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SHELLEY COSTON  
BELL COUNTY CLERK

2008 Continental Dr, Killeen, TX 76543

26-003804

**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: 06/02/2026

Time: Between 10:00 AM – 1:00 PM and beginning not earlier than 10:00 AM and ending on not later than three hours thereafter.

Place: At the Bell County Courthouse steps located at 1201 Huey Dr. Belton, TX 76513.. or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

**2. Terms of Sale.** Highest bidder for cash.

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated May 19, 2014 and recorded in the real property records of Bell County, TX and is recorded under Clerk's Instrument No. 2014-17931 in Book VI-8928, Page 674 with Jose M Brambila, a single person (grantor(s)) and Wells Fargo Bank, N.A. mortgagee to which reference is herein made for all purposes.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by Jose M Brambila, a single person, securing the payment of the indebtedness in the original amount of \$45,200.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Rocket Mortgage, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to be Sold.** ALL THAT PARCEL OF LAND IN BELL COUNTY, STATE OF TEXAS, AS MORE FULLY DESCRIBED IN DEED VOLUME 4934, PAGE 403, BEING KNOWN AND DESIGNATED AS LOT 4, BLOCK 1, PEOPLE PLEASING PARK, KILLEEN, BELL COUNTY, TEXAS, AS PER PLAT OF RECORD IN CABINET A SLIDE 96-B, PLAT RECORDS OF BELL COUNTY, TEXAS.

**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 §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Nationstar Mortgage LLC d/b/a Mr. Cooper, as Mortgage Servicer, is representing the current Mortgagee whose address is:

Nationstar Mortgage LLC  
8950 Cypress Waters Blvd  
Coppell, TX 75019

**7. Substitute Trustee(s) Appointed to Conduct Sale.** 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 Kirk Schwartz, Esq., or Carson Emmons, Esq., or Justin Ritchie, Esq., or Jeffrey Kramer, Esq., or Agency Sales and Posting LLC, whose address is 7500 Dallas Pkwy #200, Plano, TX 75024 OR AUCTION.COM LLC, or XOME Inc and Tejas Corporate Services LLC, or Abstracts/Trustees of Texas, LLC, or Tejas Corporate Services, LLC, or Michelle Jones, Angela Zavala, Sharlet Watts, as Substitute Trustee to act under and by virtue of said Deed of Trust.

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

Please be advised that the trustee will require any entity or trust bidder at this trustee's sale to provide beneficial ownership information, documentation, and written certification as required under FinCEN's Anti-Money Laundering Regulations for Residential Real Estate Transfers, effective for transfers to covered transferees closing on or after March 1, 2026. This requirement applies where the purchaser is a legal entity (including an LLC, corporation, or partnership) or a trust, and the transfer is not financed by an institutional lender subject to existing anti-money laundering requirements. The required information and certification must be provided to the trustee prior to issuance of the trustee's deed upon sale. No trustee's deed will be issued for a covered transfer until all required FinCEN information has been received and certified. Additional information regarding these regulations and required transferee disclosures can be found at:

<https://www.fincen.gov/re> and <https://www.fincen.gov/re-faqs>

March 31, 2026

Executed on

/s/Kirk Schwartz

James E. Albertelli, P.A.  
Kirk Schwartz, Esq.  
Carson Emmons, Esq.  
Justin Ritchie, Esq.  
Jeffrey Kramer, Esq.  
6565 N. MacArthur, Suite 470  
Irving, TX 75039

April 2, 2026

Executed on

Angela Zavala

**SUBSTITUTE TRUSTEE**

Agency Sales and Posting LLC, or AUCTION.COM  
LLC. or Tejas Corporate Services. LLC  
7500 Dallas Pkwy #200, Plano, TX 75024

**CERTIFICATE OF POSTING**

My name is Angela Zavala, and my address is 7500 Dallas Pkwy #200, Plano, TX 75024. I declare under penalty of perjury that on April 2, 2026 I filed at the office of the Bell County Clerk and caused to be posted at the Bell County courthouse this notice of sale.

Angela Zavala

Declarant's Name: Angela Zavala

Date: April 2, 2026

RECORDING REQUESTED BY:

RECEIVED FOR POSTING

2025 APR -2 P 2:31

WHEN RECORDED MAIL TO:

SHELLEY COSTON  
BELL COUNTY CLERK

In Source Logic LLC  
c/o Malcolm Cisneros/Trustee Corps  
17100 Gillette Avenue  
Irvine, CA 92614  
(949) 252-8300

TS No TX06000146-25-6S

APN 104694 / 0242697276

TO No 250540142-TX-RWI

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on August 5, 2022, **DOUGLAS WILSON, A MARRIED MAN, SHELIA A WILSON** as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of ALLAN B. POLUNSKY as Trustee, NAVY FEDERAL CREDIT UNION, A CORPORATION as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$166,000.00, payable to the order of NAVY FEDERAL CREDIT UNION as current Beneficiary, which Deed of Trust recorded on August 8, 2022 as Document No. 2022050295 in Bell County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN 104694 / 0242697276

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 In Source Logic LLC or either 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 NAVY FEDERAL CREDIT UNION, 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.

NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, June 2, 2026 at 10:00 AM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Bell County, Texas, 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: **1201 Huey Drive, Belton TX 76513; At the Bell County Clerk's Alcove to the east of the main entrance of the Bell County Justice Complex or If the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner Court.**

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of and NAVY FEDERAL CREDIT UNION's election to proceed against and sell both the real property and any personal property described in said Deed of Trust in accordance with and NAVY FEDERAL CREDIT UNION's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

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. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and are advised to conduct an independent investigation of the nature and physical condition 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 expressed or implied warranties, except as to the warranted.

Effective **March 1, 2026**, new federal regulations (89 Fed. Reg. 70.258) may impact residential real property (1-4 residential units) title transfers to covered entities trusts, with reporting requirements unless exempt. <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers>

WITNESS, my hand this 2nd day of April, 2026.



By: In Source Logic LLC  
Substitute Trustee(s)

**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.**

**SALE INFORMATION CAN BE OBTAINED ONLINE AT [www.insourcelogic.com](http://www.insourcelogic.com)  
FOR AUTOMATED SALES INFORMATION PLEASE CALL: In Source Logic LLC AT 702-659-7766**

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (949) 252-8300

To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

TS No TX06000146-25-6S

APN 104694 / 0242697276

TO No 250540142-TX-RWI

**EXHIBIT "A"**

LOT NINETEEN (19), IN BLOCK EIGHT (8), OF WESTPARK ADDITION, PHASE ONE, IN THE CITY OF KILLEEN, BELL COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD IN CABINET B, SLIDE 18-A PLAT RECORDS OF BELL COUNTY, TEXAS.

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 5/4/2011	<b>Grantor(s)/Mortgagor(s):</b> JERRY W STEGALL AND PAULA MAY STEGALL, HUSBAND AND WIFE
<b>Original Beneficiary/Mortgagee:</b> JPMORGAN CHASE BANK, N.A.	<b>Current Beneficiary/Mortgagee:</b> Lakeview Loan Servicing LLC
<b>Recorded in:</b> <b>Volume:</b> V1-7832 <b>Page:</b> 841 <b>Instrument No:</b> 2011-17604	<b>Property County:</b> BELL
<b>Mortgage Servicer:</b> M&T Bank is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 1 Fountain Plaza, Buffalo, NY 14203
<b>Date of Sale:</b> 6/2/2026	<b>Earliest Time Sale Will Begin:</b> 10am
<b>Place of Sale of Property:</b> 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 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, Taylor Grantham, Michelle Jones, Angela Zavala, Richard Zavala, Jr. 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(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: 3/31/2026



Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for M&T Bank

Dated: April 2, 2026

Angela Zavala

Printed Name:



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

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FELL COUNTY CLERK

**MH File Number:** TX-25-125792-POS  
**Loan Type:** VA

TX-25-125792-POS

EXHIBIT A

BEING A 1.222 ACRE TRACT OF LAND SITUATED IN THE B, STRUNK SURVEY, ABSTRACT 784, BELL COUNTY, TEXAS, BEING ALL THE 1.125 ACRE TRACT AND ALL THE 0.099 ACRE TRACT DESCRIBED IN THE SUBSTITUTES TRUSTEE'S DEED RECORDED IN VOLUME 5250, PAGE 825, OFFICIAL PUBLIC RECORDS OF REAL PROPERTY OF BELL COUNTY, TEXAS, AND DESCRIBED AS FOLLOWS:

BEGINNING AT A 3/4" IRON PIPE FOUND AT THE NORTHWEST CORNER OF SAID 1.125 ACRE TRACT AT THE SOUTHWEST CORNER OF THE FRANK T. THOMPSON TRACT CONVEYED IN VOLUME 1387, PAGE 711, DEED RECORDS OF SAID COUNTY, AND ON THE OCCUPIED EAST LINE OF OLD HIGHWAY 81;

THENCE S 71°29'50" E-363.24', ALONG THE SOUTH LINE OF SAID THOMPSON, TRACT, TO A 3/4" IRON PIPE FOUND ON THE WEST LINE OF THE ROBERT DODDS TRACT CONVEYED IN VOLUME 4704, PAGE 211, OFFICIAL PUBLIC RECORDS OF REAL PROPERTY OF BELL COUNTY, TEXAS;

THENCE S 18°54'14" W-136.25' (REC. S 18° 58' 20" W - 137.16'), ALONG THE WEST LINE OF SAID DODDS TRACT, TO A 1/2" IRON ROD FOUND ON THE NORTH LINE OF THE A.C. BOSTON TRACT CONVEYED IN VOLUME 2264, PAGE 569, OFFICIAL PUBLIC RECORDS OF REAL PROPERTY OF BELL COUNTY, TEXAS;

THENCE N 71° 09' 13" W- 166.65' ( REC N 70° 50' 24" W) ALONG THE NORTH LINE OF SAID BOSTON TRACT, TO A 60D NAIL FOUND AT THE NORTHEAST CORNER OF SAID 0.099 ACRE TRACT;

THENCE S 18° 49' 35" W - 21.92' (REC. S 18° 58' 22" W - 22.00) ALONG THE WEST LINE OF SAID BOSTON TRACT, TO A 1/2" IRON ROD FOUND AT THE SOUTHEAST CORNER OF SAID 0.099 ACRE TRACT;

THENCE N 70° 50' 38" W. 195.74', ALONG THE NORTH LINE OF THE MELVA ELLERMAN TRACT CONVEYED IN VOLUME 4892, PAGE 1, OFFICIAL PUBLIC RECORDS OF REAL PROPERTY OF BELL COUNTY, TEXAS, TO A 1/2" IRON ROD FOUND AT THE SOUTHWEST CORNER OF SAID 0.099 ACRE TRACT;

THENCE ALONG THE EAST LINE OF OLD HIGHWAY, 81, N 18° 33' 35" E - 21.94' TO A 60D NAIL FOUND AT THE SOUTHWEST CORNER OF SAID 1.125 ACRE TRACT, AND N 18° 35' 07" TO THE POINT OF BEGINNING, AND CONTAINING 1.222 ACRES OF LAND.

BEARING REFER TO THE RECORD BEARING FOR THE NORTH LINE OF SAID 1.125 ACRE TRACT (S 71° 29' 50" E).

**NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE**SHELLEY COSTON  
BELL COUNTY CLERK

**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 May 28, 2024 and recorded under Clerk's File No. 2024022820, in the real property records of BELL County Texas, with Timothy Scott Allsbrook, an unmarried man as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Fairway Independent Mortgage Corporation, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Timothy Scott Allsbrook, an unmarried man securing payment of the indebtedness in the original principal amount of \$538,900.00 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 Timothy Scott Allsbrook. Lakeview Loan Servicing, 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. M & T Bank is acting as the Mortgage Servicer for the Mortgagee. M & T Bank, is representing the Mortgagee, whose address is: One Fountain Plaza, Buffalo, NY 14203.

**Legal Description:**

**LOT TWELVE (12), IN BLOCK TWO (2), OF NORTHCLIFFE PHASE VIII, IN THE CITY OF TEMPLE, BELL COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD IN CABINET D, SLIDE 121-D, PLAT RECORDS OF BELL COUNTY, TEXAS.**

**SALE INFORMATION****Date of Sale: 06/02/2026****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.

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BELL

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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, Agency Sales and Posting, 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 April 1, 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. 44-25-04088

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#: 26-39485

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SHELLEY COSTON  
BELL COUNTY CLERK

## **NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**WHEREAS**, on 3/30/2023, Naomi J Riggs and Jason Riggs, Wife and Husband, And Steven N Atkinson, An Unmarried Man, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Angela R Hernandez, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for DHI Mortgage Company, Ltd., as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$305,602.00, payable to the order of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for DHI Mortgage Company, Ltd., which Deed of Trust is Recorded on 4/3/2023 as Volume 2023013580, 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:

**Lot 29, Block 18, of Lake Pointe Terrace Phase III, An Addition to the City Temple, Bell County, Texas, According to the Map or Plat Thereof Recorded in Instrument No. 2021-65651A&B, Plat Records of Bell County, Texas.**

Commonly known as: **9007 ALABAMA AVENUE TEMPLE, TX 76502**

**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.



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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. The Buyer may be required to pay charges associated with the gathering and reporting of information to FinCEN. 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/nre-faqs#D\\_5](https://www.fincen.gov/nre-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 3/31/2026

WITNESS, my hand this APR 02 2026

*Gracia Moreno*

By: Gracia Moreno, 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

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#: 25-33481

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SHELLEY COSTON  
BELL COUNTY CLERK

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**WHEREAS**, on 3/1/2023, **Derrick Lee Dickey and Ana Katherine Garcia-Dickey**, 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 nominee for Carrington Mortgage Services, LLC, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$763,532.00, payable to the order of Carrington Mortgage Services, LLC, which Deed of Trust is Recorded on 3/2/2023 as Volume 2023008539, 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;

**Lot Two (2), in Block Six (6), of Rancho Del Lago, a subdivision in the City of Morgan's Point Resort, Bell County, Texas, according to the plat of record in Plat Year 2016, Number 39, Plat Records of Bell County, Texas.**

Commonly known as: **31 CEDRO CIRCLE BELTON, TX 76513**

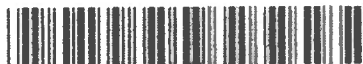
**WHEREAS**, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Michelle Jones, Angela Zavala, Sharlet Watts**, or any one of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon 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 ENETRANCE OF THE BELL COUNTY JUSTICE COMPLEX, 1201 HUEY DRIVE, BELTON, TEXAS**

**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.



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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. The Buyer may be required to pay charges associated with the gathering and reporting of information to FinCEN. 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 4/1/2026

WITNESS, my hand this APR 02 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)  
Michelle Jones, Angela Zavala, Sharlet Watts  
C/O Vylla Solutions, LLC  
1600 South Douglass Road, Suite 140  
Anaheim, CA 92806

26-00342  
6404 SILTSTONE LOOP, KILLEEN, TX 76542

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

- Property:** The Property to be sold is described as follows:
- LOT FOUR (4), IN BLOCK SEVEN (7), OF WHITE ROCK ESTATES PHASE FIVE, IN THE CITY OF KILLEEN, BELL COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD IN CABINET D, SLIDE 144-C AND D, PLAT RECORDS OF BELL COUNTY, TEXAS.
- Security Instrument:** Deed of Trust dated August 1, 2024 and recorded on August 6, 2024 at Instrument Number 2024033733 in the real property records of BELL County, Texas, which contains a power of sale.
- Sale Information:** June 2, 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 DANIEL ROBERT WILSON AND MISTIE RENEE DAVIS secures the repayment of a Note dated August 1, 2024 in the amount of \$324,022.00. 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 mortgagee. 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.**



4870583

/s/Corey Lewis

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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*

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Substitute Trustee(s): Violet Nunez, Kristopher  
Holub, Ramiro Cuevas, Aarti Patel, Jami Grady,  
Thalia Toler, Joshua Sanders, Aleena Litton,  
Jacqueline Hughes, Auction.com LLC, David Ackel,  
Travis Kaddatz, Michelle Jones, Angela Zavala,  
~~Richard Zavala, Jr.~~, Sharlet Watts||Michelle Jones,  
Angela Zavala, Sharlet Watts, Agency Sales and  
Posting LLC

c/o De Cubas & Lewis, P.C.

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

Certificate of Posting

I, Angela Zavala, declare under penalty of perjury that on the 2nd 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).

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SHELLEY COSTON  
BELL COUNTY CLERK

## NOTICE OF FORECLOSURE SALE

**ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OR ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.**

1. **Property to Be Sold.** The property to be sold is described as follows: LOT FORTY-TWO (42), IN BLOCK THREE (3), OF GOODNIGHT RANCH ADDITION, PHASE 4 REPLAT, BEING A REPLAT OF ALL OF GOODNIGHT RANCH ADDITION, PHASE 4, IN THE CITY OF KILLEEN, BELL COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD IN CABINET D, SLIDE 114-B, PLAT RECORDS OF BELL COUNTY, TEXAS

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 03/18/2020 and recorded in Document 2020013614 real property records of Bell County, Texas.

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

Date: 06/02/2026

Time: 10:00 AM

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. or as designated by the County Commissioners Court.

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

5. **Obligations Secured.** The Deed of Trust executed by LARRY G RICHMOND AND MI CHA RICHMOND, provides that it secures the payment of the indebtedness in the original principal amount of \$157,472.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. MIDFIRST BANK is the current mortgagee of the note and deed of trust and MIDFIRST BANK is mortgage servicer. A servicing agreement between the mortgagee, whose address is MIDFIRST BANK c/o MIDFIRST BANK, 999 N.W. Grand Blvd, Oklahoma City, OK 73118 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

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

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



Mackie Wolf Zientz & Mann, P.C.  
Brandon Wolf, Attorney at Law  
L. Keller Mackie, Attorney at Law  
Michael Zientz, Attorney at Law  
Lori Liane Long, Attorney at Law  
✓ Chelsea Schneider, Attorney at Law  
Ester Gonzales, Attorney at Law  
Karla Balli, Attorney at Law  
Parkway Office Center, Suite 900  
14160 Dallas Parkway  
Dallas, TX 75254

For additional sale information visit: [www.xome.com](http://www.xome.com) or (844) 400-9663

### Certificate of Posting

I am \_\_\_\_\_ whose address is c/o AVT 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.