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Notice of Substitute Trustee Sale

2025 APR 20 P 2:17

T.S. #: 26-18647

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.

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 Eighteen (18), in Block Thirteen (13), of Clear Creek Estates, Phase I, in the City of Killeen, Bell County, Texas, according to the plat of record in Cabinet C, Slide 193-A, B, C & D, Plat Records of Bell County, Texas.

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust is dated 4/12/2023 and is recorded in the office of the County Clerk of Bell County, Texas, under County Clerk's File No 2023015736, recorded on 4/17/2023, of the Real Property Records of Bell County, Texas.
Property Address: 4401 ADOLPH AVE KILLEEN, TEXAS 76549

Trustor(s): **CLAIR THOMAS DAMON IV AND DAPHNIE JANE DAMON** Original Beneficiary: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR AMERISAVE MORTGAGE CORPORATION ITS SUCCESSORS AND ASSIGNS**

Current Beneficiary: **Planet Home Lending, LLC** Loan Servicer: **Planet Home Lending, LLC**

Current Substituted Trustees: **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**

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.

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

T.S. #: 26-18647

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 CLAIR THOMAS DAMON IV AND DAPHNIE JANE DAMON. 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 but not limited to (1) the promissory note in the original principal amount of \$256,396.00, executed by CLAIR THOMAS DAMON IV AND DAPHNIE JANE DAMON, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR AMERISAVE MORTGAGE CORPORATION ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of CLAIR THOMAS DAMON IV AND DAPHNIE JANE DAMON to CLAIR THOMAS DAMON IV AND DAPHNIE JANE DAMON. Planet Home Lending, 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:

Planet Home Lending, LLC
321 Research Parkway
Meriden, Connecticut 06450-8301
(855) 884-2250

T.S. #: 26-18647

Dated: 4/20/26

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

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

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SHELLEY COSTON
BELL COUNTY CLERK

TS # 2026-21743-TX

APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE'S SALE

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, in accordance with Texas Property Code §51.0076, as attorney-in-fact for the Mortgagee or Mortgage Servicer, hereby removes the original trustee and any and all successor substitute trustees, and appoints in their stead: Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC, or any one of them, c/o Nestor Solutions, LLC, 214 5th Street, Suite 205, Huntington Beach, California 92648, as Substitute Trustee, to hereafter exercise all powers and duties conferred upon the original trustee under the Deed of Trust, and further authorizes and directs the Substitute Trustee to conduct and execute the remedies provided to the beneficiary therein.

1. Date, Time, and Place of Sale.

Date: 6/2/2026

Time: The earliest time the sale will begin is 10:00 A.M. or within three (3) hours after that time.

Place: Bell County Courthouse, Texas, at the following location: 1201 Huey Dr. Belton, TX 76513 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 if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court.

2. Property To Be Sold. LOT 25 IN BLOCK 12, BELLA CHARCA ADDITION, PHASE III, IN THE CITY OF NOLANVILLE, BELL COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD IN CABINET "D", SLIDE 358-B OF THE PLAT RECORDS OF BELL COUNTY, TEXAS.

Commonly known as: 1512 HARVEST DRIVE NOLANVILLE, TX 76559

3. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 11/12/2014 and recorded in the office of the County Clerk of Bell County, Texas, recorded on 11/14/2014 under County Clerk's File No 2014-42103, in Book VI-9103 and Page 409. The subject Deed of Trust was modified by Loan Modification recorded on 02/22/2017 as Instrument No. 2017-6968 in Book VI-9961 Page 287, further recorded on 05/30/2023 as Instrument No. 2023023249, and further recorded on 07/24/2025 as Instrument No. 2025035929 and further correction instrument for loan modification recorded on 03/11/2026 in instrument 2026011491. in the Real Property Records of Bell County, Texas.

Grantor(s): ABRON LATTIER, III, JOINED HEREIN PRO FORMA BY HIS WIFE, DEMETRIUS NICOLE LATTIER
Original Trustee: RICHARD A. RAMIREZ
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for AMCAP MORTGAGE LTD. dba GOLD FINANCIAL SERVICES, its successors and assigns
Current Mortgagee: Freedom Mortgage Corporation
Mortgage Servicer: Freedom Mortgage Corporation

4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Mortgagee 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. Pursuant to §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. **Notice Regarding Federal Reporting Requirements.** Please be advised that the highest bidder ("purchaser") at this trustee's sale may be required to provide information, documentation and/or certification as mandated by applicable federal law, and entity and trust purchasers should be prepared to provide beneficial ownership information as may be required by federal reporting requirements effective for transfers of residential real property to covered transferees on or after 3/1/2026. If applicable, the required information must be provided to the trustee before a trustee's deed will be issued for covered transfers. Additional information regarding these regulations and the required transferee information and certifications can be found at https://www.fincen.gov/rre-faqs#D_5 or <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers>.

6. **Obligations Secured.** The Deed of Trust provides that it secures the payment of the indebtedness and obligations described therein (collectively, the "Obligations"), including, but not limited to: (1) the promissory note in the original principal amount of \$289,000.00, executed by ABRON LATTIER III, JOINED HEREIN PRO FORMA BY HIS WIFE, DEMETRIUS NICOLE LATTIER, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for AMCAP MORTGAGE LTD, dba GOLD FINANCIAL SERVICES, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of the Trustor(s) to the current holder of the Obligations, secured by the Deed of Trust. Default has occurred in the payment of the indebtedness, and the same is now wholly due and payable. The owner and holder of the Obligations has requested that the Substitute Trustee sell the Property to satisfy the indebtedness.

7. **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 administer any resulting foreclosure of the lien securing the Property referenced above. **Freedom Mortgage Corporation** as Mortgage Servicer, represents the current mortgagee, whose address is:

c/o Freedom Mortgage Corporation
11988 EXIT 5 PKWY BLDG 4
FISHERS IN 46037-7939
Phone: (855) 690-5900

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.

NESTOR SOLUTIONS, LLC, as attorney-in-fact for
FREEDOM MORTGAGE CORPORATION



By: _____

Christopher K. Baxter
Senior Vice President
Texas Bar No. 90001747
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115 Fax: (888) 345-5501

Dated: 4/9/2026

For sale information visit: <https://www.xome.com> or Contact (800) 758-8052

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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

Matter No.: 148296-TX

Date: April 13, 2026

County where Real Property is Located: Bell

ORIGINAL MORTGAGOR: **CHEDDY EMILE**, SINGLE MAN

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: PennyMac Loan Services, LLC

MORTGAGE SERVICER: PennyMac Loan Services, LLC

DEED OF TRUST DATED 12/13/2022. RECORDING INFORMATION: Recorded on 12/13/2022, as Instrument No. 2022073412, Correction Instrument recorded on 08/14/2023 under Instrument No. 2023036292

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT 26, IN BLOCK 3, OF BRIDGEWOOD ADDITION, IN THE CITY OF KILLEEN, BELL COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET D, SLIDE 9-B & C. OF THE PLAT RECORDS OF BELL COUNTY, TEXAS.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **6/2/2026**, the foreclosure sale will be conducted in Bell County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than **10:00 AM**, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

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

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

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



Matter No.: 148296-TX

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE AGENCY SALES AND POSTING, LLC, ALDRIDGE PITE, LLP** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Aldridge Pite, LLP, 3333 Camino Del Rio South, Suite 225, San Diego, CA 92108-0935. Phone: (866) 931-0036.

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

By: Hollis Hamilton
Hollis Rose Hamilton, Attorney
Aldridge Pite, LLP
3333 Camino Del Rio South, Suite 225
San Diego, California 92108

Return to:
ALDRIDGE PITE, LLP
3333 Camino Del Rio South, Suite 225
P.O. BOX 17935
SAN DIEGO, CA 92108-0935
FAX #: 619-590-1385
Phone: (866) 931-0036

NOTICE OF ACCELERATION AND NOTICE OF 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.

DEED OF TRUST INFORMATION:

Date: 05/20/2022
Grantor(s): JEREMIAH D PHILLIPS, A SINGLE MAN AND DELILAH J. ARREDONDO, A SINGLE WOMAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR FAIRWAY INDEPENDENT MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$196,377.00
Recording Information: Instrument 2022033107
Property County: Bell
Property: (See Attached Exhibit "A")
Reported Address: 2609 BOSWELL DR, KILLEEN, TX 76543

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Current Mortgagee: Idaho Housing and Finance Association
Mortgage Servicer: Idaho Housing and Finance Association
Current Beneficiary: Idaho Housing and Finance Association
Mortgage Servicer Address: 565 W. Myrtle, Boise, ID 83702

SALE INFORMATION:

Date of Sale: Tuesday, the 2nd day of June, 2026
Time of Sale: 10:00 AM or within three hours thereafter.
Place of Sale: AT THE BELL COUNTY CLERK'S ALCOVE TO THE EAST OF THE MAIN ENTRANCE OF THE BELL COUNTY JUSTICE COMPLEX, 1201 HUEY DRIVE, BELTON, TEXAS in Bell County, Texas. Or, if the preceding area(s) is/are no longer the area(s) designated by the Bell County Commissioner's Court, at the area most recently designated by the Bell County Commissioner's Court.

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Violet Nunez, Kristopher Holub, Ramiro Cuevas, Aarti Patel, Jami Grady, Thalia Toler, Joshua Sanders, Aleena Litton, Jacqueline Hughes, David Ackel, Travis Kaddatz, Michelle Jones, Angela Zavala, Richard Zavala, Jr., Sharlet Watts, Auction.com, LLC, Braden Barnes or Jamie E. Silver or Meagan Vlasak or Arthur Demske, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees:

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Violet Nunez, Kristopher Holub, Ramiro Cuevas, Aarti Patel, Jami Grady, Thalia Toler, Joshua Sanders, Aleena Litton, Jacqueline Hughes, David Ackel, Travis Kaddatz, Michelle Jones, Angela Zavala, Richard Zavala, Jr., Sharlet Watts, Auction.com, LLC, Braden Barnes or Jamie E. Silver or Meagan Vlasak or Arthur Demske, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

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BELL COUNTY CLERK

4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Substitute Trustee(s): Violet Nunez, Kristopher Holub, Ramiro Cuevas, Aarti Patel, Jami Grady, Thalia Toler, Joshua Sanders, Aleena Litton, Jacqueline Hughes, David Ackel, Travis Kaddatz, Michelle Jones, Angela Zavala, Richard Zavala, Jr., Sharlet Watts, Auction.com, LLC, Braden Barnes or Jamie E. Silver or Meagan Vlasak or Arthur Demske, any to act.

Substitute Trustee Address: 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

Document Prepared by:
Bonial & Associates, P.C.
14841 Dallas Parkway, Suite 350, Dallas, TX 75254
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

Certificate of Posting

I am Angela Zavala whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 4/16/26 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 Court.

By: Angela Zavala

Exhibit "A"

LOT FIVE (5), IN BLOCK FOUR (4), OF NORTHCREST ADDITION, IN THE CITY OF KILLEEN, BELL COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD IN CABINET C, SLIDE 107-B. PLAT RECORDS OF BELL COUNTY, TEXAS

Return to: Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

NOTICE OF ACCELERATION AND NOTICE OF 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.

DEED OF TRUST INFORMATION:

Date: 09/29/2022
Grantor(s): LYNDON GILFORD AN UNMARRIED MAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR MORTGAGE SOLUTIONS OF COLORADO, LLC, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$289,000.00
Recording Information: Instrument 2022061133
Property County: Bell
Property: (See Attached Exhibit "A")
Reported Address: 3504 OGLALA TRL, TEMPLE, TX 76502

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Current Mortgagee: MORTGAGE SOLUTIONS OF COLORADO, LLC D/B/A MORTGAGE SOLUTIONS FINANCIAL
Mortgage Servicer: Mortgage Solutions of Colorado, LLC
Current Beneficiary: MORTGAGE SOLUTIONS OF COLORADO, LLC D/B/A MORTGAGE SOLUTIONS FINANCIAL
Mortgage Servicer Address: 7450 Campus Dr., Suite 200, Colorado Springs, CO 80920

SALE INFORMATION:

Date of Sale: Tuesday, the 2nd day of June, 2026
Time of Sale: 10:00 AM or within three hours thereafter.
Place of Sale: AT THE BELL COUNTY CLERK'S ALCOVE TO THE EAST OF THE MAIN ENTRANCE OF THE BELL COUNTY JUSTICE COMPLEX, 1201 HUEY DRIVE, BELTON, TEXAS in Bell County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Bell County Commissioner's Court, at the area most recently designated by the Bell County Commissioner's Court.

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Violet Nunez, Kristopher Holub, Ramiro Cuevas, Aarti Patel, Jami Grady, Thalia Toler, Joshua Sanders, Aleena Litton, Jacqualine Hughes, David Ackel, Travis Kaddatz, Michelle Jones, Angela Zavala, Richard Zavala, Jr., Sharlet Watts, Auction.com, LLC, Braden Barnes or Jamie E. Silver or Meagan Vlasak or Arthur Demske, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Violet Nunez, Kristopher Holub, Ramiro Cuevas, Aarti Patel, Jami Grady, Thalia Toler, Joshua Sanders, Aleena Litton, Jacqualine Hughes, David Ackel, Travis Kaddatz, Michelle Jones, Angela Zavala, Richard Zavala, Jr., Sharlet Watts, Auction.com, LLC, Braden Barnes or Jamie E. Silver or Meagan Vlasak or Arthur Demske, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

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SHELLEY COSTON
BELL COUNTY CLERK

4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS". purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Substitute Trustee(s): Violet Nunez, Kristopher Holub, Ramiro Cuevas, Aarti Patel, Jami Grady, Thalia Toler, Joshua Sanders, Aleena Litton, Jacqueline Hughes, David Ackel, Travis Kaddatz, Michelle Jones, Angela Zavala, Richard Zavala, Jr., Sharlet Watts, Auction.com, LLC, Braden Barnes or Jamie E. Silver or Meagan Vlasak or Arthur Demske, any to act.

Substitute Trustee Address: 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

Document Prepared by:
Bonial & Associates, P.C.
14841 Dallas Parkway, Suite 350, Dallas, TX 75254
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

Certificate of Posting

I am Angela Zavala whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 4/16/26 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 Court.

By: Angela Zavala

Exhibit "A"

LOT FOURTEEN (14), BLOCK ONE (1), OF PRAIRIE RIDGE, PHASE II, A SUBDIVISION OUT OF THE MAXIMO MORENO SURVEY ABSTRACT #14, THE CITY OF TEMPLE, BELL COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD IN 2020042029, OFFICIAL PUBLIC RECORDS OF BELL COUNTY, TEXAS.

Return to: Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

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SHELLEY COSTON
BELL COUNTY CLERK

25-281999

Notice of Substitute Trustee's Sale

Notice Concerning Military Duty: 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. Tex. Prop. Code § 51.002(i)

Deed of Trust Date: October 28, 2021	Original Mortgagor/Grantor: ERIC H WINTERS AND AMERICA WINTERS-MUNOZ
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR GATEWAY MORTGAGE GROUP. A DIVISION OF GATEWAY FIRST BANK, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: LAKEVIEW LOAN SERVICING, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 2021071405	Property County: BELL
Mortgage Servicer: LoanCare, LLC	Mortgage Servicer's Address: 3637 Sentara Way, Virginia Beach, Virginia 23452

* 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

Secures: Note in the original principal amount of \$348,000.00, executed by ERIC H WINTERS AND AMERICA WINTERS-MUNOZ and payable to the order of Lender.

Property Address/Mailing Address: 5103 LA PIEDRA LN, KILLEEN, TX 76549

Legal Description of Property to be Sold: LOT TWO (2), BLOCK SEVENTEEN (17), ESTANCIA WEST, AS AN ADDITION TO THE CITY OF KILLEEN, BELL COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD IN YEAR 2017, NUMBER 37-A, B & C, PLAT RECORDS OF BELL COUNTY, TEXAS.

Date of Sale: June 02, 2026	Earliest time Sale will begin: 10:00 AM
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Place of sale of Property: Bell County Justice Complex, 1201 Huey Drive, Belton, TX 76513 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

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.

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, LAKEVIEW LOAN SERVICING, LLC, the owner and holder of the Note, has requested Auction.com, LLC whose address is 1 Mauchly Irvine, CA 92618 OR Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that LAKEVIEW LOAN SERVICING, LLC bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.



Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (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(a) of the Texas Property Code. Auction.com, LLC whose address is 1 Mauchly Irvine, CA 92618 OR Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254. Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Auction.com, LLC whose address is 1 Mauchly Irvine, CA 92618 OR Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

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



SUBSTITUTE TRUSTEE

Auction.com, LLC or Tejas Corporate Services, LLC, Trustee

c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC,
13010 Morris Rd., Suite 450, Alpharetta, GA 30004; PH:
(470)321-7112

2026 APR 16 A 10:19

NOTICE OF SUBSTITUTE TRUSTEE'S SALESHELLEY 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.

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 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 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: April 14, 2008
Grantor(s): Renee Berggren a single person
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Cornerstone Mortgage Company, its successors and assigns
Original Principal: \$100,000.00
Recording Information: Deed Inst.# 2008-00016851,
Current Mortgagee/Beneficiary: U.S. Bank National Association, as Indenture Trustee on behalf of and with respect to Barclays Mortgage Trust 2021-NPL1, Mortgage-Backed Securities, Series 2021-NPL1
Secures: The Promissory Note (the "Note") in the original principal amount of \$100,000.00 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: 4350 Royal Street, Salado, TX 76571
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
File No.: 26-04064TX

Mortgage Servicer Address: 75 Beattie Place, Suite 300 Greenville, SC 29601

SUBSTITUTE TRUSTEE(S): McCalla Raymer Leibert Pierce, LLP, Michelle Jones, Angela Zavala, Richard Zavala, Jr or Taylor Grantham

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 U.S. Bank National Association, as Indenture Trustee
on behalf of and with respect to Barclays Mortgage Trust 2021-
NPL1, Mortgage-Backed Securities, Series 2021-NPL1
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

File No.: 26-04064TX

I am Angela Zavala whose address is 1320 Greenway Dr. Suite 780, Irving, Tx. 75038. I declare under penalty perjury that April 16, 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.: 26-04064TX

EXHIBIT "A"

BEING LOT NUMBER ONE (1) IN BLOCK NUMBER ONE (1) OF DOVE'S LANDING II, A SUBDIVISION IN BELL COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD IN CABINET "D", SLIDE 157-A OF THE PLAT RECORDS OF BELL COUNTY, TEXAS.

File No.: 26-04064TX

RECEIVED FOR POSTING

2025 APR 16 A 10:19

TS#: 26-002581
LOAN TYPE: VA

SHELLEY COSTON
BELL COUNTY CLERK

NOTICE OF TRUSTEE'S 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 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. *Property to Be Sold.* The property to be sold is described as follows:

LOT ELEVEN (11), IN BLOCK FOUR (4), OF TEXAS WEST SUBDIVISION, IN THE CITY OF KILLEEN, BELL COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD IN CABINET C, SLIDE 141-A, PLAT RECORDS OF BELL COUNTY, TEXAS.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the deed of trust recorded on **08/10/2021** as instrument **2021051653**, of the real property records of **BELL County, TX**.

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

Dated: **06/02/2026**

Time: The sale will begin no earlier than 10:00 A.M. or no later than three hours thereafter.

Place **Bell County Justice Complex, 1201 Huey Drive, Belton, TX 76513** or an area designated by the County Commissioners Court

The Deed of Trust permits the Mortgagee to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the Deed of Trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiling may be after the date originally scheduled for this sale.

4. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder for cash, 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.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

The sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. The sale shall not cover any part of the property that has been released of public record from the lien of the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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

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.

5. Type of Sale. The sale is a non-judicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust executed by

MARK HAROLD MORANVILLE AND SHAUNA LEE MORANVILLE, HUSBAND AND WIFE.

6. **Obligations Secured.** The Deed of Trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to (a) the promissory note in the original principal amount of \$247,566.00, and payable to the order of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR FLAT BRANCH MORTGAGE INC., ITS SUCCESSORS and ASSIGNS** (b) all renewals and extensions of the note, if applicable; (c) any and all present and future indebtednesses owed to **AMERIHOME MORTGAGE COMPANY LLC** who is the current owner and holder of the "Obligations" and is the current Mortgagee under the Deed of Trust.

Mortgage Servicing Information. ServiceMac, LLC, is acting as the Mortgage Servicer for **AMERIHOME MORTGAGE COMPANY LLC**, who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. ServiceMac, LLC, as Mortgage Servicer, is representing the Mortgagee whose address is: **AMERIHOME MORTGAGE COMPANY LLC C/O ServiceMac, LLC, 9726 Old Baires Road, Suite 200, Indian Land, SC 29707.**

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 administer any resulting foreclosure of the property securing the above-reference loan.

7. **Default and Request to Act.** Default has occurred under the Deed of Trust, and the Mortgagee has requested me, as **Kirk Schwartz, Justin Ritchie, Carson Emmons, Jeffrey Kramer, America West Lender Services (AWEST), DeeAnn Gregory, Jeff Elliott, Auction.Com LLC** to conduct this sale. Notice is given that before the sale the Mortgagee may appoint another person substitute trustee to conduct the sale.

Date: 04/10/2026



Kirk Schwartz, Justin Ritchie, Carson Emmons, Jeffrey Kramer, America West Lender Services (AWEST), DeeAnn Gregory, Jeff Elliott, Auction.Com LLC
C/O America West Lender Services
5404 Cypress Center Drive, Suite 300
Tampa, FL 33609
844-693-4761
Fax: 877-317-0475

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 1/17/2025	Grantor(s)/Mortgagor(s): AUSTIN LEE MONTOYA, AN UNMARRIED MAN
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GUILD MORTGAGE COMPANY LLC, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Guild Mortgage Company LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 2025002711	Property County: BELL
Mortgage Servicer: Guild Mortgage Company LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 5887 Copley Drive, San Diego, CA 92111
Date of Sale: 6/2/2026	Earliest Time Sale Will Begin: 10:00 AM
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 ONE (1), BLOCK SEVENTEEN (17), FAIRWAY PARK FIRST UNIT, KILLEEN, BELL COUNTY, TEXAS, AS PER PLAT OF RECORD IN VOLUME 627, PAGE 129, 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, Auction.com, LLC, Michelle Jones, Angela Zavala, Richard Zavala, Jr or Taylor Grantham, 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: 4/15/2026

Dated: April 16, 2026



Angela Zavala

Printed Name:



Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Guild Mortgage Company LLC

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

MH File Number: TX-26-128242-POS
Loan Type: FHA

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SHELLEY COSTON
BELL COUNTY CLERK

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 3/22/2021	Grantor(s)/Mortgagor(s): NAKISHA NICOLE NELSON, AN UNMARRIED WOMAN
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR DHI MORTGAGE COMPANY, LTD., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: PENNYMAC LOAN SERVICES, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 2021017212	Property County: BELL
Mortgage Servicer: PennyMac Loan Services, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 3043 Townsgate Rd. Suite 200. Westlake Village, CA 91361
Date of Sale: 6/2/2026	Earliest Time Sale Will Begin: 10:00 AM
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 37, BLOCK 9, OF THREE CREEKS PHASE 1, A SUBDIVISION IN THE CITY OF BELTON, BELL COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN PLAT YEAR 2015, NUMBER 43, 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, Michelle Jones, Angela Zavala, Richard Zavala, Jr or Taylor Grantham, 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.

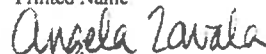
Dated: 4/15/2026



Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for PennyMac Loan Services, LLC

Dated: April 16, 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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2026 APR 16 A 10:19
SHELLEY COSTON
BELL COUNTY CLERK

MH File Number: TX-26-128321-POS
Loan Type: VA

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 2/16/2024	Grantor(s)/Mortgagor(s): ZACHARY ALLEN JOHNSON, MARRIED MAN AND DIANA PAOLA JOHNSON ESCANDON
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: PENNYMAC LOAN SERVICES, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 2024006803	Property County: BELL
Mortgage Servicer: PennyMac Loan Services, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361
Date of Sale: 6/2/2026	Earliest Time Sale Will Begin: 10:00 AM
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 SIX (6), IN BLOCK FOURTEEN (14), OF FAIRWAY PARK FIRST UNIT, IN THE CITY OF KILLEEN, BELL COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 627, PAGE 129, DEED 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, Michelle Jones, Angela Zavala, Richard Zavala, Jr or Taylor Grantham, 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: 4/15/2026

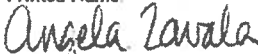


Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for PennyMac Loan Services, LLC

Dated: April 16, 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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Loan Type: VA