

26-01426  
710 CARLA CIR, BELTON, TX 76513

**NOTICE OF FORECLOSURE SALE AND  
APPOINTMENT OF SUBSTITUTE TRUSTEE**

- Property:** The Property to be sold is described as follows:
- LOT EIGHT (8), IN BLOCK SIX (6) , OF WRIGHT ADDITION AMENDED REPLAT, IN THE CITY OF BELTON, BELL COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD IN CABINET D, SLIDE 47-A, PLAT RECORDS OF BELL COUNTY, TEXAS
- Security Instrument:** Deed of Trust dated July 28, 2020 and recorded on July 29, 2020 at Instrument Number 2020038278 in the real property records of BELL County, Texas, which contains a power of sale.
- Sale Information:** July 7, 2026, at 10:00 AM, or not later than three hours thereafter, at Bell County Clerk's Alcove to the east of the main entrance of the Bell County Justice Complex located at 1201 Huey Drive, Belton, Texas, 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 **STEPHEN W SUDLOW AND SARA L WARD** secures the repayment of a Note dated July 28, 2020 in the amount of \$175,659.00. LAKEVIEW LOAN SERVICING, LLC, whose address is c/o M&T Bank, One Fountain Plaza - 6th Floor, Buffalo, NY 14203, is the current mortgagee of the Deed of Trust and Note and M&T Bank 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.**



4872020

/s/Corey Lewis

Corey Lewis, Attorney at Law  
Texas Bar No. 24134172  
[txsalesteam@decubaslewis.com](mailto: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

*Angela Zavala*

Substitute/Trustee(s): Michelle Jones, Angela Zavala,  
Sharlet Watts, Richard Zavala, Agency Sales and  
Posting LLC || Xome Inc., Tejas Corporate Services,  
LLC, NFPDS-TX LLC

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

Certificate of Posting

I, Angela Zavala, declare under penalty of perjury that on the 16th day of April, 2026, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of BELL County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

RECEIVED FOR POSTING

2026 APR 16 A 10:06

2401 TRAVERSE DR  
KILLEEN, TX 76543

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SHELLEY COSTON  
BELL COUNTY CLERK

**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: July 07, 2026

Time: The sale will begin at 10:00 AM or not later than three hours after that time.

Place: BELL COUNTY CLERK'S ALCOVE TO THE EAST OF THE MAIN ENTRANCE OF THE BELL COUNTY JUSTICE COMPLEX, 1201 HUEY DR. BELTON, TX 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 March 21, 2024 and recorded in Document INSTRUMENT NO. 2024012126 real property records of BELL County, Texas, with BEATRICE LUNA A SINGLE WOMAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by BEATRICE LUNA A SINGLE WOMAN, securing the payment of the indebtednesses in the original principal amount of \$196,377.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. FIRST UNITED BANK AND TRUST COMPANY 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. FIRST UNITED BANK AND TRUST COMPANY, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o FIRST UNITED BANK AND TRUST COMPANY  
3930 DALLAS PARKWAY  
PLANO, TX 75093



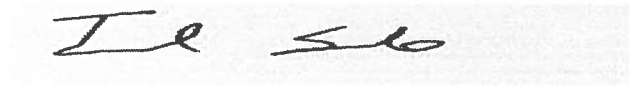
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The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead XOME INC. AND TEJAS CORPORATE TRUSTEE LLC AND BARRETT DAFFIN FRAPPIER TURNER & 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 \_\_\_\_\_, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on \_\_\_\_\_ I filed at the office of the BELL County Clerk and caused to be posted at the BELL County courthouse this notice of sale.

\_\_\_\_\_

Declarants Name: \_\_\_\_\_

Date: \_\_\_\_\_

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BELL

**EXHIBIT "A"**

LOT TWENTY-SEVEN (27), IN BLOCK TWO (2), OF CEDAR HILL ADDITION, PHASE TWO, IN THE CITY OF KILLEEN, BELL COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD IN CABINET "C", SLIDE 26-D, PLAT RECORDS OF BELL COUNTY, TEXAS.

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SHELLEY COSTON  
BELL COUNTY CLERK