

2026 APR 14 A 9:22

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 16, BLOCK 3, OF ATASCOSA ESTATES, IN THE CITY OF TEMPLE, BELL COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD IN CLERK'S FILE NO. 2021021352, OFFICIAL PUBLIC RECORDS OF BELL COUNTY, TEXAS.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 07/19/2024 and recorded in Document 2024031155 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 254 HOLDINGS LLC, provides that it secures the payment of the indebtedness in the original principal amount of \$225,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Metropolitan Life Insurance Company is the current mortgagee of the note and deed of trust and FAY SERVICING, LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is Metropolitan Life Insurance Company c/o FAY SERVICING, LLC, 425 S. Financial Place, Suite 2000, Chicago, IL 60605 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.mwzmlaw.com/tx-investors

Certificate of Posting

I am _____ whose address is c/o AVT Title Services, LLC, 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.

SHELLEY COSTON
BELL COUNTY 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 March 05, 2021 and recorded under Clerk's File No. 2021013698, in the real property records of BELL County Texas, with Antonio **Gastelum and** Rosa Garcia-Fuentes, husband and wife 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 Antonio Gastelum and Rosa Garcia-Fuentes, husband and wife securing payment of the indebtedness in the original principal amount of \$138,105.00 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 Antonio Gastelum and Rosa Garcia-Fuentes. 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. LoanCare, LLC is acting as the Mortgage Servicer for the Mortgagee. LoanCare, LLC, is representing the Mortgagee, whose address is: 3637 Sentara Way, Virginia Beach, VA 23452.

Legal Description:

LOT NINE (9), IN BLOCK FOUR (4), PORTER-HOOD ADDITION, TEMPLE, BELL COUNTY, TEXAS, AS PER PLAT OF RECORD IN CABINET A, SLIDE 149-B, 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.

44-25-03267
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, 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 April 9, 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. 44-25-03267

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1108 STARLIGHT DRIVE
TEMPLE, TX 76502

SHELLEY COSTON
BELL COUNTY CLERK

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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

1. Date, Time, and Place of Sale.

Date: June 02, 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 June 20, 2019 and recorded in Document INSTRUMENT NO. 2019-27512; AS AFFECTED BY LOAN MODIFICATION AGREEMENT INSTRUMENT NO'S. 2022046783, 2023011269 & 2023055679 real property records of BELL County, Texas, with LAKIYA THOMAS-TOLDEN AKA LAKIYA CHARLETTE THOMAS-TOLDEN AND BRANDON TOLDEN, WIFE AND HUSBAND, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by LAKIYA THOMAS-TOLDEN AKA LAKIYA CHARLETTE THOMAS-TOLDEN AND BRANDON TOLDEN, WIFE AND HUSBAND, securing the payment of the indebtednesses in the original principal amount of \$164,949.00, 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



NTSS00000010750842

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 XOME INC. AND TEJAS CORPORATE TRUSTEE LLC AND BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Israel Saucedo

Certificate of Posting

My name is _____, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on _____ I filed at the office of the BELL County Clerk and caused to be posted at the BELL County courthouse this notice of sale.

Declarants Name: _____

Date: _____

1108 STARLIGHT DRIVE
TEMPLE, TX 76502

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0000010750842

BELL

EXHIBIT "A"

LOT TWENTY-TWO (22), IN BLOCK SEVEN (7), OF WINDMILL FARMS PHASE II, IN THE CITY OF TEMPLE, BELL COUNTY, TEXAS. ACCORDING TO THE PLAT OF RECORD IN CABINET D, SLIDE 243-B & C, PLAT RECORDS OF BELL COUNTY, TEXAS.

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 11/5/2021	Grantor(s)/Mortgagor(s): STEPHEN LANDERS AND HOLLY LANDERS, HUSBAND AND WIFE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR VIP MORTGAGE, INC., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Lakeview Loan Servicing, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 2021073891	Property County: BELL
Mortgage Servicer: M&T Bank is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 1 Fountain Plaza, Buffalo, NY 14203
Date of Sale: 6/2/2026	Earliest Time Sale Will Begin: 10am
Place of Sale of Property: 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: LOT TWO (2), BLOCK ELEVEN (11), AMITY ESTATES PHASE IV, A SUBDIVISION IN BELL COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF OF RECORD IN PLAT YEAR 2019, NUMBER 137-A & B, PLAT RECORDS OF BELL COUNTY, TEXAS

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: 4/8/2026



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

Dated: April 9, 2026

Angela Zavala

Printed Name:



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

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BELL COUNTY CLERK

MH File Number: TX-26-128141-POS
Loan Type: VA

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 6/29/2020	Grantor(s)/Mortgagor(s): LARRY LAMAR DUPREE AKA LARRY DUPREE AND VERONIKA DUPREE. HUSBAND AND WIFE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR PLANET HOME LENDING, LLC, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Planet Home Lending, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 2020032050	Property County: BELL
Mortgage Servicer: Planet Home Lending, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 321 Research Parkway, Suite 303, Meriden, CT 06450
Date of Sale: 6/2/2026	Earliest Time Sale Will Begin: 10am
Place of Sale of Property: 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: LOT SIX (6), BLOCK SIX (6), ESTANCIA WEST, KILLEEN, BELL COUNTY, TEXAS. AS SHOWN ON PLAT OF RECORD IN PLAT YEAR 2017, NUMBER 37-A, B, AND C. PLAT RECORDS OF BELL COUNTY, TEXAS.

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, 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, Taylor Grantham, 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: 4/8/2026 _____



Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Planet Home Lending, LLC

Dated: April 9, 2026 _____

Angela Zavala
Printed Name: _____



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

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SHELLEY COSTON
BELL COUNTY CLERK

MH File Number: TX-25-108665-POS
Loan Type: VA

REGIONS MORTGAGE (UPN)
SEPULVEDA, ELISEO
1218 JUNE BERRY PARK DRIVE, TEMPLE, TX 76502

CONVENTIONAL
Firm File Number: 25-042927

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SHELLEY COSTON
BELL COUNTY CLERK

NOTICE OF TRUSTEE'S SALE

WHEREAS, on August 13, 2018, ELISEO RUBEN SEPULVEDA, AN UNMARRIED MAN, as Grantor(s), executed a Deed of Trust conveying to RANDALL C. PRESENT, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR DHI MORTGAGE COMPANY, LTD. in payment of a debt therein described. The Deed of Trust was filed in the real property records of BELL COUNTY, TX and is recorded under Clerk's File/Instrument Number 2018-34135 Volume 10561, Page 449, to which reference is herein made for all purposes.

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

WHEREAS, the undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon contingency and in the manner authorized by said Deed of Trust: and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, June 2, 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, the Substitute Trustee will sell said Real Estate at the County Courthouse in BELL COUNTY, TX 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 of Trustee's Sale was posted.

Said Real Estate is described as follows: In the County of Bell, State of Texas:

LOT 25, BLOCK 3, OF LAKE POINTE PHASE III, AN ADDITION TO THE CITY OF TEMPLE, BELL COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN PLAT YEAR 2016, NUMBER 71-A&B, PLAT RECORDS OF BELL COUNTY, TEXAS.


Property Address: 1218 JUNE BERRY PARK DRIVE
TEMPLE, TX 76502
Mortgage Servicer: REGIONS MORTGAGE
Mortgagee: REGIONS BANK DBA REGIONS MORTGAGE
6200 POPLAR AVENUE
MEMPHIS, TN 38119

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.

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

SUBSTITUTE TRUSTEE
Auction.com LLC
I Mauchly
Irvine, CA 92618

WITNESS MY HAND this day April 3, 2026.

By: 
Grant Tabor
Texas Bar No. 24027905
gtabor@logs.com
13105 Northwest Freeway, Suite 960
Houston, TX 77040
Telephone No: (713) 462-2565
Facsimile No: (847) 879-4823
Attorneys for Regions Bank dba Regions Mortgage

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

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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.

DATE, TIME, PLACE OF SALE:

Date: Tuesday, the 2nd day of June, 2026
Time: 10am or not later than three hours after that time
Place: AT 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 in Bell County, Texas.

TERMS OF SALE: CERTIFIED FUNDS FOR FULL PURCHASE PRICE MUST BE PRESENTED AT THE TIME OF SALE. FinCEN data submission and certification requirements, if applicable, must be met timely by entities and trusts as defined by 89 CFR 70258. We ask for the required data or exemption to be submitted and certified to the law firm at the time of sale and no later than one (1) business day after the sale, if applicable.

DEED OF TRUST INFORMATION - INSTRUMENT TO BE FORECLOSED:

Date: January 20, 2021
Grantor(s): BEN PARRA FUENTEZ, JR., A SINGLE MAN
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for NewRez LLC
 D/B/A NewRez Mortgage, its successors and assigns
Original Principal: \$117,706.00
Recording Information: Deed Inst.# 2021005560.
Current Mortgagee/Beneficiary: NewRez LLC
Secures: The Promissory Note (the "Note") in the original principal amount of \$117,706.00 and all obligations contained therein. All sums secured by the Deed of Trust have been and are hereby declared immediately due and payable as a result of default under the Note and/or Deed of Trust.

MODIFICATIONS AND RENEWALS:

As used herein, the terms "Note" and "Deed of Trust" mean the Note and Deed of Trust as modified, renewed, and/or extended.

PROPERTY TO BE SOLD:

Property County: Bell
Property Description: (See Attached Exhibit "A")
Property Address: 3805 Mockingbird Ln, Temple, TX 76502
Condition and Important Recitals: Should a conflict occur between the property address and the legal description contained in "Exhibit A" the legal description shall control. The property will be sold "AS IS" without any representations, warranties, or recourse, and subject to any liens or interests that may survive the sale. Any purchaser who purchases the property does so at his/her/its own risk and is strongly encouraged to engage in significant due diligence prior to sale.

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer represents the Current Mortgagee pursuant to a mortgage servicing agreement with the Mortgagee. Pursuant to Texas Property Code § 51.0025, as well as the mortgage servicing agreement, the Mortgage Servicer is authorized to collect the debt and to institute foreclosure of the deed of trust referenced above. The Mortgage Servicer information is below:

Mortgage Servicer: NewRez, LLC d/b/a Shellpoint Mortgage Servicing
Mortgage Servicer Address: 75 Beattie Place, Suite 300 Greenville, SC 29601

File No.: 26-04023TX

SUBSTITUTE TRUSTEE(S):

McCalla Raymer Leibert Pierce, LLP, Agency Sales and Posting LLC

SUBSTITUTE TRUSTEE ADDRESS:

1320 Greenway Drive, Suite 780 Irving, TX 75038

ATTENTION ALL PROSPECTIVE BIDDERS: On March 1, 2026, the data collection and reporting requirements under the U.S. Financial Crimes Enforcement Network (FinCEN) new Anti-Money Laundering Rule (Rule), found at 89 FR 70258, will go into effect.* The Rule applies to certain residential real estate sale transactions, including nonjudicial foreclosures, where the transfer is to a legal entity or trust, and the source of funds is non-financed (which includes cash, certified funds, private financing, or financing provided by an institution not subject to a federal Anti-Money Laundering or Suspicious Activity Report requirement.) As part of this Rule, non-exempt purchasers are required to provide additional information and documentation about themselves, their legal entities, and the source of funds used in the reportable transaction, if applicable.* The collection of this information and documentation by our firm is required to comply with the Rule's federal reporting requirements, if applicable. To submit and certify the required information, review informative resources/guides, or to certify an exemption please visit <https://fincen foreclosurehotline.net/>. Note that a data submission or exemption form provided by an auctioneer may not be complete, which could require further data collection by the firm. Please submit and certify the required information at the time of sale and no later than one (1) business day after the sale, if applicable. If you have questions about the Rule or its applicability to you, please seek the advice of your own independent legal counsel, as this firm cannot give you legal advice.

* The Rule is the subject of ongoing litigation in several jurisdictions. We suggest that you seek your own legal counsel if you have questions about the status of the Rule and its applicability to your sale, if any.

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code, (2) to final confirmation and audit of the status of the loan with the holder of the Deed of Trust, and (3) to confirmation that the successful bidder has timely provided to the firm all information required by the Rule, 89 FR 70258, if applicable.

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.

/s/ Coury Jacocks

Coury Jacocks - Bar #: 24014306
Attorney for NewRez LLC

Coury.Jacocks@mccalla.com
1320 Greenway Drive, Suite 780
Irving, TX 75038
(469) 942-7141 Office
(469) 533-6670 Fax

DOCUMENT PREPARED BY:

McCalla Raymer Leibert Pierce, LLP
1320 Greenway Drive, Suite 780 Irving, TX 75038
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

Certificate of Posting

I am Angela Zavala whose address is 1320 Greenway Dr, Suite 780, Irving, Tx, 75038. I declare under penalty perjury that April 9, 2026 I filed and/or recorded 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.

Return to: McCalla Raymer Leibert Pierce, LLP, 1320 Greenway Drive, Suite 780 Irving, TX 75038

File No.: 26-04023TX

EXHIBIT "A"

Lot Five (5), in Block Six (6), of ELMWOOD ADDITION, in the City of Temple, Bell County, Texas, according to the Plat of record in Cabinet A, Slide 120-D, Plat Records of Bell County, Texas.

File No.: 26-04023TX

2026 APR -9 A 8:12

26-01117
2611 SCHWALD RD, KILLEEN, TX 76543

SHELLEY COSTON
BELL COUNTY CLERK

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

Property: The Property to be sold is described as follows:

LOT TWENTY-SEVEN (27), IN BLOCK ONE A (1A), OF CEDAR HILL ADDITION, PHASE TWO, BEING A REPLAT OF BLOCK 1, CEDAR HILL ADDITION, PHASE TWO, IN THE CITY OF KILLEEN, BELL COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD IN CABINET C, SLIDE 42-D, PLAT RECORDS OF BELL COUNTY, TEXAS.

Security Instrument: Deed of Trust dated April 11, 2025 and recorded on April 15, 2025 at Instrument Number 2025017645 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 LAKIA MOORE secures the repayment of a Note dated April 11, 2025 in the amount of \$122,735.00. PENNYMAC LOAN SERVICES, LLC, whose address is c/o PennyMac Loan Services, LLC, P.O. Box 30597, Los Angeles, CA 90030, is the current mortgagee of the Deed of Trust and Note and PennyMac Loan Services, LLC 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.



4871055

/s/Corey Lewis

Corey Lewis, Attorney at Law
Texas Bar No. 24134172
txsalesteam@decubaslewis.com
De Cubas & Lewis, P.C.

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

Phone: (954) 453-0365
Fax: (469) 518-4972

Angela Zavala

Substitute Trustee(s): 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 9th 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).

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEESHELLEY COSTON
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 February 23, 2013 and recorded under Vol. 8472, Page 262, or Clerk's File No. 8487, in the real property records of BELL County Texas, with Calvin C. Chenoweth and Francis E. Chenoweth, husband and wife as Grantor(s) and JPMorgan Chase Bank N.A. as Original Mortgagee.

Deed of Trust executed by Calvin C. Chenoweth and Francis E. Chenoweth, husband and wife securing payment of the indebtedness in the original principal amount of \$41,755.00 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 Calvin C Chenoweth and Francis E Chenoweth. JPMorgan Chase Bank, National Association is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

Legal Description:

LAND SITUATED IN THE CITY OF TEMPLE IN THE COUNTY OF BELL IN THE STATE OF TX

BEING ALL THAT CERTAIN TRACT OF LAND CONTAINING 1.786 ACRES, MORE OR LESS, SITUATED IN THE MAXIMO MORENO SURVEY, ABSTRACT 14, BELL COUNTY, TEXAS, AND BEING THE SAME TRACT OF LAND CONVEYED TO VICKLE ECKERMAN BY DEED RECORDED IN VOLUME 4197, PAGE 450, OFFICIAL PUBLIC RECORDS OF REAL PROPERTY, BELL COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED BY EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES:

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.

44-26-01363
BELL



4871493

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 04/08/2026.

/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. 44-26-01363

EXHIBIT A - LEGAL DESCRIPTION

Land Situated in the City of Temple in the County of Bell in the State of TX

Being all that certain tract of land containing 1.786 Acres, more or less, situated in the Maximo Moreno Survey, Abstract 14, Bell County, Texas, and being the same tract of land conveyed to Vickie Eckerman by Deed recorded in Volume 4197, Page 450, Official Public Records of Real Property, Bell County, Texas and being described as follows:

Beginning at a corner in the center of Wedel Cemetery Road, being the southwest corner of a tract of land conveyed to Kelton Wayne Maney by deed recorded in Volume 1657, Page 617, Deed Records of Bell County, Texas, for the southeast corner of the herein described tract;

Thence N 71 degrees 01' 41" W - 219.66 (Record N 70 degrees 55' W - 220.0 feet) along the center of said road, to the southeast corner of a tract of land conveyed to Ronald L. Jurca by deed recorded in Volume 2109, Page 267, Deed Records of Bell County, Texas;

Thence N 19 degrees 08' 22" E (Record N 19 degrees 12' 50" E) at 25.0 feet pass a 1" Iron pipe found on the occupied north right-of-way line of said Wedel Cemetery Road, and continuing along the boundary line of said Jurca tract a total distance of 353.83 feet (Record 354 feet), to a 1" Iron pipe found for the northwest corner of the herein described tract;

Thence 71 degrees 00' 51" E - 220.12 feet (Record S 70 degrees 55' E - 220.0 feet) continuing along the boundary line of said Jurca tract, to a 1" Iron pipe found on the west line of a tract of land conveyed to Aubrey H. Quinn by deed recorded in Volume 2326, Page 333, Deed Records of Bell County, Texas;

Thence S 19 degrees 12' 50" W (Bearing Base) along the west line of said Quinn tract and the west line of said Maney tract at 328.78 feet pass a 1" Iron pipe found on the occupied north right-of-way line of said Wedel Cemetery Road, continuing for a total distance of 353.78 feet (Record 354 feet) to the Point of Beginning and containing 1.786 Acres of Land of which 0.126 Acre lies within said Wedel Cemetery Road, leaving a Net Area of 1.66 Acres of Land, more or less.

NOTE: The Company is prohibited from insuring the area or quantity of the land. The Company does not represent that any acreage or footage calculations are correct. References to quantity are for identification purposes only.

Commonly known as: 8998 Wedel Cemetery Road, Temple, TX 76501