REAL PROPERTY RECORDS UNDER INSTRUMENT NO. 202300002898.

CERTIFICATE OF POSTING

I declare under penalty of perjury that I filed this Notice of Foreclosure Sale at the office of the County Clerk and caused it to be posted at the location directed by the County Commissioners Court.

POSTED _____

NAME _____ 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.

FIELD NOTES 3.000 ACRES
H. ANDERSON SURVEY, A-9
WOOD COUNTY, TEXAS
(PATTERSON W138575)

BEING all of that certain lot, tract, or parcel of land situated in the H. Anderson Survey, Abstract No. 9, Wood County, Texas, and being a part of a called 10.865 acre tract of land described in a Deed from Daniel E. Baker and wife, Cindi Baker, to Aryan Tracy and Teressa Thompson, dated September 16, 2021 as shown of record in Instrument No. 2021-00010541, Real Property Records, Wood County, Texas, said lot, tract or parcel of land being more particularly described by metes and bounds as follows:

BEGINNING at a 1/2 inch iron rod found at the Southwest corner of said 10.865 acre tract, same being the Northwest corner of a called 10.321 acre tract of land described in a Deed from Danny Baker and wife, Cindi Baker, to Clarence Patterson and wife, Teresa Patterson, dated September 16, 2021, as shown of record in Instrument No. 2021-00010540, Real Property Records, Wood County, Texas, and being in the East line of a called 11.127 acre tract of land described as "Tract One" in a Deed from Danny Baker and wife, Cindi Baker, to Robert Edward Elliott, II and wife, Krystle Ann Elliott, dated September 23, 2021, as shown of record in Instrument No. 2021-00010831, Real Property Records, Wood County, Texas;

THENCE N 01° 24' 01" W, along the West line of said 10.865 acre tract, a distance of 424.68 feet to a 1/2 inch iron rod found at the Northwest corner of said 10.865 acre tract and the Southwest corner of a called 11.667 acre tract of land described in a Deed from Laura Kelly Myers and husband, Michael Myers, to Clarence W. Patterson and wife, Teresa W. Patterson, dated June 21, 2022, as shown of record in Instrument No. 2022-00007395, Real Property Records, Wood County, Texas;

THENCE N 87° 11' 13" E, along the North line of said 10.865 acre tract and the South line of said 11.667 acre tract, a distance of 306.47 feet to a 1/2 inch iron rod set for a corner, and being S 87° 11' 13" W, a distance of 766.16 feet from a 1/2 inch iron rod found for a reference marker;

THENCE S 01° 24' 01" E, across said 10.865 acre tract, a distance of 428.44 feet to a 1/2 inch iron rod set for a corner in the South line of said 10.865 acre tract and the North line of said 10.321 acre tract, and being S 87° 53' 55" W, a distance of 764.06 feet from a 1/2 inch iron rod found for a reference marker;

THENCE S 87° 53' 55" W along the South line of said 10.865 acre tract and the North line of said 10.321 acre tract, a distance of 306.38 feet to the POINT OF BEGINNING and containing 3.000 acres of land



CERTIFICATE OF POSTING

I declare under penalty of perjury that I filed this Notice of Foreclosure Sale at the office of the County Clerk and caused it to be posted at the location directed by the County Commissioners Court.

POSTED _____

NAME _____

TRUSTEE _____

KELLEY PRICE
COUNTY CLERK
WOOD COUNTY, TEXAS

Notice of Foreclosure Sale

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

All those certain lots, tracts or parcels of land part of the Berry West Survey, Abstract No. 620, Wood County, Texas, and being more particularly described by metes and bound on Exhibit "A" attached hereto and incorporated herein.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust recorded under Clerk's Document No. 2015-00010174, Official Public Records of Wood County, Texas, executed by Tammy Forrester, a single person, to Valinda Stephenson, Trustee for the benefit of Yantis Federal Credit Union, dated September 2, 2015, securing a note dated and executed on September 2, 2015, in the original principal amount of \$27,300.00.
3. *Date, Time, and Place of Sale.* The sale is scheduled to be held at the following date, time, and place:

Date: **Tuesday, March 3, 2026**

Time: The sale will begin no earlier than 10:00 A.M. or no later than three hours thereafter. The sale will be completed by no later than three (3) hours after such time.

Place: The east door of the Wood County Courthouse, 100 Main Street, Quitman, Texas 75783, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.

The deed of trust permits the beneficiary to abandon the sale. 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 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 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.

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 nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by Tammy Forrester.

The real property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust.

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 (a) the promissory note dated September 2, 2015, in the original principal amount of \$27,300.00, executed by Tammy Forrester, a single person and Elizabeth Thompson, a married person payable to the order of Yantis Federal Credit Union and secured by Deed of Trust recorded under Clerk's Document No. 2015-00010174, Official Public Records of Wood County, Texas, (b) all renewals and extensions of the note; and (c) any and all present and future indebtedness of Tammy Forrester and Elizabeth Thompson. Yantis Federal Credit Union is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, Yantis Federal Credit Union, P. O. Box 267, Yantis, Texas 75497.

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

Pursuant to Section 51.0025 of the Texas Property Code, the mortgage servicer or Attorney are entitled to administer the foreclosure due to the fact that the servicer, noteholder or Lender, and Attorney have entered into an agreement granting authority to service the mortgage and administer foreclosure proceedings.

**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 OF ACCELERATION. If the maturity on the promissory note has not yet been accelerated, then the lender hereby accelerates the maturity date such that the remaining principal, together with all other charges, are due and owing at this time.

Date: January 30, 2026

Respectfully submitted,

FLOWERS DAVIS, P.L.L.C.
1021 ESE Loop 323, Suite 200
Tyler, Texas 75701
(903) 534-8063
(903) 534-1650 Facsimile

Catherine Chesley Goodgion
CATHERINE CHESLEY GOODGION,
SUBSTITUTE TRUSTEE

STATE OF TEXAS §
COUNTY OF SMITH §

This instrument was acknowledged before me on January 30, 2026 by CATHERINE CHESLEY GOODGION, Substitute Trustee, in the capacity therein stated.



Terri L. Verner
NOTARY PUBLIC, STATE OF TEXAS

AFTER RECORDING, RETURN TO:

ATTENTION: CATHERINE CHESLEY GOODGION
Flowers Davis PLLC
1021 ESE Loop 323, Suite 200
Tyler, TX 75701

EXHIBIT "A"

BEING all of that certain lot, tract, or parcel of land situated in the Berry West survey, Abstract No. 6720, Wood County, Texas and being a part of a called 1.5 acre tract described in a Deed from Larry Wade Simmons, et al to A. L. Hughes and wife, Naomi Hughes dated August 20, 1980 as shown of record in Volume 805, Page 85, Deed Records, Wood County, Texas, said lot, tract or parcel of land being more particularly described by metes and bounds as follows:

BEGINNING at a fence corner at the Northeast corner of said 1.5 acre tract;

THENCE S 00 deg. 01'40" W along the East line of said tract, a distance of 75.47 feet to a 1/2 inch iron rod set for a corner;

THENCE 89 deg. 50' 49" W along a chain link fence, leaving said fence at 152.1 feet, continuing along same bearing in all, a total distance of 186.84 feet to a 1/2 inch iron rod set for a corner;

THENCE S 01 deg. 24' 20" W, a distance of 124.87 feet to a 1/2 inch iron rod set for a corner near the base of a 10 inch pine tree and in the North right-of-way line of Texas Farm Road No. 2966;

THENCE N 88 deg. 34' 26" W along said right -of-way line, same being parallel with and 35.00 feet from the center line of said Farm Road, a distance of 71.68 feet to a 1/2 inch iron rod set for a corner in the West line of said 1.5 acre tract;

THENCE N 00 deg. 01' 40" E along the West line of said 1.5 acre tract, a distance of 198.14 feet to a 1/2 inch iron rod set for the Northwest corner of said tract;

THENCE S 89 deg. 58' 20" E along the North line of said 1.5 acre tract, a distance of 261.50 feet to the POINT OF BEGINNING and containing 0.660 acres of land.

LESS AND EXCEPT:

Being all of that certain lot, tract or parcel of land situated in the Berry West Survey, Abstract No. 620, Wood County, Texas and being a part of a called 0.7660 acre tract described in a Deed from A. L. Hughes and wife, Naomi Hughes to Marvin Monroe Ogle dated April 19, 1988 as shown of record in Volume 1117, Page 559, Real Property Records, Wood County, Texas, said lot, tract or parcel of land being more particularly described by metes and bounds as follows:

BEGINNING at a 1/2 inch iron rod set for the Northeast corner of said 0.66 acre tract and for the Northeast corner of a called 1.5 acre tract described in a Deed from Larry Wade Simmons, et al to A. L. Hughes and wife, Naomi Hughes dated August 20, 1980 as shown of record in Volume 805, Page 85, Deed Records, Wood County, Texas.

THENCE S 00 deg. 01' 40" W along the most easterly East line of said 0.660 acre tract, a distance of 75.47 feet to a 1/2 inch iron rod set for the most easterly Southeast corner of said tract;

THENCE N 89 deg. 50' 49" W along the most easterly South line of said 0.660 acre tract, a distance of 152.15 feet to a chain link fence corner;

THENCE N 00 deg. 01' 40" E a distance of 75.13 feet to a 1/2 inch iron rod set for a corner in the North line of said 0.660 acre tract;

THENCE S 89 deg. 58' 20" E along said North line a distance of 152.15 feet to the POINT OF BEGINNING and containing 11,430 square feet or 0.262 acres of land.

TRACT TWO:

BEING all of that certain lot, tract, or parcel of land situated in the Berry West Survey, Abstract No. 620, Wood County, Texas and being a part of a called 1.5 acre tract described in a Deed from Larry Wade Simmons et al to a. L. Hughes and wife, Naomi Hughes dated August 20, 1980 as shown of record in volume 805, Page 85, Deed Records, Wood County, Texas, said lot, tract or parcel of land being more particularly described by metes and bounds as follows:

BEGINNING at a 1/2 inch iron rod found in the North right-of-way line of Texas Farm Road No. 2966 and at the Southeast corner of a called 0.389 acre tract (0.660 acres less and except 0.262 acres) described in a Deed from Marvin Monroe Ogle and wife, Clyde Ogle to Michael Glen Burnett and wife, Amber Ann Burnett, dated May 4, 1995 as shown of record in Volume 14439, Page 804, Real Property Records, Wood County, Texas, said POINT OF BEGINNING being S 00 deg. 01' 40" W a distance of 198.14 feet and S 88 deg. 34' 26" E a distance of 71.68 feet from a 1/2 inch iron rod found at the Northwest corner of said 1.5 acre tract;

THENCE N 01 deg. 24' 20" E along the East line of said 0.389 acre tract, a distance of 124.87 feet to a 1/2 inch iron rod found at the E corner of said tract;

THENCE S 89 deg. 50' 49" E along the most Northerly South line of said 0.389 acre tract, a distance of 28.76 feet to a 1/2 inch iron rod set for a corner;

THENCE S 14 deg. 18' 35" W a distance of 128.75 feet to the POINT OF BEGINNING and containing 0.041 acres of land.

Our Case No. 24-06734-FC

**APPOINTMENT OF SUBSTITUTE TRUSTEE
and NOTICE OF TRUSTEE SALE**

THE STATE OF TEXAS
COUNTY OF WOOD

Deed of Trust Date:
June 9, 2010

Property address:
170 CR 1515
ALBA, TX 75410

Grantor(s)/Mortgagor(s):
GINGER NICHOLS, A SINGLE PERSON

LEGAL DESCRIPTION: THAT CERTAIN TRACT LOT OR PARCEL OF LAND, A PART OF THE ISAAC REID SURVEY A-480, WOOD COUNTY, TEXAS, AND ALSO BEING PART OF THAT CERTAIN CALLED LOT #1 OF THE OAK LEAF SUBDIVISION THAT IS RECORDED IN VOLUME 9 PAGE 97 OF THE P.R.W.C. RECORDS AND BEING PART OF THAT CERTAIN CALLED 2.192 ACRE TRACT OF LAND THAT IS DESCRIBED IN A DEED DATED FEBRUARY 15, 1988 FROM THOMAS L. SCOTT TO HOWARD P. IVY THAT IS RECORDED IN VOLUME 1107 PAGE 667 OF THE REAL PROPERTY RECORDS OF WOOD COUNTY, TEXAS, AND BEING MORE COMPLETELY DESCRIBED AS FOLLOWS TO WIT;

BEGINNING AT A MONUMENT (M6-J68) FOUND FOR CORNER AT THE N.W.C. OF SAID TRACT, SAME BEING THE S.W.C. OF A CALLED 0.551 ACRES (VOL. 1399 PG. 543) AND ON THE W.B.L. OF A COUNTY ROAD #1515;

THENCE NORTH 88 DEGREES 04 MINUTES 33 SECONDS EAST, ALONG THE N.B.L. OF SAID TRACT AND THE S.B.L. OF SAID CALLED 0.551 ACRES AND THE S.B.L. OF A CALLED 1.654 ACRES (VOL. 2013 PG. 437) AT 59.86 FEET PASS A 1/2 INCH IRON ROD SET FOR REFERENCE AND CONTINUE FOR A TOTAL DISTANCE OF 318.83 FEET TO A 1/2 INCH IRON ROD FOUND FOR CORNER AT THE N.E.C. OF SAID TRACT AND THE S.E.C. OF SAID CALLED 1.654 ACRES;

THENCE SOUTH 02 DEGREES 11 MINUTES 14 SECONDS EAST, ALONG THE E.B.L. OF SAID TRACT AND THE W.B.L. OF LOT #2 OF SAID OAK LEAF SUBDIVISION (VOL. 9 PG. 97, P.R.W.C.) FOR A DISTANCE OF 162.53 FEET TO A 1/2 INCH IRON ROD SET FOR CORNER AT THE N.E.C. OF A CALLED 0.9998 ACRES (FIELD NOTES DATED MARCH 22, 2010 BY R.P.L.S. NO. 5669);

THENCE SOUTH 87 DEGREES 49 MINUTES 03 SECONDS WEST, ACROSS SAID TRACT AND ALONG THE N.B.L. OF SAID CALLED 0.9998 ACRES AND CROSSING SAID COUNTY ROAD # 1515, AT 257.41 FEET PASS A 1/2 INCH IRON ROD SET FOR REFERENCE AND CONTINUE FOR A TOTAL DISTANCE OF 317.41 FEET TO A 1/2 INCH IRON ROD SET FOR CORNER AT THE N.W.C. OF SAID CALLED 0.9998 ACRES;

THENCE NORTH 02 DEGREES 40 MINUTES 55 SECONDS WEST, ALONG THE W.B.L. OF SAID TRACT AND THE W.B.L. OF SAID COUNTY ROAD #1515 FOR A DISTANCE OF 163.97 FEET TO THE PLACE OF BEGINNING CONTAINING 1.1922 ACRES OF WHICH 0.2253 ACRES LIES WITHIN THE R.O.W. OF SAID COUNTY ROAD# 1515.

Original Mortgagee:
THE UNITED STATES OF AMERICA ACTING
THROUGH THE RURAL HOUSING SERVICE OR
SUCCESSOR AGENCY, UNITED STATES

Earliest Time Sale Will Begin: 01:00 PM

DEPARTMENT OF AGRICULTURE, ITS
SUCCESSORS AND ASSIGNS

Current Mortgagee:

UNITED STATES DEPARTMENT OF
AGRICULTURE RURAL HOUSING SERVICE (RHS),
FORMERLY FARMERS HOME ADMINISTRATION

Date of Sale: MARCH 3, 2026

Property County: WOOD

Recorded on: June 14, 2010

As Clerk's File No.: 2010-00007790

Mortgage Servicer:

UNITED STATES DEPARTMENT OF
AGRICULTURE RURAL HOUSING SERVICE (RHS),
FORMERLY FARMERS HOME ADMINISTRATION

Original Trustee: FRANCISCO VALENTIN, JR.

Substitute Trustee:

Heather Golden, Allan Johnston, David Sims, Harriet Fletcher, Kendal Farmer, Robert La Mont, Ronnie Hubbard, Sheryl La Mont, Marinosci Law Group PC, Resolve Trustee Services, LLC

Substitute Trustee Address:

c/o Marinosci Law Group, P.C.
16415 Addison Road, Suite 725
Addison, TX 75001
(972) 331-2300

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 current Mortgagee and/or Mortgage Servicer under said Deed of Trust, according to the provisions therein set out does hereby remove the original trustee and all successor substitute trustees and appoints in their stead Heather Golden, Allan Johnston, David Sims, Harriet Fletcher, Kendal Farmer, Robert La Mont, Ronnie Hubbard, Sheryl La Mont, Marinosci Law Group PC, Resolve Trustee Services, LLC, 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 Mortgagee therein.

WHEREAS, default has occurred in 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 said indebtedness

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, MARCH 3, 2026** between ten o'clock AM and four o'clock PM and beginning not earlier than **01:00 PM** or not later than three hours thereafter. 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 be conducted at the Wood County Courthouse, 100 Main Street, Quitman, TX 75783 as designated by the Commissioners' Court, of said county pursuant to Section 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 was posted.

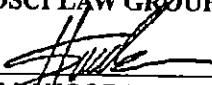
UNITED STATES DEPARTMENT OF AGRICULTURE RURAL HOUSING SERVICE (RHS), FORMERLY FARMERS HOME ADMINISTRATION, who is the Mortgagee and/or Mortgage Servicer of the Note and Deed of Trust associated with the above referenced loan. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of 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 debt.

ACTIVE MILITARY SERVICE NOTICE

Assert and protect your rights as a member of the armed forces of the United States. If you 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.

WITNESS MY HAND, 2/4/26

MARINOSCI LAW GROUP, P.C.

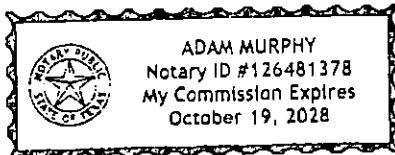
By: 
SAMMY HOODA
MANAGING ATTORNEY

THE STATE OF TEXAS
COUNTY OF DALLAS

Before me, ADAM MURPHY, the undersigned officer, on this, the 4 day of FEB 2026, personally appeared SAMMY HOODA, known to me, who identified herself/himself to be the MANAGING ATTORNEY of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal

(SEAL)



Notary Public for the State of TEXAS

My Commission Expires: 10-19-28

ADAM MURPHY
Printed Name and Notary Public

Grantor: UNITED STATES DEPARTMENT OF
AGRICULTURE RURAL HOUSING
SERVICE (RHS), FORMERLY FARMERS
HOME ADMINISTRATION
3775 VENTURE DRIVE
DULUTH, GA 30096
Our File No. 24-06734

Return to:

MARINOSCI LAW GROUP, P.C.
MARINOSCI & BAXTER
16415 Addison Road, Suite 725
Addison, TX 75001

FILED

FEB 09 2026

W. Doan

00000010565216

526 COUNTY ROAD 3690
BIG SANDY, TX 75755

KELLEY PRICE

COUNTY CLERK WOOD CO., TX

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: **March 03, 2026**

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

Place: THE EAST DOOR OF THE WOOD COUNTY COURTHOUSE(ALSO REFERRED TO AS THE FRONT DOOR) 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 August 05, 2013 and recorded in Document INSTRUMENT NO. 2013-00010068; AS AFFECTED BY INSTRUMENT NO. 2025-00008789 real property records of WOOD County, Texas, with DAVID A HENKLE, AN UNMARRIED MAN, grantor(s) and BANK OF AMERICA, N.A., mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by DAVID A HENKLE, AN UNMARRIED MAN, securing the payment of the indebtedness in the original principal amount of \$124,826.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. BANK OF AMERICA, 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. BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP
7105 CORPORATE DRIVE
PLANO, TX 75024



NTSS0000010565216

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.

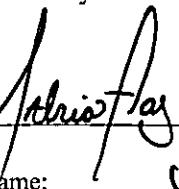
The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor or substitute trustees and appoints in their stead AUCTION.COM, LLC OR BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, 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 JABRIA FOY, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on February 9, 2026 I filed at the office of the WOOD County Clerk and caused to be posted at the WOOD County courthouse this notice of sale.



Declarant's Name: JABRIA FOY
Date: February 9, 2026

00000010565216

WOOD

EXHIBIT "A"

ALL THAT CERTAIN PARCEL OF LAND SITUATED IN WOOD COUNTY, TEXAS, BEING KNOWN AND DESIGNATED AS FOLLOWS:

TRACT ONE

BEING ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND, LYING AND BEING SITUATED IN WOOD COUNTY, TEXAS BEING LOCATED NEAR THE WOOD AND USHUR COUNTY LINE AND BEING PART OF THE CHARLES DUNCOMBE SURVEY, ABSTRACT NO. 177, BEING ALL OF A CALLED 1.62 ACRE TRACT OF LAND (TRACT ONE) CONVEYED TO ROY ROBINSON AND ALICE ROBINSON BY DEED RECORDED IN VOLUME 1923, PAGE 143 OF THE REAL PROPERTY RECORDS OF WOOD COUNTY, TEXAS AND BEING MORE FULLY PARTICULARLY DESCRIBED AS FOLLOWS;

BEGINING AT A 5/8 INCH-ROD FOUND FOR CORNER NEAR THE CENTER OF WOOD COUNTY ROAD NO. 3690, SAID POINT BEING THE SOUTHEAST CORNER OF SAID ROBINSON TRACT, ALSO BEING THE NORTHEAST CORNER OF A CALLED 5.25 ACRE TRACT OF LAND CONVEYED TO TIMOTHY SHAYNE BURGIN AND WIFE, KIM M. BURGIN BY DEED RECORDED IN VOLUME 1302, PAGE 688 OF THE REAL PROPERTY RECORDS OF WOOD COUNTY, TEXAS.

THENCE SOUTH 89 DEGREES 37 MINUTES 06 SECONDS WEST, ALONG THE COMMON LINE OF SAID ROBINSON AND BURGIN TRACT PASSING AT 26.63 FEET A 5/8 INCH IRON ROD FOUND FOR REFERENCE AND CONTINUING A TOTAL DISTANCE OF 314.43 FEET TO A 1 INCH IRON PIPE FOUND FOR CORNER AT THE SOUTHWEST CORNER OF A CALLED 2.037 ACRE TRACT OF LAND CONVEYED TO JAMES E. BORISKI AND WIFE VICKIE SUE BORISKI BY DEED RECORDED IN VOLUME 1564, PAGE 252 OF THE REAL PROPERTY RECORDS OF WOOD COUNTY, TEXAS;

THENCE NORTH 00 DEGREES 07 MINUTES 00 SECONDS WEST, ALONG THE COMMON LINE OF SAID ROBINSON AND BORISKI TRACTS, A DISTANCE OF 236.27 FEET TO AT-POST FOUND FOR CORNER BEING THE NORTHWEST CORNER OF SAID ROBINSON TRACT, AND BEING THE SOUTHWEST CORNER OF A CALLED 2.3 ACRES TRACT OF LAND (TRACT TWO) CONVEYED TO ROY ROBINSON AND ALICE E. ROBINSON BY DEED RECORDED IN VOLUME 1923, PAGE 143 OF THE REAL PROPERTY RECORDS OF WOOD COUNTY, TEXAS.

THENCE 89 DEGREES 17 MINUTES 38 SECONDS EAST, PASSING AT 282.44 FEET A 1 INCH IRON PIPE FOUND FOR REFERENCE, AND CONTINUING A TOTAL DISTANCE OF 305.45 FEET TO RAILROAD SPIKE SET FOR CORNER OF SAID ROBINSON TRACT (TRACT ONE) AND THE SOUTHEAST CORNER OF SAID ROBINSON TRACT (TRACT TWO);

THENCE IN A SOUTHERLY DIRECTION NEAR THE CENTER SAID COUNTY ROAD NO. 3690 THE FOLLOWING CALLS;

SOUTH 04 DEGREES 02 MINUTES 18 SECONDS WEST A DISTANCE OF 100.96 FEET TO A RAILROAD SPIKE SET;

SOUTH 04 DEGREES 40 MINUTES 00 SECONDS EAST A DISTANCE OF 74.60 FEET TO A RAILROAD SPIKE SET;

THENCE SOUTH 10 DEGREES 45 MINUTES 54 SECONDS EAST, A DISTANCE OF 56.35 FEET TO THE POINT OF BEGINNING AND CONTAINING 1.6252 ACRES OF LAND MORE OR LESS.

TRACT TWO

BEING ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND, LYING AND BEING SITUATED IN WOOD COUNTY, TEXAS, BEING LOCATED NEAR THE WOOD AND UPHUR COUNTY LINE AND BEING PART OF THE CHARLES DUNCOMBE SURVEY, ABSTRACT NO. 177, BEING ALL OF A CALLED 2.3 ACRE TRACT OF LAND (TRACT TWO) CONVEYED TO ROY ROBINSON AND ALICE E. ROBINSON BY DEED RECORDED IN VOLUME 1923, PAGE 143 OF THE REAL PROPERTY RECORDS OF WOOD COUNTY, TEXAS AND BEING MORE FULLY PARTICULARLY DESCRIBED AS FOLLOWS;

BEGINNING AT A RAILROAD SPIKE SET FOR CORNER NEAR THE CENTER OF WOOD COUNTY ROAD NO. 3690, SAID POINT BEING THE NORTHEAST CORNER OF ROBINSON TRACT;

THENCE IN A SOUTHERLY DIRECTION, NEAR THE CENTER OF SAID COUNTY ROAD NO. 3690 THE FOLLOWING CALLS: SOUTH 04 DEGREES 50 MINUTES 00 SECOND EAST, A DISTANCE OF 115.90 FEET TO A RAILROAD SPIKE SET; SOUTH 06 DEGREES 20 MINUTES 00 SECONDS WEST, A DISTANCE OF 100.23 FEET TO A RAILROAD SPIKE SET; SOUTH 06 DEGREES 20 MINUTES 00 SECONDS WEST, A DISTANCE OF 99.04 FEET TO A RAILROAD SPIKE SET FOR CORNER AND BEING THE SOUTHEAST CORNER OF SAID ROBINSON TRACT AND THE NORTHEAST CORNER OF A CALLED 1.62 ACRE TRACT OF LAND (TRACT ONE) CONVEYED TO ROY ROBINSON BY DEED RECORDED IN VOLUME 1923, PAGE 143 OF THE REAL PROPERTY RECORDS OF WOOD COUNTY, TEXAS.

THENCE NORTH 89 DEGREES 17 MINUTES 38 SECONDS WEST, DEPARTING SAID COUNTY ROAD NO. 3690 PASSING AT 23.01 FEET A 1 INCH IRON PIPE FOUND FOR REFERENCE, AND CONTINUING A TOTAL DISTANCE OF 305.45 FEET TO A T-POST FOUND FOR CORNER, BEING THE SOUTHWEST CORNER OF SAID ROBINSON TRACT (TRACT TWO) AND THE NORTHWEST CORNER OF SAID ROBINSON TRACT (TRACT ONE), BEING IN THE EAST LINE OF A CALLED 2.037 ACRE TRACT OF LAND CONVEYED TO JAMES E. BORISKI AND WIFE VICKIE SUE BORISKI BY DEED RECORDED IN VOLUME 1564, PAGE 252 OF THE REAL PROPERTY RECORDS OF WOOD COUNTY, TEXAS.

THENCE NORTH 00 DEGREES 07 MINUTES 00 SECONDS WEST, A DISTANCE OF 321.29 FEET TO A 1 INCH IRON PIPE FOUND FOR CORNER, BEING THE NORTHWEST CORNER OF SAID ROBINSON TRACT, LYING IN AN OLD FENCELINE

THENCE SOUTH 87 DEGREES 58 MINUTES 37 SECOND EAST, ALONG THE NORTHERLY LINE OF SAID ROBINSON TRACT FOLLOWING SAID FENCELINE A DISTANCE OF 313.26 FEET TO THE POINT OF BEGINNING AND CONTAINING 2.3059 ACRES OF LAND MORE OR LESS.

ALSO COMMONLY KNOWN AS: 526 COUNTY ROAD 3690 BIG SANDY TEXAS 75755

Eric Smothers, Trustee of the Aquila Consulting Solo 401k Plan Trust Agreement dated July 9, 2021 aka
Aquila Consulting Solo 401k Plan, Noteholder and Beneficiary on Deed of Trust
Provident Loan Servicing, Loan Servicing Company
Ghrist Law Firm PLLC (hereinafter "Attorney")

Absolute Mobile RV, LLC, a Texas Limited Liability Company
Lee Garber
170 VZ CR 3221
Wills Point, TX 75169
Sent via first class mail and CMRR # 9489 0178 9820 3039 9566 71 on 02.10.2026

Absolute Mobile RV, LLC, a Texas Limited Liability Company
Lee Garber
985 Indian Gap, Quitman, TX 75783
Sent via first class mail and CMRR # 9489 0178 9820 3039 9566 95 on 02.10.2026

NOTICE OF TRUSTEE'S SALE

WHEREAS Lee Garber, as the current borrower on the Deed of Trust recorded under Instrument Number 2024-00004717; with Absolute Mobile RV, LLC, a Texas Limited Liability Company, as the former borrower on the Deed of Trust recorded under Instrument Number 2022-00002486; executed a Deed of Trust or Deeds of Trust conveying to the initial trustee, the real estate hereinafter described, in payment of a debt therein described. The Deed(s) of Trust was filed in the real property records of Wood County, Texas and is recorded under

Original Deed of Trust:

Recorded under Instrument No. 2022-00002486, Official Public Records, dated March 1, 2022

Refinanced Deed of Trust:

Recorded under Instrument No. 2024-00004717, Official Public Records, dated May 31, 2024

to which reference is made for all purposes.

WHEREAS, default has occurred in 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 said indebtedness; WHEREAS, the undersigned has been, will be, or is hereby appointed Substitute Trustee in the place of the said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the following:

1. Date, Place, and Time of Sale:

Date: Tuesday, the 3rd day of March, 2026

Time: The sale shall begin no earlier than 1:00 P.M. or no later than three hours thereafter.

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

Name and Address of Sender of Notice:

Ghrist Law Firm, PLLC, 4016 Gateway Drive, Suite 130, Colleyville, Texas, 76034.
The senders of the notice also include those names listed below.

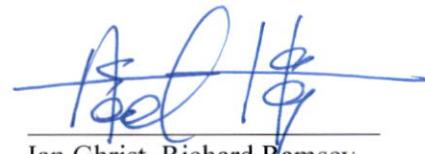
Pursuant to Section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Bidders may be required to pay in cash immediately and without any delay. The foregoing is a bidding condition.

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 MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

Pursuant to Section 51.0025 of the Texas Property Code, the mortgage servicer or Attorney are entitled to administer the foreclosure due to the fact that the servicer, noteholder or Lender, and Attorney have entered into an agreement granting authority to service the mortgage and administer foreclosure proceedings.

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 OF ACCELERATION. If the maturity on the promissory note has not yet been accelerated, then the lender hereby accelerates the maturity date such that the remaining principal, together with all other charges, are due and owing at this time.



Ian Ghrist, Richard Ramsey,
Muhammad Asad Haq, Catherine
Chesley Goodgion
Substitute Trustee(s)
4016 Gateway Drive, Suite 130
Colleyville, Texas 76034
Phone: (817) 778-4136