

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 9/9/2010	<b>Grantor(s)/Mortgagor(s):</b> DAVID L. TANT AKA DAVID LEE TANT A SINGLE MAN
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR CORNERSTONE MORTGAGE COMPANY, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Wells Fargo Bank, N.A.
<b>Recorded in:</b> <b>Volume:</b> OR 7621 <b>Page:</b> 720 <b>Instrument No:</b> 2010-34617	<b>Property County:</b> BELL
<b>Mortgage Servicer:</b> Wells Fargo Bank, N.A. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 1 Home Campus, MAC 2301-04C, West Des Moines, IA 50328
<b>Date of Sale:</b> 7/7/2026	<b>Earliest Time Sale Will Begin:</b> 10:00 AM
<b>Place of Sale of Property:</b> Bell County Justice Complex, 1201 Huey Drive, Belton, TX 76513 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, Auction.com, L.L.C., Michelle Jones, Angela Zavala, Richard Zavala, Jr or Taylor Grantham, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, L.L.P. 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(1): 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.**

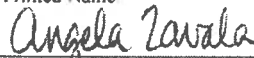
Dated 4/29/2026

Dated April 30, 2026



Angela Zavala

Printed Name



Thuy Frazier, Attorney  
McCarthy & Holthus, L.L.P.  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for Wells Fargo Bank, N.A.

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

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2026 APR 30 A 9:17  
SHELLEY COSTON  
BELL COUNTY CLERK

**MH File Number:** TX-26-129043-POS  
**Loan Type:** FHA

EXHIBIT A

1.00 Acre, being part of the T. HUGHES SURVEY, ABSTRACT NO. 385, in Bell County, Texas, being a portion of that certain called 95.65 acre tract described in a deed from Mary J. Wyatt, Jack Wyatt and wife, Pauline C. Wyatt, R. K. Wyatt and wife, Alma B. Wyatt, and Osie W. Crawford, to CHARLIE D. WYATT, of record in Volume 676, Page 213 of the Deed Records of Bell County, Texas, and being more particularly described by these metes and bounds as follows:

**BEGINNING** at a 5/8" iron rod with plastic cap marked "All County" set in the north right-of-way of a public maintained roadway known as F. M. 935, said right-of-way was created by the conveyance of that certain called 0.781 acre tract to the STATE OF TEXAS by deed of record in Volume 615, Page 607 of the Deed Records of Bell County, Texas, from which a 1/2" iron rod found, being the apparent southeast corner of that certain called 0.71 acre tract described in a deed to GEORGE W. COX and wife, DONNA COX, of record in Volume 1921, Page 419 of the Deed Records of Bell County, Texas, bears NORTH 87 deg 06 min 28 sec WEST, a distance of 237.00 feet.

**THENCE** in a northerly, easterly and southerly direction, leaving the north right-of-way of said F. M. 935, and crossing said 95.65 acre tract, for the following three (3) courses and distances:

1. NORTH 23 deg 09 min 03 sec EAST, a distance of 180.00 feet to a 5/8" iron rod with plastic cap marked "All County" set for the northwest corner of this tract;
2. SOUTH 66 deg 50 min 57 sec EAST, a distance of 242.90 feet to a 5/8" iron rod with plastic cap marked "All County" set for the northeast corner of this tract; and
3. SOUTH 23 deg 09 min 03 sec WEST, a distance of 180.00 feet to a 5/8" iron rod with plastic cap marked "All County" set in the north right-of-way of said F. M. 935, same being the southeast corner of this tract.

**THENCE** in a westerly direction, with the north right-of-way of said F. M. 935 (record call N 70 deg 43 min W, 1500.5 feet), NORTH 68 deg 50 min 57 sec WEST, a distance of 242.00 feet to the Point of Beginning, Containing 1.00 Acre.

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on September 15, 2023, BRIAN ZALE AND MEAGAN ZALE, HUSBAND AND WIFE, executed a Deed of Trust/Security Instrument conveying to BLACK, MANN & GRAHAM LLP, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR BAY EQUITY LLC, ITS SUCCESSORS AND ASSIGNS, in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 2023041803 in the DEED OF TRUST OR REAL PROPERTY RECORDS of BELL COUNTY, TEXAS; and

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 appointed Substitute Trustee in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust/Security Instrument; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, JULY 7, 2026** between ten o'clock AM and four o'clock PM and beginning not earlier than 10:00 AM or not later than three hours thereafter, I will sell said Real Estate at Bell County Justice Complex, 1201 Huey Drive, Belton, TX 76513

in BELL COUNTY, TEXAS to the highest bidder for cash. The sale will be conducted in the area of the Courthouse 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.

Said Real Estate is described as follows: BEING LOT NUMBER EIGHT (8), IN BLOCK NUMBER TWO (2), OF NOLAN RIDGE, PHASE I, NOLANVILLE, BELL COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD IN CABINET "C", SLIDE 381-A, OF THE PLAT RECORDS OF BELL COUNTY, TEXAS.

Property Address: 1219E AVENUE H, NOLANVILLE, TX 76559  
Mortgage Servicer: SERVICEMAC  
Noteholder: AMERIHOM MORTGAGE COMPANY, LLC  
9726 OLD BAILES RD., SUITE 200, FORT MILL, SC 29707

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

**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 this 30 day of April, 2026

*Angela Zavala*

Authorized Agent of Auction.com, LLC as  
Substitute Trustee, Resolve Trustee Services,  
LLC, Marinosci Law Group, PC

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2026 APR 30 A 9:14

SHELLEY COSTON  
BELL COUNTY CLERK

Substitute Trustee Address:

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

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2026 APR 30 A 9:16

SHELLEY COSTON  
CLERK

**NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE**

**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070**

**INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION**

Deed of Trust dated September 25, 2023 and recorded under Clerk's File No. 2023043221, in the real property records of BELL County Texas, with Kandis Dunbar, an unmarried person as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for First National Bank Texas DBA First Community Mortgage, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Kandis Dunbar, an unmarried person securing payment of the indebtedness in the original principal amount of \$260,200.00 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 Kandis Dunbar. NewRez LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. Shellpoint Mortgage Servicing is acting as the Mortgage Servicer for the Mortgagee. Shellpoint Mortgage Servicing, is representing the Mortgagee, whose address is: 75 Beattie Place, Suite 300, Greenville, SC 29601.

**Legal Description:**

**LOT TWENTY-ONE (21), IN BLOCK TWENTY-NINE (29), OF WESTERN HILLS 6TH EXTENSION AND A REPLAT OF A PORTION OF WESTERN HILLS 5TH, AN ADDITION IN THE CITY OF TEMPLE, BELL COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD IN CABINET A, SLIDE 310-A, PLAT RECORDS OF BELL COUNTY, TEXAS.**

**SALE INFORMATION**

**Date of Sale:** 07/07/2026

**Earliest Time Sale Will Begin:** 10:00 AM

**Location of Sale:** The place of the sale shall be: BELL County Courthouse, Texas at the following location: Bell County Clerks Alcove to the east of the main entrance of the Bell County Justice Complex, 1201 Huey Drive, Belton, Texas, 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 Michelle Jones, Angela Zavala, Sharlet Watts, 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 04/29/2026.

/s/ Will Morphis SBOT No. 24131905, Attorney at Law  
Codilis & Moody, P.C.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200

Posted and filed by: Angela Zavala  
Printed Name: Angela Zavala

C&M No. 44-26-01342

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2026 APR 30 A 9:15

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

SHELLEY COSTON  
BELL COUNTY CLERK

**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.**

Matter No.: 148757-TX

Date: April 28, 2026

County where Real Property is Located: Bell

ORIGINAL MORTGAGOR: DORETTA LYNN REYNOLDS, AN UNMARRIED WOMAN AND  
SERGIO VICENTE GONZALEZ-REYNOLDS, AN UNMARRIED MAN

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS  
BENEFICIARY, AS NOMINEE FOR CITY FIRST MORTGAGE  
SERVICES, LLC, ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: PennyMac Loan Services, LLC

MORTGAGE SERVICER: PennyMac Loan Services, LLC

DEED OF TRUST DATED 7/8/2024, RECORDING INFORMATION: Recorded on 7/9/2024, as Instrument No.  
2024029192

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOTS 2 AND 3, BLOCK 3, ANDERSON HENDLER  
ADDITION, IN THE CITY OF TEMPLE, BELL COUNTY, TEXAS, ACCORDING TO THE MAP OR  
PLAT THEREOF RECORDED IN VOLUME 601, PAGE 331, DEED RECORDS OF BELL COUNTY,  
TEXAS.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 7/7/2026, the foreclosure sale will be conducted in  
Bell County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property  
Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners  
Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be  
conducted no earlier than 10:00 AM, or not later than three (3) hours after that time, by one of the Substitute  
Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien  
indebtedness superior to the Deed of Trust.

PennyMac Loan Services, LLC is acting as the Mortgage Servicer for PennyMac Loan Services, LLC who is the  
Mortgagee of the Note and Deed of Trust associated with the above referenced loan. PennyMac Loan Services,  
LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

PennyMac Loan Services, LLC  
3043 Townsgate Rd, Suite 200  
Westlake Village, CA 91361

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



Matter No.: 148757-TX

**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 XOME INC., TEJAS CORPORATE SERVICES LLC, NFPDS-TX LLC, AGENCY SALES AND POSTING, LLC, ALDRIDGE PITE, LLP** or either one of them, as Substitute Trustee, to act, either singly or 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, CA 92108-0935, Phone: (866) 931-0036.

**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.**

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  
Phone: (866) 931-0036

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2026 APR 30 A 11: 10

SHELLEY COSTON  
BELL COUNTY CLERK

TS No.: 2026-00548-TX  
19-001055-673

## Notice of [Substitute] Trustee 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:** 07/07/2026

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

**Place:** Bell County, Texas at the following location: **THE BELL COUNTY CLERK'S ALCOVE TO THE EAST OF THE MAIN ENTRANCE OF THE BELL COUNTY JUSTICE COMPLEX, 1201 HUEY DRIVE, BELTON, TEXAS OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE. PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

**Property Address:** 4709 WESTCLIFF ROAD, KILLEEN, TX 76541

**2. 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. Any conveyance of the property is subject to all matters of record affecting the property.

**3. Instrument to be Foreclosed:** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 06/03/1997 and recorded 06/10/1997 in Book 3628 Page 675 Document 15875, real property records of Bell County, Texas, with **Wesley Kulp and Dawn Kulp, husband and wife** grantor(s) and First Community Mortgage as Lender. The Bank of New York Mellon f/k/a The Bank of New York as successor in interest to JPMorgan Chase Bank, National Association f/k/a The Chase Manhattan Bank, as Trustee for C-BASS Mortgage Loan Asset-Backed Certificates, Series 1999-CB2 as Beneficiary.

**4. Appointment of Substitute Trustee:** In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint AVI 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.

**5. Obligation Secured:** Deed of Trust or Contract Lien executed by **Wesley Kulp and Dawn Kulp, husband and wife**, securing the payment of the indebtedness in the original principal amount of **\$62,789.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **The Bank of New York Mellon f/k/a The Bank of New York as successor in interest to JPMorgan Chase Bank, National Association f/k/a The Chase Manhattan Bank, as Trustee for C-BASS Mortgage Loan Asset-Backed Certificates, Series 1999-CB2** is the current mortgagee of the note and deed of trust or contract lien.

TS No.: 2026-00548-TX  
19-001055-673

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SHELLEY COSTON  
BELL COUNTY CLERK

### Notice of [Substitute] Trustee Sale

**6. Default:** A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

**7. Property to be sold:** The property to be sold is described as follows:

**LEGAL DESCRIPTION** for a tract of Land in Bell County, Texas, part of the J.S. Wilder Survey, Abstract No. 913, and being that same tract described as one acre in a Deed from Don K. Morgan and wife, Charlotte Ann Morgan to Donald L. Garrett and wife, Joana Garrett, recorded in Volume 1249, Page 273, deed Records of Bell County, Texas.

**BEGINNING** at a 1/2" iron rod found in the north right of way line of Westcliff Road being the southeast corner of King Addition recorded in cabinet A, Slide 371-D, Plat Records of Bell County, Texas, and the southwest Corner of the Garrett tract, for the southwest Corner of this.

**THENCE** N. 18 deg. 23' 41" E., 399.91 feet (N. 19 deg. 03' E., 400.0 feet) to a 1/2" iron rod found in the south line of Lot 4, Block 2, J. F. Schwertner Subdivision, First Extension recorded in Cabinet C, Slide 19- A, Plat Records of Bell County, Texas, being the northeast corner of King Addition and the northwest corner of the Garrett tract, for the northwest corner of this.

**THENCE** S. 71 deg. 31' 58" E., 109.74 feet (S. 71 deg. 30' E., 109.0 feet) with the south line of said Block 2 to a 1/2" iron rod found being the northwest corner of the Kulp tract recorded in Volume 1298, Page 455, and the northeast corner of the Garrett tract, for the northeast corner of this.

**THENCE** S. 18 deg. 32' 16" W., 399.97 feet (S. 19 deg. 03' W., 400.0 feet) to a 1" iron pipe found in the north right of way line of Westcliff Road being the southwest corner of the Kulp tract, and the southeast corner of the Garrett tract, for the southeast corner of this.

**THENCE** N. 71 deg. 30' 00" W., 108.74 feet (N. 71 deg. 30' W., 109.0 feet) with the north right of way line to the place of beginning containing 1.003 acres of Land.

The bearings of this Legal Description are based on the south line of the one acre tract recorded in Volume 1249, Page 273, Deed Records of Bell County, Texas.

**8. 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. **ONITY MORTGAGE CORPORATION F/K/A PHH MORTGAGE CORPORATION**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

**C/O ONITY MORTGAGE CORPORATION F/K/A  
PHH MORTGAGE CORPORATION**

**PO BOX 24605  
West Palm Beach, FL 33416-4605**

**Phone: 877-744-2506**

TS No.: 2026-00548-TX  
19-001055-673

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2026 APR 30 A 11:10

SHELLEY COSTON  
BELL COUNTY CLERK

### Notice of [Substitute] Trustee Sale

**9. Limitation of Damages:** If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's attorney.

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

Date: 04/28/2026



Mark Bombick – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

C/O Power Default Services, Inc.  
7730 Market Center Ave. Suite 100  
El Paso, TX 79912  
Telephone: 855-427-2204  
Fax: 866-960-8298

For additional sale information visit: [www.hubzu.com](http://www.hubzu.com) or (855) 882-1314

**POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.**

#### Certificate of Posting

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

RECEIVED FOR POSTING

2026 APR 30 A 11: 16

SHELLEY COSTON  
BELL COUNTY CLERK

60 BUTTERCUP LOOP  
BELTON, TX 76513

00000010541852

**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 May 18, 2017 and recorded in Document INSTRUMENT NO. 2017-00020516 real property records of BELL County, Texas, with BEATRIZ MENA AND ROSA R MENA, BOTH SINGLE PERSONS, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by BEATRIZ MENA AND ROSA R MENA, BOTH SINGLE PERSONS, securing the payment of the indebtednesses in the original principal amount of \$132,456.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. LAKEVIEW LOAN SERVICING, LLC 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. LOANCARE, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o LOANCARE, LLC  
3637 SENTARA WAY  
VIRGINIA BEACH, VA 23452

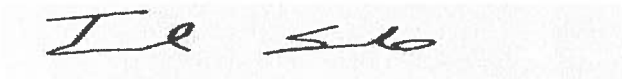


60 BUTTERCUP LOOP  
BELTON, TX 76513

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

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead AUCTION.COM, 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: \_\_\_\_\_

RECEIVED FOR POSTING  
2026 APR 30 A 11:16  
SHELLEY COSTON  
BELL COUNTY CLERK

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BELTON, TX 76513

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BELL

**EXHIBIT "A"**

LOT TEN (10), IN BLOCK TWO (2), IN MORGAN'S POINT RESORT CITY, SECTION 20, IN BELL COUNTY, TEXAS,  
ACCORDING TO THE PLAT OF RECORD IN CABINET A, SLIDE 252-B, PLAT RECORDS OF BELL COUNTY, TEXAS.

RECEIVED FOR POSTING  
2026 APR 30 A 11:16  
SHELLEY COSTON  
BELL COUNTY CLERK