

Vylla Solutions, LLC  
P.O. Box 3309  
Anaheim, California 92803  
For Sale Information: (888) 313-1969  
For Reinstatement Requests: 1-866-874-5860  
Pay Off Requests: 1-800-561-4567  
TS#: 26-39239

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2026 MAR 19 A 11:14

SHELLEY COSTON  
BELL COUNTY CLERK

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**WHEREAS**, on 3/27/2020, Christopher Samuel Garcia and Elaine Marie Garcia, a husband and wife, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Allan B. Polunsky, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Primelending, a Plainscapital Company, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$398,531.00, payable to the order of Primelending, a Plainscapital Company, which Deed of Trust is Recorded on 4/1/2020 as Volume 2020015829, Book, Page, in Bell County, Texas. Deed of Trust covers all of the real property, personal property, and fixtures described therein, including, but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

**10 Acres, more or less, out of the Thornton Stone Survey, Abstract No. 733, Bell County, Texas.**

**See attached exhibit "A" attached hereto and made a part hereof**

Commonly known as: **15033 FM 2904 TEMPLE, TX 76501**

**WHEREAS**, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Dustin George, Auction.com, LLC, Agency Sales and Posting LLC, Xome Inc., Prestige Posting and Publishing, LLC, Tejas Corporate Services LLC**, or any one of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

**WHEREAS**, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Carrington Mortgage Services, LLC whose address is 500 N. State College Blvd., Suites 1030, 1300 & 1400, Orange, CA 92868, is acting as the mortgage servicer for **Carrington Mortgage Services, LLC**, which is the mortgagee of the Note and Deed of Trust or mortgage and the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

**NOW, THEREFORE, NOTICE IS HEREBY GIVEN**, that on **6/2/2026 at 10:00 AM**, or no later than three (3) hours after such time, in Bell County, Texas, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **THE BELL COUNTY CLERK'S ALCOVE TO THE EAST OF THE MAIN ENTRANCE OF THE BELL COUNTY JUSTICE COMPLEX, 1201 HUEY DRIVE, BELTON, TX OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE**

**NOTICE IS FURTHER GIVEN** that, except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney.

Please be advised that the trustee may require entity or trust bidders at this trustee's sale to provide information, documentation and/or certification of the vesting instructions and the data required to be reported pursuant to FinCEN regulations effective for transfers of residential real property to covered transferees on or after March 1, 2026. The required information must be provided to the trustee before a substitute trustee's deed will be issued for covered transfers. Subject to the payment of a processing fee. Additional information regarding these regulations and the required transferee information and certifications can be found at:

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

**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.**

**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.**

WITNESS, my hand this 3/12/2026

WITNESS, my hand this March 19, 2026

*Kavonnah Dobson*

By: Kavonnah Dobson, Sr. Trustee Sale Specialist  
Vylla Solutions, LLC as  
authorized agent for Mortgagee or Mortgage  
Servicer  
1600 South Douglass Road, Suite 140  
Anaheim, CA 92806

*Angela Zavala*

By: Substitute Trustee(s)  
Dustin George, Auction.com, LLC, Agency Sales  
and Posting LLC, Xome Inc., Prestige Posting and  
Publishing, LLC, Tejas Corporate Services LLC  
C/O Vylla Solutions, LLC  
1600 South Douglass Road, Suite 140  
Anaheim, CA 92806

"Exhibit A"

15033 F.M. 2904  
9.984 ACRES

FIELD NOTES for a 9.984 acre tract of land in Bell County, Texas, being out of the T. Stone Survey, Abstract No. 733, and the land herein described being all of a called 10 acre tract of land conveyed to Roy Hamlett, of record in Volume 4371, Page 5, Deed Records of Bell County, Texas (D.R.B.C.T.), said 9.984 acres being more particularly described as follows:

BEGINNING at a 5/8" iron rod with cap found on the south right-of-way line of F.M. 2904, at the northwest corner of a called 65.433 acre tract of land conveyed to John Wesley Hill, IV, of record in Instrument #2019-00036131, Official Public Records of Real Property of Bell County, Texas (O.P.R.R.P.B.C.T.), and being the northeast corner of said 10 acre, for the northeast corner of this tract;

THENCE S. 16° 22' 31" W., 1329.72 feet, departing the south right-of-way line of said F.M. 2904, with the west line of said 65.433 acre tract and the east line of said 10 acre tract, to a 5/8" iron rod with cap stamped "TCE #2181" found in the east line of a called 14.184 acre tract of land conveyed to Gilbert A. Riordan, Jr. and Deborah J. Riordan, of record in Instrument #2014-00019198, O.P.R.R.P.B.C.T., and being the southeast corner of said 10 acres, for the southeast corner of this tract;

THENCE N. 73° 55' 40" W., 327.14 feet, with the east line of said 14.184 acre tract and the south line of said 10 acres, to a 1/2" iron rod with cap stamped "M&A" set at the southwest corner of said 10 acre tract, for the southwest corner of this tract;

THENCE N. 16° 22' 55" E., 1329.86 feet, continuing with the east line of said 14.184 acre tract and with the west line of said 10 acre tract, to a Cotton Spindle found on the south right-of-way line of said F.M. 2904, at the northeast corner of said 14.184 acre tract, and the northwest corner of said 10 acre tract, for the northwest corner of this tract;

THENCE S. 73° 54' 13" E., 326.98 feet, continuing with the south right-of-way line of said F.M. 2904 and the north line of said 10 acre tract, to the POINT OF BEGINNING and containing a 9.984 acre tract of land.


The bearings for the above description are based on the Texas Coordinate System, Central Zone, NAD 83 (CORS 96), as determined by Leica Texas SmartNet GPS observations.

STATE OF TEXAS  
COUNTY OF BELL

KNOW ALL MEN BY THESE PRESENTS, that I, Mike W. Kriegel, Registered Professional Land Surveyor, do hereby certify that I did cause to be surveyed on the ground the above described tract and that this description is true and correct to the best of my knowledge and belief. Survey completed on the ground March 16, 2020.

IN WITNESS THEREOF, my hand and seal this the 23rd day of March, 2020.

Mike W. Kriegel  
Registered Professional  
Land Surveyor, No. 4330



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SHELLEY COSTON  
BELL COUNTY CLERK

## Notice of Substitute Trustee Sale

T.S. #: 26-18299

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

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

Date: **6/2/2026**  
Time: The sale will begin no earlier than **10:00 AM** or no later than three hours thereafter.  
The sale will be completed by no later than **1:00 PM**  
Place: **Bell County Courthouse in BELTON, Texas, at the following location: 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**

**Property To Be Sold** - The property to be sold is described as follows:

**LOT FIFTEEN (15) IN BLOCK TWO (2) OF SAGE MEADOWS, PHASE III, IN THE CITY OF TEMPLE, BELL COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD IN CABINET D, SLIDE 13-A, PLAT RECORDS OF BELL COUNTY, TEXAS.**

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust is dated 10/6/2022 and is recorded in the office of the County Clerk of Bell County, Texas, under County Clerk's File No 2022063637, recorded on 10/14/2022, of the Real Property Records of Bell County, Texas.  
Property Address: 410 SUNRISE BLF TEMPLE, TEXAS 76502-7069

Trustor(s):	<b>DAVID R SEGREST AND GLORIA SEGREST</b>	Original Beneficiary:	<b>MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR CALIBER HOME LOANS, INC. ITS SUCCESSORS AND ASSIGNS</b>
Current Beneficiary:	<b>NewRez LLC</b>	Loan Servicer:	<b>NewRez LLC, F/K/A New Penn Financial, LLC, D/B/A Shellpoint Mortgage Servicing</b>
Current Substituted Trustees:	<b>Auction.com, LLC, Michelle Jones, Angela Zavala, Richard Zavala Jr., Sharlet Watts, Rick Snoke, Agency Sales and Posting LLC, Prestige Default Services, LLC, Prestige Posting and Publishing LLC</b>		

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.

T.S. #: 26-18299

**Terms of Sale** - The sale will be conducted as a public auction to the highest bidder for cash with funds being made payable to Prestige Default Services, LLC. 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. 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.

**Type of sale** - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by DAVID R SEGREST AND GLORIA SEGREST, HUSBAND AND WIFE. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$231,583.00, executed by DAVID R SEGREST AND GLORIA SEGREST, HUSBAND AND WIFE, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR CALIBER HOME LOANS, INC. ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of DAVID R SEGREST AND GLORIA SEGREST, HUSBAND AND WIFE to DAVID R SEGREST AND GLORIA SEGREST. NewRez LLC is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses. **All checks must be made payable to Prestige Default Services, LLC**

Questions concerning the sale may be directed to the undersigned or to the beneficiary:  
**NewRez LLC c/o NewRez LLC, F/K/A New Penn Financial, LLC, D/B/A Shellpoint Mortgage Servicing**  
**75 Beattie Place, Suite 300**  
**Greenville, South Carolina 29601-2743**  
**800-365-7107**

T.S. #: 26-18299

Dated: March 19, 2026

Auction.com, LLC, Michelle Jones, Angela Zavala, Richard Zavala Jr., Sharlet  
Watts, Rick Snoke, Agency Sales and Posting LLC, Prestige Default Services,  
LLC, Prestige Posting and Publishing LLC,

*Angela Zavala*

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Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Phone: (972) 893-3096 ext. 1035  
Fax: (949) 427-2732  
Sale Line Information: (800) 793-6107  
Website: www.auction.com

AFTER RECORDING, PLEASE RETURN TO:

Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Attn: Trustee Department