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SHELLEY COSTON
BELL COUNTY CLERK

Notice of Foreclosure Sale

DEED OF TRUST ("Deed of Trust"):

Dated: FEBRUARY 27, 2020

Grantor: **DEWAYNE MCBRIDE** and **MIA NICHELLE MCBRIDE**

Trustee: GREG MASSEY

Lender: FIRST UNITED BANK AND TRUST CO

Recorded in: Instrument Number 2020010454 of the real property records of Bell County, Texas

Legal Description: Tract 1:
Being Lot Six (6), Block Eight (8) of Bellaire an Addition to the City of Temple, Bell County, Texas, according the Plat of record in Cabinet "A", Slide 105-A of the Plat Records of Bell County, Texas.

Tract 2:
Being the East part of Lot Two (2), in Block Twenty-two (22), of Hock's Addition to the City of Temple, Bell County, Texas, according to the plat of record in Volume 41, page 373, Deed Records, Bell County, Texas, described by metes and bounds as follows, to wit:

Beginning at a point in the south line of said lot, 33 feet in a westerly direction, from the southeast corner of said lot.

Thence in an easterly direction along and with the south line of said lot 33 feet to the southeast corner of said lot.

Thence in a Northerly direction along and with the east line of said lot, 150 to a corner. Thence in a westerly direction along and with the north line of said lot 104 feet to corner.

Thence in a southeasterly direction along and with the east line of Santa Fe Spur right of Way 166 feet to the point of beginning and containing approximately 10,275 square feet and being all of Lot Two (2), Block Twenty-two (22) of Hock's Addition to the City of Temple, Bell County, Texas, SAVE AND EXCEPT that portion conveyed by W.E. Moore and wife, Rita Moore, to Gulf, Colorado and Santa Fe Railway company by Special warranty Deed dated March 4, 1942, recorded Volume 495, page 53, Deed Records,

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Bell County, Texas.

SHELLEY COSTON
BELL COUNTY CLERK

Secures: Real Estate Lien Note ("Note") in the original principal amount of **\$140,760.00**, executed by **DEWAYNE MCBRIDE** ("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date: Tuesday, **JUNE 2, 2026**

Time: The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 10:00 A.M. and not later than three hours thereafter.

Place: Bell County - County Clerk's alcove to the east of the main entrance of the Bell County Justice Complex, 1201 Huey Drive, Belton, Texas 76513.

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 **FIRST UNITED BANK AND TRUST CO's** bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, **FIRST UNITED BANK AND TRUST CO** the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of **FIRST UNITED BANK AND TRUST CO's** election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with **FIRST UNITED BANK AND TRUST CO's** rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If **FIRST UNITED BANK AND TRUST CO** passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure 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 Foreclosure 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. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by **FIRST UNITED BANK AND TRUST CO.** Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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, Substitute 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 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.

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.

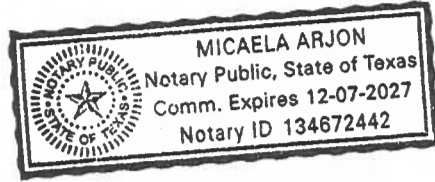


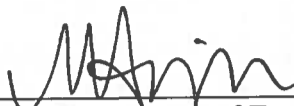
JAY R. BEATTY
Substitute Trustee

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BELL COUNTY CLERK

STATE OF TEXAS
COUNTY OF BELL

This instrument was acknowledged before me on this the 27th day of April 2026.





Notary Public, State of Texas

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SHELLEY COSTON
BELL COUNTY CLERK

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: 11/05/2024
Grantor(s): KERLINE DEISS, AN UNMARRIED WOMAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR MORTGAGE SOLUTIONS OF COLORADO, LLC, ITS SUCCESSORS AND ASSIGNS.
Original Principal: \$215,000.00
Recording Information: Instrument 2024049197
Property County: Bell
Property: (See Attached Exhibit "A")
Reported Address: 2209 WATERFALL DR . KILLEEN, TX 76549

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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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 4-30-26 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 THREE (3) IN BLOCK THREE (3) OF WATERCREST ADDITION, PHASE ONE, TO THE CITY OF KILLEEN, BELL COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD IN CABINET B, SLIDE 273-A, 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: 01/09/2024
Grantor(s): QUEEN BROUSSARD AN UNMARRIED WOMAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR MORTGAGE SOLUTIONS OF COLORADO, LLC., ITS SUCCESSORS AND ASSIGNS.
Original Principal: \$241,599.00
Recording Information: Instrument 2024002696
Property County: Bell
Property: (See Attached Exhibit "A")
Reported Address: 4501 INDIGO DR, KILLEEN, TX 76542

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, 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 4-30-26 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 ELEVEN (11), BLOCK THREE (3) SUN CHASE ESTATES, PHASE THREE, AN ADDITION TO THE CITY OF KILLEEN, BELL COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF RECORD IN CABINET C, SLIDE 185-C, 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: 03/15/2023
Grantor(s): TERRY MICHAEL KIBEL AND SYDNE BRIANN COLVIN KIBEL, HUSBAND AND WIFE
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR MORTGAGE SOLUTIONS OF COLORADO, LLC., ITS SUCCESSORS AND ASSIGNS.
Original Principal: \$321,180.00
Recording Information: Instrument 2023011221 : re-recorded under Instrument 2023030757
Property County: Bell
Property: (See Attached Exhibit "A")
Reported Address: 2513 CORRADINO ST, HARKER HEIGHTS, TX 76548

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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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 Apr. 30, 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 Court.

By: Angela Zavala

Exhibit "A"

LOT 67, BLOCK 3, OF CEDARBROOK RIDGE PHASE II, A SUBDIVISION IN THE CITY OF HARKER HEIGHTS, BELL COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN PLAT YEAR 2021, NO. 2021-2920, A, B AND C, 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

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DEED OF TRUST INFORMATION:

Date: 05/30/2023
Grantor(s): CHRISTOPHER JOHN ADOLPH AND CARA LEIGH ADOLPH, HUSBAND AND WIFE
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR MORTGAGE SOLUTIONS OF COLORADO, LLC, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$420,000.00
Recording Information: Instrument 2023023544
Property County: Bell
Property: (See Attached Exhibit "A")
Reported Address: 3367 UPTON DR, KEMPNER, TX 76539

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
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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, L.L.C, 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 4/30/26 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"

BEING LOT SEVEN (7), IN BLOCK THREE (3), OF WELLS RANCH, PHASE THREE, AN ADDITION TO THE CITY OF KEMPNER, BELL COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD IN CABINET "C", SLIDE 293-C & D OF THE 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: 06/24/2021
Grantor(s): CHRISTOPHER M. MAXWELL AND TRINA MAXWELL, HUSBAND AND WIFE
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR MORTGAGE SOLUTIONS OF COLORADO, LLC. ITS SUCCESSORS AND ASSIGNS
Original Principal: \$216,876.00
Recording Information: Instrument 2021040438
Property County: Bell
Property: (See Attached Exhibit "A")
Reported Address: 9606 GLYNHILL COURT, KILLEEN, TX 76542

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, 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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SHELLEY COSTON
BELL COUNTY CLERK

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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 4/30/26 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 EIGHTY-SIX (86), IN BLOCK TWO (2), IN YOWELL RANCH, PHASE TWO, IN THE CITY OF KILLEEN, BELL COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD IN CABINET D, SLIDE 306-C & D, 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: 09/30/2021
Grantor(s): MATTHEW I MCGOWAN, A SINGLE MAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR MORTGAGE SOLUTIONS OF COLORADO, LLC, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$240,405.00
Recording Information: Instrument 2021065506
Property County: Bell
Property: (See Attached Exhibit "A")
Reported Address: 3802 BULL RUN DR , KILLEEN , TX 76549

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, 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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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 4/30/26 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 ELEVEN (11), BLOCK NINE (9), THUNDER CREEK ESTATES, KILLEEN, BELL COUNTY, TEXAS, AS SHOWN ON PLAT OF RECORD IN CABINET C, SLIDES 244-D AND 245-A. PLAT 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

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 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: August 30, 2012
Grantor(s): Homer H. Casto and Barbara J. Casto, husband and wife
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for New Day Financial, LLC. its successors and assigns
Original Principal: \$307,500.00
Recording Information: Deed Inst.# 2012-38317,
Current Mortgagee/Beneficiary: WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE OF IFS 2025 MTG TRUST, A DELAWARE STATUTORY TRUST
Secures: The Promissory Note (the "Note") in the original principal amount of \$307,500.00 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: 202 Red Oak Drive, Harker Heights, TX 76548
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:

File No.: 25-03214TX

Mortgage Servicer: BSI Financial Services, Inc.
Mortgage Servicer Address: 7500 Old Georgetown Road, Suite 1350 Bethesda, MD 20814

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/ Maisyn Oliver

Maisyn Oliver - Bar #: 24130719
Attorney for WILMINGTON SAVINGS FUND SOCIETY, FSB,
NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS
TRUSTEE OF IFS 2025 MTG TRUST, A DELAWARE
STATUTORY TRUST
Maisyn.Oliver@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

File No.: 25-03214TX

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 30, 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.: 25-03214TX

EXHIBIT "A"

Lot Four (4), Block Seven (7), HIGHLAND OAKS ESTATES, SECTION FOUR (4), an addition to the City of Harker Heights, Bell County, Texas, according to the map or plat of record in Cabinet A, Slide 217-A. Plat Records of Bell County, Texas.

FOR INFORMATIONAL PURPOSES ONLY: The above described property is also known as 202 RED OAK, HARKER HEIGHTS, TX 76548

File No.: 25-03214TX

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 7/3/2023	Grantor(s)/Mortgagor(s): KRISTINE KAYE JIMENEZ AND TISHON M SANCHEZ-CLAY, WIFE AND HUSBAND
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR FAIRWAY INDEPENDENT MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Lakeview Loan Servicing, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 2023029746	Property County: BELL
Mortgage Servicer: LoanCare, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 3637 Sentara Way, Virginia Beach, VA 23452
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 3, IN BLOCK 2, OF LEN SCHWERTNER SUBDIVISION, FIRST EXTENSION, A SUBDIVISION IN THE CITY OF KILLEEN, BELL COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET A, SLIDE 322-B, OF THE 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 their 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(i): 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.

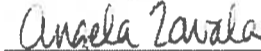
Dated: 4/24/2026

Dated: April 30, 2026



Angela Zavala

Printed Name:



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

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

MH File Number: TX-26-128262-POS
Loan Type: VA

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SHELLEY COSTON
BELL COUNTY CLERK

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 AM, 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 TWENTY SIX (26), BLOCK SEVEN (7), KNIGHTS RIDGE ADDITION, PHASE TWO, SECTION ONE, HARKER HEIGHTS, BELL COUNTY, TEXAS, AS PER PLAT OF RECORD IN CABINET D, SLIDE 48-B & C, PLAT RECORDS OF BELL COUNTY, TEXAS.

Commonly known as: 2020 MERLIN DR HARKER HTS, TX 76548

3. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 11/20/2024 and recorded in the office of the County Clerk of Bell County, Texas, recorded on 12/3/2024 under County Clerk's File No 2024053515, in Book - and Page -- in the Real Property Records of Bell County, Texas.

Grantor(s): ADAM W. MARTIN AND KELLY E. MARTIN, A MARRIED COUPLE
Original Trustee: Black, Mann and Graham, L.L.P.
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Mortgage Corporation, its successors and assigns
Current Mortgagee: Freedom Mortgage Corporation
Mortgage Servicer: Freedom Mortgage Corporation

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BELL COUNTY CLERK

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 \$298,107.00, executed by ADAM W. MARTIN AND KELLY E. MARTIN, A MARRIED COUPLE, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Mortgage Corporation, 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: 4/21/2026

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

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 AM, 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 THIRTY (30), IN BLOCK ONE (1), OF HILLS OF WESTWOOD, PHASE XIII, IN THE CITY OF TEMPLE, BELL COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD IN INSTRUMENT NO. 2021017033, PLAT RECORDS OF BELL COUNTY, TEXAS.

Commonly known as: 1526 SOAP ROCK LANE TEMPLE, TX 76502

3. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 1/13/2023 and recorded in the office of the County Clerk of Bell County, Texas, recorded on 1/13/2023 under County Clerk's File No 2023001908, in Book - and Page -- in the Real Property Records of Bell County, Texas.

Grantor(s):	Saul Luna Jr., An Unmarried Man
Original Trustee:	Thomas E. Black Jr.
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Cardinal Financial Company, Limited Partnership, its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

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SHELLEY COSTON
BELL COUNTY CLERK

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 \$306,900.00, executed by Saul Luna Jr., An Unmarried Man, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Cardinal Financial Company, Limited Partnership, 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: 4/27/2026

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

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 AM, 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 SEVEN (7), IN BLOCK TWELVE (12), OF LAKE ADDITION, FOURTH SECTION, IN THE CITY OF KILLEEN, BELL COUNTY, TEXAS. ACCORDING TO THE PLAT OF RECORD IN CABINET A, SLIDE 225-B, PLAT RECORDS OF BELL COUNTY, TEXAS.

Commonly known as: 3206 LAKE TRAVIS AVE KILLEEN, TX 76543

3. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 3/14/2012 and recorded in the office of the County Clerk of Bell County, Texas, recorded on 3/26/2012 under County Clerk's File No 2012-00011437, in Book --- and Page --- in the Real Property Records of Bell County, Texas.

Grantor(s):	ANTHONY J. BEHR, A SINGLE PERSON
Original Trustee:	ROBERT K. FOWLER
Original Mortgagee:	WELLS FARGO BANK, N.A.
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

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BELL COUNTY CLERK

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 \$59,700.00, executed by ANTHONY J. BEHR, A SINGLE PERSON, and payable to the order of WELLS FARGO BANK, N.A.; (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: 4/24/2026

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

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BELLEVILLE 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 May 27, 2022 and recorded under Clerk's File No. 2022034102, in the real property records of BELL County Texas, with Gilbert Fang, and Rose Fang, husband and wife as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Gilbert Fang, and Rose Fang, husband and wife securing payment of the indebtedness in the original principal amount of \$419,580.00 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 Gilbert Fang. The Secretary of Veterans Affairs, an officer of the United States 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. Onity Mortgage Corporation is acting as the Mortgage Servicer for the Mortgagee. Onity Mortgage Corporation, is representing the Mortgagee, whose address is: 1 Mortgage Way, Mount Laurel, NJ 08054.

Legal Description:
LOT 40, BLOCK 5, OF TUSCANY MEADOWS PHASE 1, AN ADDITION TO THE CITY OF HARKER HEIGHTS, BELL COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET D, SLIDE 355D, 356A, 356B AND 356C, PLAT RECORDS, BELL COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 06/02/2026 **Earliest Time Sale Will Begin: 10:00 AM**

Location of Sale: **The place of the sale shall be: BELL County Courthouse, Texas at the following location: Bell County Clerks Alcove to the east of the main entrance of the Bell County Justice Complex, 1201 Huey Drive, Belton, Texas, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court**

TERMS OF SALE

A default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "AS IS," "WHERE IS" condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the Deed of Trust.

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The sale will begin at the earliest time stated above, or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

STRICT COMPLIANCE WITH FINCEN RULES AND REGULATIONS IS REQUIRED FOR PURCHASE OF THE PROPERTY AT THIS SALE. A FORECLOSURE DEED WILL NOT ISSUE WITHOUT SUCCESSFUL BIDDER PROVIDING ALL INFORMATION NECESSARY FOR STRICT COMPLIANCE WITH FINCEN.

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

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE Michelle Jones, Angela Zavala, Sharlet Watts, Agency Sales and Posting, LLC, or Codilis & Moody, P.C., as Substitute Trustee.

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Executed on April 27, 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. 44-26-00594

CLERK OF COURTS
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 January 29, 2016 and recorded under Vol. 9532, Page 353, or Clerk's File No. 2016-3749, in the real property records of BELL County Texas, with Rebecca Lynn Crawford as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Cornerstone Home Lending, Inc., its successors and assigns as Original Mortgagee.

Deed of Trust executed by Rebecca Lynn Crawford securing payment of the indebtedness in the original principal amount of \$133,676.00 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 Rebecca Lynn Crawford. Lakeview Loan Servicing, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. M & T Bank is acting as the Mortgage Servicer for the Mortgagee. M & T Bank, is representing the Mortgagee, whose address is: One Fountain Plaza, Buffalo, NY 14203.

Legal Description:

OF A 0.392 ACRE TRACT, BEING PART OF THE T. HUGHES SURVEY, ABSTRACT 385, IN THE CITY OF TROY, BELL COUNTY, TEXAS, AND BEING ALL OF THAT CERTAIN CALLED 0.39 ACRE TRACT DESCRIBED IN A DEED TO HEART OF TEXAS PROPERTIES, INC., OF RECORD IN DOCUMENT #2015-00001284 OF THE OFFICIAL PUBLIC RECORDS OF REAL PROPERTY OF BELL COUNTY, TEXAS; SAID 0.392 ACRE TRACT WAS SURVEYED BY BAYLOR LAND SURVEYING 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

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mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "AS IS," "WHERE IS" condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the Deed of Trust.

The sale will begin at the earliest time stated above, or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

STRICT COMPLIANCE WITH FINCEN RULES AND REGULATIONS IS REQUIRED FOR PURCHASE OF THE PROPERTY AT THIS SALE. A FORECLOSURE DEED WILL NOT ISSUE WITHOUT SUCCESSFUL BIDDER PROVIDING ALL INFORMATION NECESSARY FOR STRICT COMPLIANCE WITH FINCEN.

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

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE Michelle Jones, Angela Zavala, Sharlet Watts, Agency Sales and Posting, LLC, or Codilis & Moody, P.C., as Substitute Trustee.**

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:

Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Executed on April 28, 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. 44-26-01891

Of a 0.392 ACRE tract, being part of the T. Hughes Survey, Abstract 385, in the City of Troy, Bell County, Texas, and being all of that certain called 0.39 acre tract described in a deed to HEART OF TEXAS PROPERTIES, INC., of record in Document #2015-00001284 of the Official Public Records of Real Property of Bell County, Texas; said 0.392 acre tract was surveyed by Baylor Land Surveying and is more particularly described by metes and bounds as follows:

BEGINNING at a 1/2" iron rod found in the west right-of-way line of a public maintained roadway known as ELLIS AVENUE, said rod being the northeast corner of said 0.39 acre HEART OF TEXAS tract, same being a southeast corner of that certain called 2.968 acre tract described in a deed to FRANKLIN HUGO SCHWAKE et ux, of record in Volume 2609, Page 691 of said Official Public Records.

THENCE with the west right-of-way line of said ELLIS AVENUE, same being the east line of said 0.39 acre HEART OF TEXAS tract (*record call South 13°41'48" West, 134.35 feet*), **SOUTH 13°39'41" WEST**, a distance of 134.35 feet to a 3/8" iron rod found for the southeast corner of said 0.39 acre HEART OF TEXAS tract, same being in the north line of that certain called 0.341 acre tract described in a deed to ERIC JASON ZATLO et ux, of record in Document #2006-00057129 of said Official Public Records.

THENCE with the south line of said 0.39 acre HEART OF TEXAS tract (*record call North 75°06'35" West, 128.03 feet*), same being the north line of said 0.341 acre ZATLO tract and the north line of that certain called 0.289 acre tract described in a deed to TORRIE RANDOLPH, of record in Document #2015-00042731 of said Official Public Records, **NORTH 75°06'35" WEST**, a distance of 128.85 feet to a 5/8" iron rod found for the southwest corner of said 0.39 acre HEART OF TEXAS tract, same being a southeast corner of said 2.968 acre SCHWAKE tract.

THENCE with the west line of said 0.39 acre HEART OF TEXAS tract (*record call North 14°57'20" East, 135.79 feet*), same being an east line of said 2.968 acre SCHWAKE tract, **NORTH 14°57'27" EAST**, a distance of 135.77 feet to a 5/8" iron rod found for the northwest corner of said 0.39 acre HEART OF TEXAS tract, same being an interior corner of said 2.968 acre SCHWAKE tract.

THENCE with the north line of said 0.39 acre HEART OF TEXAS tract (*record call South 74°26'24" East, 125.09 feet*), same being a south line of said 2.968 acre SCHWAKE tract, **SOUTH 74°26'37" EAST**, a distance of 125.02 feet to the **POINT OF BEGINNING**, containing 0.392 ACRE of land area.

RECEIVED FOR POSTING

2026 APR 30 A 11:11

SHELLEY COSTON
BELL COUNTY CLERK

9402 SUSAN DR
KILLEEN, TX 76542

0000010760429

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 November 04, 2021 and recorded in Document CLERK'S FILE NO. 2021073304 real property records of BELL County, Texas, with YSLA JOYNER A SINGLE WOMAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by YSLA JOYNER A SINGLE WOMAN, securing the payment of the indebtednesses in the original principal amount of \$270,945.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. JPMORGAN CHASE BANK, NATIONAL ASSOCIATION 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. JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
3415 VISION DRIVE
COLUMBUS, OH 43219



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

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead AUCTION.COM, LLC AND BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Israel Saucedo

Certificate of Posting

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

Declarants Name: _____

Date: _____

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

9402 SUSAN DR
KILLEEN, TX 76542

00000010760429

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BELL

EXHIBIT "A"

LOT 3, BLOCK 1, OF SPLAWN RANCH PHASE FIVE, IN THE CITY OF KILLEEN, BELL COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD UNDER PLAT YEAR 2017, NUMBER 31A & B, OF THE PLAT RECORDS OF BELL COUNTY, TEXAS

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

RECEIVED FOR POSTING

2026 APR 30 A 11:12

SHELLEY COSTON
BELL COUNTY CLERK

3610 TANCHICO DRIVE
KILLEEN, TX 76542

00000010771673

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 October 15, 2021 and recorded in Document INSTRUMENT NO. 2021068736 real property records of BELL County, Texas, with JASMINE FENELON PROPHETE AND AMAR ANTHONY MCEWAN 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 JASMINE FENELON PROPHETE AND AMAR ANTHONY MCEWAN WIFE AND HUSBAND, securing the payment of the indebtednesses in the original principal amount of \$191,868.00, 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



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

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead AUCTION.COM, LLC AND BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Israel Saucedo

Certificate of Posting

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

Declarants Name: _____

Date: _____

RECEIVED FOR POSTING
2020 APR 30 A 11:12
SHELLEY COSTON
BELL COUNTY CLERK

3610 TANCHICO DRIVE
KILLEEN, TX 76542

00000010771673

00000010771673

BELL

EXHIBIT "A"

LOT 28, BLOCK 2, OF YOWELL RANCH PHASE V, A SUBDIVISION IN BELL COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN DOCUMENT NO. 2020042876 AS AFFECTED BY CERTIFICATE OF CORRECTION RECORDED IN DOCUMENT NO. 2020043914, OFFICIAL PUBLIC RECORDS OF BELL COUNTY, TEXAS.

RECEIVED FOR POSTING
2026 APR 30 A 11: 12
SHELLEY COSTON
BELL COUNTY CLERK

RECEIVED FOR POSTING

2026 APR 30 A 11:13

SHELLEY COSTON
BELL COUNTY CLERK

2238 CREEK PLACE DR
KILLEEN, TX 76549

00000010771806

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 May 02, 2019 and recorded in Document INSTRUMENT NO. 2019-18516; AS AFFECTED BY LOAN MODIFICATION AGREEMENT INSTRUMENT NO. 2025027887 real property records of BELL County, Texas, with EARL DEFRISE MUNSON II AND JENNIFER PAULA MUNSON HUSBAND AND WIFE, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by EARL DEFRISE MUNSON II AND JENNIFER PAULA MUNSON HUSBAND AND WIFE, securing the payment of the indebtednesses in the original principal amount of \$349,462.00, 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



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

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead AUCTION.COM, LLC AND BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Israel Saucedo

Certificate of Posting

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

Declarants Name: _____

Date: _____

RECEIVED FOR POSTING
2020 APR 30 A 11: 14
SHELLEY COSTON
BELL COUNTY CLERK

2238 CREEK PLACE DR
KILLEEN, TX 76549

00000010771806

00000010771806

BELL

EXHIBIT "A"

LOT TWENTY (20) , IN BLOCK A, IN CREEK PLACE, SECTION ONE, IN BELL COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD IN CABINET A, SLIDE 328-A & B, PLAT RECORDS OF BELL COUNTY, TEXAS.

RECEIVED FOR POSTING
2026 APR 30 A 11:14
SHELLEY COSTON
BELL COUNTY CLERK

2026 APR 30 A 11:14

SHELLEY COSTON
BELL COUNTY CLERK4605 CALLE ROBLE
TEMPLE, TX 76502

00000010790269

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 May 20, 2020 and recorded in Document INSTRUMENT NO. 2020027123; AS AFFECTED BY LOAN MODIFICATION AGREEMENT INSTRUMENT NO. 2022072230 real property records of BELL County, Texas, with SHASTA LYNN SAXTON AN UNMARRIED WOMAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by SHASTA LYNN SAXTON AN UNMARRIED WOMAN, securing the payment of the indebtednesses in the original principal amount of \$133,062.00, 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

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

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead AUCTION.COM, LLC AND BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Israel Saucedo

Certificate of Posting

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

Declarants Name: _____

Date: _____

RECEIVED FOR POSTING
2026 APR 30 A 11: 14
SHELLEY COSTON
BELL COUNTY CLERK

4605 CALLE ROBLE
TEMPLE, TX 76502

00000010790269

00000010790269

BELL

EXHIBIT "A"

BEING LOT 13 IN BLOCK 2, OF SPANISH SOUTHWEST, AN ADDITION TO THE CITY OF TEMPLE, BELL COUNTY, TEXAS,
ACCORDING TO THE PLAT OF RECORD IN CABINET A, SLIDE 285-D, OF THE PLAT RECORDS OF BELL COUNTY,
TEXAS.

RECEIVED FOR POSTING
2026 APR 30 A 11:14
SHELLEY COSTON
BELL COUNTY CLERK

RECEIVED FOR POSTING

2026 APR 30 A 11:15

SHELLEY COSTON
BELL COUNTY CLERK

4502 CAPTAIN DRIVE
KILLEEN, TX 76549

0000010795060

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 May 09, 2008 and recorded in Document DOCUMENT NO. 2008-00022061; AS AFFECTED BY LOAN MODIFICATION AGREEMENT DOCUMENT NO. 2024006011 real property records of BELL County, Texas, with PEERMAN BRANDON AN UNMARRIED MAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by PEERMAN BRANDON AN UNMARRIED MAN, securing the payment of the indebtednesses in the original principal amount of \$86,800.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. JPMORGAN CHASE BANK, NATIONAL ASSOCIATION 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.

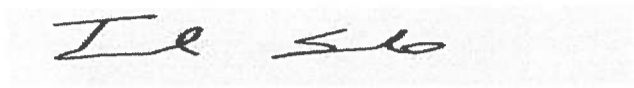
6. Mortgage Servicer Information. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
3415 VISION DRIVE
COLUMBUS, OH 43219



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

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead AUCTION.COM, LLC AND BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Israel Saucedo

Certificate of Posting

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

Declarants Name: _____

Date: _____

RECEIVED FOR POSTING
2026 APR 30 A 11:15
SHELLEY COSTON
BELL COUNTY CLERK

4502 CAPTAIN DRIVE
KILLEEN, TX 76549

00000010795060

00000010795060

BELL

EXHIBIT "A"

LOT FIVE-A (5-A), BLOCK THIRTEEN (13), AMENDED PLAT OF LOTS 3, 4, AND 5, BLOCK 13, LONESOME DOVE
SUBDIVISION, PHASE THREE, KILLEEN, BELL COUNTY,
TEXAS, AS PER PLAT OF RECORD IN CABINET C, SLIDE 285-C, PLAT RECORDS OF BELL COUNTY, TEXAS.

RECEIVED FOR POSTING
2026 APR 30 A 11:15
SHELLEY COSTON
BELL COUNTY CLERK