

503 E. PEASE STREET, BRYAN, TX, 77803
9102.0001

KAREN McQUEEN, COUNTY CLERK
BRAZOS COUNTY, BRYAN, TEXAS
BY: [Signature] DEPUTY

APPOINTMENT OF SUBSTITUTE TRUSTEE AND NOTICE OF SUBSTITUTE TRUSTEE 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 AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

**APPOINTMENT
OF SUBSTITUTE**

TRUSTEE:

WHEREAS, in my capacity as the attorney for the Mortgagee and/or its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I hereby name, appoint and designate Jack O'Boyle, Chris Ferguson, Travis Gray, Pete Florez, Sheryl LaMont, Harriett Fletcher, Sharon St. Pierre, Agency Sales and Posting LLC, Jabria Foy, Heather Golden, each as Substitute Trustee, to act under and by virtue of said Deed of Trust, including posting and filing the public notice required under Section 51.002 Texas Property Code as amended, and to proceed with a foreclosure of the Deed of Trust lien securing the payment of the Note.

SUBSTITUTE

TRUSTEE'S

ADDRESS:

c/o JACK O'BOYLE & ASSOCIATES, PLLC, Mailing Address: P.O. Box 815369, Dallas, Texas 75381; Physical Address: 2727 Lyndon B. Johnson Frwy., Suite 525, Dallas, TX 75234.

**NOTICE OF
SUBSTITUTE
TRUSTEE SALE:**

WHEREAS, 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.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on August 04, 2026 between the hours of 11am-2pm the Substitute Trustee will sell said real property at the place hereinafter set out and pursuant to the terms herein described. The sale will begin at the earliest time stated above or within three (3) hours after that time.

**LOCATION OF
SALE:**

The place of the sale shall be: The atrium on the 1st floor of the County Administration Building, 200 South Texas Avenue, Bryan, Texas, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court in BRAZOS County, Texas or as designated by the County Commissioners.

**INSTRUMENT TO
BE FORECLOSED:**

Deed of Trust or Contract Lien dated 04/12/2013 and recorded under Volume, Page or Clerk's File No. Instrument 1152148 Book 11273 Page 158 in the real



property records of Brazos County Texas, with JOSE HERNANDEZ as Grantor(s) and WAYELAN GARNER AND CONNIE L GARNER as Original Mortgagee.

OBLIGATIONS SECURED: Deed of Trust or Contract Lien executed by JOSE HERNANDEZ securing the payment of the indebtedness in the original principal amount of \$82,900.00 and obligations therein described including but not limited to the promissory note and all the modifications, renewals and extensions of the promissory note (the "Note") executed by JOSE HERNANDEZ. KIRKLAND FINANCIAL LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

MORTGAGEE: KIRKLAND FINANCIAL LLC is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. KIRKLAND FINANCIAL LLC's address is:

KIRKLAND FINANCIAL LLC
c/o KIRKLAND FINANCIAL LLC
PO BOX 970
GOODLETTSVILLE, TN 37070

LEGAL DESCRIPTION OF PROPERTY TO BE SOLD: LOT TWO (2), BLOCK EIGHT (8), WINTER ESTATE SUBDIVISION, CITY OF BRYAN, ACCORDING TO PLAT THEREOF \ RECORDED IN VOLUME "P", PAGE 610 OF THE CMDC RECORDS, BRAZOS COUNTY, TEXAS. (the "Property")

REPORTED PROPERTY ADDRESS: 503 E. PEASE STREET, BRYAN, TX 77803

TERMS OF SALE: The Substitute Trustee will sell the Property by public auction at the place and date specified herein.

Pursuant to Section 51.009 of the Texas Property Code, the property will be sold in "AS IS, WHERE IS" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property and the priority of the lien being foreclosed.

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 and/or Mortgage Servicer thereunder to have the bid credited to the Note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

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

In the event of a defect or other problem with the foreclosure process is discovered that may invalidate the sale, the consideration paid will be returned to the purchaser as the sole and absolute remedy. In the event of any claim or action brought by any person including the purchaser requiring or resulting in the invalidation of the sale and rescission of the Trustee's Deed or Substitute Trustee's Deed, purchaser's damages resulting therefrom are limited to the consideration paid to the Trustee or Substitute Trustee and the sole and absolute remedy shall be the return to purchaser of the consideration paid. The purchaser shall have no further recourse against the Trustee, Substitute Trustee, Mortgagee and/or Mortgage Servicer, or its attorney(s).

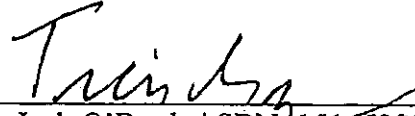
The Deed of Trust permits the Mortgagee and/or Mortgage Servicer to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee under the Deed of Trust or Substitute Trustee appointed herein need not appear at the date, time and place of a scheduled sale to announce the postponement,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

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.

Signed on the 10 day of July, 2016

Respectfully,

JACK O'BOYLE & ASSOCIATES, PLLC



Jack O'Boyle | SBN: 15165300

jack@jackoboyle.com

✓ Travis H. Gray | SBN: 24044965

travis@jackoboyle.com

Chris Ferguson | SBN: 24069714

chris@jackoboyle.com

P.O. Box 815369

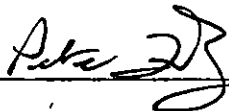
Dallas, Texas 75381

P: 972.247.0653 | F: 972.247.0642

ATTORNEYS FOR MORTGAGEE AND/OR ITS
MORTGAGE SERVICER

CERTIFICATE OF POSTING

My name is Pete Florez, and my address is c/o 2727 Lyndon B. Johnson Frwy., Suite 525, Dallas, TX 75234. I declare under the penalty of perjury that on 7-13-26 I filed at the office of the Brazos County Clerk and caused to be posted at the Brazos County courthouse (or other designated place) this notice of sale.

Signed: 

Declarant's Name: Pete Florez

Date: 7-13-26

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

FILED

2026 JUL -9 P 1:17

August 4, 2026 (the "Effective Date")

STATE OF TEXAS

COUNTY OF BRAZOS

KAREN McQUEEN, COUNTY CLERK
BRAZOS COUNTY, BRYAN, TEXAS
By: Day, DEPUTY

Statutory Notice of Servicemember Rights. 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.

RECITALS:

WHEREAS, X-Caliber Funding LLC ("Lender") made a loan in the original principal amount of Fourteen Million Five Hundred Thousand Dollars (\$14,500,000.00.) (the "Loan") to KCAP Holleman Oaks, LLC (the "Borrower") pursuant to that certain Loan Agreement dated May 9, 2022 (as amended, restated, supplemented, or otherwise modified from time to time, the "Loan Agreement");

WHEREAS, the Loan is evidenced by that certain Promissory Note (the "Note") executed by the Borrower in favor of Lender;

WHEREAS, the Loan is secured by that certain Deed of Trust, Assignment of Leases and Rents, Security Agreement and Fixture Filing (the "Deed of Trust") dated May 9, 2022, executed by the Borrower, as grantor, unto Adam J. Setliff, PLLC, as trustee (the "Trustee"), for the benefit of Lender, as beneficiary, recorded on May 11, 2022, recorded as Document No. 1471059, Volume 17942, Page 260 in the Official Public Records of Brazos County, Texas;

WHEREAS, Pursuant to that certain Appointment of Substitute Trustee and Request to Act dated December 18, 2025, the Trustee was removed and Justin G. Mapes (the "Substitute Trustee"), having an address of c/o Blank Rome LLP, 200 Crescent Court, Suite 1000, Dallas, Dallas County, Texas 75201, was appointed substitute trustee under the Deed of Trust in the place and stead of the original Trustee;

WHEREAS, the Borrower is in default under the Note, the Deed of Trust, and the Loan Agreement, and such default has not been cured; and

WHEREAS, the Loan has matured, and all amounts due and owing under the Note, the Deed of Trust, and the Loan Agreement remain unpaid by the Borrower.

NOTICE OF FORECLOSURE SALE:

Notice is given that the Property described below shall be sold at public auction on the date, at the time, and in accordance with the terms contained in this Notice of Non-Judicial Foreclosure Sale and the applicable laws of the State of Texas.

1. **Property to be Sold.** The property to be sold is described as follows:

Lot 1, Block 2, Anderson Ridge Subdivision, Section Two, a subdivision to the City of College Station, Brazos County, Texas, according to the map or plat thereof recorded in Volume 392, Page 789, Plat Records, Brazos County, Texas;

together with: all appurtenances, servitudes, easements, rights, rights of way, privileges, prescriptions and advantages thereunto belonging or in anywise appertaining and all buildings, fixtures, improvements, accessories, equipment, materials, and personal property, and other property, of any nature whatsoever, which may now or be hereafter located upon or under said realty or used or intended to be used in connection with the real property herein described.

The Property or its address is commonly known as 1501 Holleman Drive, College Station, Texas 77840.

2. **Instrument to Be Foreclosed.** The document entitled Deed of Trust, Assignment of Leases and Rents, Security Agreement and Fixture Filing ("Deed of Trust") pursuant to which this sale will be conducted is described as follows:

Dated: May 9, 2022
Grantor: KCAP Holleman Oaks, LLC
Beneficiary: X-Caliber Funding LLC
Trustee: Adam J. Setliff, PLLC (the "Trustee")
Recorded: under Document No. 1471059, Volume 17942, Page 260 of the Official Public Records of Brazos County, Texas

3. **Name and Address of Substitute Trustee.** Pursuant to that certain Appointment of Substitute Trustee and Request to Act dated December 18, 2025, the Trustee was removed and Justin G. Mapes (the "Substitute Trustee"), having an address of c/o Blank Rome LLP, 200 Crescent Court, Suite 1000, Dallas, Dallas County, Texas 75201, was appointed substitute trustee under the Deed of Trust in the place and stead of the original Trustee.

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

Date: August 4, 2026

Time: The sale shall begin no earlier than 10:00 A.M. or no later than three (3) hours thereafter. The sale shall be completed by no later than 4:00 P.M.

Place: At the Brazos County Administration Building, 200 S. Texas Avenue, Bryan, Texas 77803, in Brazos County, Texas, or as designated by the County Commissioner's Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place.

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

5. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold. Cash must be delivered to Substitute Trustee within a reasonable time after the conclusion of the bidding process (but in no event later than 3:45 p.m. local time on the date of sale).

The sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. 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 the Substitute Trustee.

6. **Type of Sale.** The sale is a non-judicial Deed of Trust Lien foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust.

7. **Obligations Secured.** The Deed of Trust provides that it secures the payment of the indebtedness and obligations therein described (collectively, the "Obligations") including but not limited to (1) a Promissory Note in the original principal amount of \$14,500,000.00 executed by KCAP Holleman Oaks, LLC and payable to the order of X-Caliber Funding LLC (the "Note"); (2) all renewals and extensions of the Note; and (3) any and all present and future indebtedness of KCAP Holleman Oaks, LLC to X-Caliber Funding LLC. X-Caliber Funding LLC is the current owner and holder of the Obligations and is the Beneficiary under the Deed of Trust.

Questions concerning the sale may be directed to the undersigned or to the Beneficiary, X-Caliber Funding LLC, at 3 W. Main Street, Suite 103, Irvington, New York 10533.

8. **Default and Request to Act.** Default has occurred under the Deed of Trust, and the Beneficiary has requested JUSTIN G. MAPES, as Substitute Trustee, to conduct this sale, each being authorized and appointed to act independently and severally of the other, under and by virtue of the Deed of Trust. Notice is given that before the sale the Beneficiary may appoint another person as Substitute Trustee to conduct the sale.

9. **Additional Provisions.** The Deed of Trust encumbers both real and personal property, including all machinery, equipment, fixtures (including, but not limited to, all heating, air conditioning, plumbing, lighting, communications and elevator fixtures), furniture, software used in or to operate any of the foregoing, and other property of every kind and nature whatsoever owned by the Borrower, or in which the Borrower has or shall have an interest, now or hereafter located upon the Land and the Improvements, or appurtenant thereto, and usable in connection with the present or future operation and occupancy of the Land and the Improvements, and all building equipment, materials and supplies of any nature whatsoever owned by Borrower, or in which the Borrower has or shall have an interest, now or hereafter located upon the Land and Improvements, or appurtenant thereto, or usable in connection with the present or future operation and occupancy of the Land and Improvements (collectively, the "Personal Property"), as described in Section 1.1(e) of the Deed of Trust.

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

If Beneficiary 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 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 released or 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 by Beneficiary from the security interest of the Deed of Trust. Prospective bidders are urged to examine the applicable property records to determine the nature and extent of such matters, if any.

[SIGNATURE PAGE FOLLOWS]

IN WITNESS WHEREOF, this Notice of Substitute Trustee's Sale has been executed to be effective as of the Effective Date.

By: Justin Mapes
Name: Justin G. Mapes
Title: Substitute Trustee

STATE OF TEXAS §
 §
COUNTY OF DALLAS §

This instrument was acknowledged before me on July 7, 2026, by Justin G. Mapes, as substitute trustee, in the capacity herein stated.

Tracea Wesley
Notary Public in and for the State of Texas
Printed Name: Tracea Wesley
My Commission Expires: 8/21/2026

Notice of Substitute Trustee's Sale

Notice Concerning Military Duty: Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Tex. Prop. Code § 51.002(i)

Deed of Trust Date: November 22, 2021	Original Mortgagor/Grantor: MICHAEL JOHNSON AND KAREN JOHNSON
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR FAIRWAY INDEPENDENT MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: FINANCE OF AMERICA REVERSE LLC
Recorded in: Volume: 17536 Page: 211 Instrument No: 1453738	Property County: BRAZOS
Mortgage Servicer: Compu-Link Corporation d/b/a Celinek	Mortgage Servicer's Address: 3900 Capital City Blvd, Lansing, MI 48906

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

Secures: Note in the original principal amount of \$553,500.00, executed by MICHAEL JOHNSON AND KAREN JOHNSON and payable to the order of Lender.

Property Address/Mailing Address: 2306 KENT ST, BRYAN, TX 77802

Legal Description of Property to be Sold: ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND LYING AND SITUATED IN BRAZOS COUNTY, TEXAS, BEING LOT NINE R (9R), BLOCK ONE (1), MIRANIONT SECTION 11 TO THE CITY OF BRYAN, BRAZOS COUNTY, TEXAS, ACCORDING TO THE REPLAT RECORDED IN VOLUME_10316,_PAGE_183, OFFICIAL RECORDS OF BRAZOS COUNTY, TEXAS.

Date of Sale: August 04, 2026	Earliest time Sale will begin: 11:00 AM
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Place of sale of Property: THE ATRIUM ON THE 1ST FLOOR OF THE COUNTY ADMINISTRATION BUILDING, 200 SOUTH TEXAS AVENUE, BRYAN, TEXAS, OR IF THE PRECEDING AREA IS NO LONGER THE DESIGNATED AREA, AT THE AREA MOST RECENTLY DESIGNATED BY THE COUNTY COMMISSIONERS COURT OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *FINANCE OF AMERICA REVERSE LLC*, the owner and holder of the Note, has requested *SERVICELINK AGENCY SALES AND POSTING, LLC* WHOSE ADDRESS IS 1320 GREENWAY DRIVE SUITE 300 IRVING, TX 75038 OR *TTejas Corporate Services, LLC* whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property.



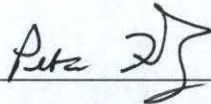
The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

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

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to section 51.0075(a) of the Texas Property Code, SERVICELINK AGENCY SALES AND POSTING, LLC WHOSE ADDRESS IS 1320 GREENWAY DRIVE SUITE 300 IRVING, TX 75038 OR Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by SERVICELINK AGENCY SALES AND POSTING, LLC WHOSE ADDRESS IS 1320 GREENWAY DRIVE SUITE 300 IRVING, TX 75038 OR Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

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



SUBSTITUTE TRUSTEE

ServiceLink Agency Sales and Posting, LLC or Tejas Corporate
Services, LLC, Trustee

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

KAREN MOORE, COUNTY CLERK
Brazos County, Bryan, Texas
By:  Deputy

2026 JUL -2 P 12:54

FILED

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: 12/15/2022
Grantor(s): MARK ANTHONY ESPIRIQUETA AND AMBER BERNAL, HUSBAND AND WIFE
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR CMG MORTGAGE, INC. DBA CMG HOME LOANS, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$275,488.00
Recording Information: Book 18381 Page 159 Instrument 1491027
Property County: Brazos
Property: (See Attached Exhibit "A")
Reported Address: 2043 POSITANO LOOP, BRYAN, TX 77808-5439

MORTGAGE SERVICING INFORMATION:

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

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

SALE INFORMATION:

Date of Sale: Tuesday, the 4th day of August, 2026
Time of Sale: 10:00 AM or within three hours thereafter.
Place of Sale: THE ATRIUM ON THE 1ST FLOOR OF THE COUNTY ADMINISTRATION BUILDING, 200 SOUTH TEXAS AVENUE, BRYAN, TEXAS in Brazos County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Brazos County Commissioner's Court, at the area most recently designated by the Brazos 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 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. 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.
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): 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

KAREN MOORE, COUNTY CLERK
Brazos County, Texas
By: [Signature] Deputy

2026 JUN 25 P 2:31

FILED

Certificate of Posting

I am Pete Florez whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 6-25-26 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Brazos County Clerk and caused it to be posted at the location directed by the Brazos County Commissioners Court.

By: 

Exhibit "A"

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND LYING AND SITUATED IN BRAZOS COUNTY, TEXAS, BEING LOT EIGHTY-EIGHT (88), BLOCK TWO (2), SIENA, PHASE 4 TO THE CITY OF BRYAN, BRAZOS COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 13503, PAGE 4, OFFICIAL RECORDS OF BRAZOS COUNTY, TEXAS.

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

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 October 27, 2011 and recorded under Vol. 10401, Page 82, or Clerk's File No. 01104937, in the real property records of BRAZOS County Texas, with Bikash C. Mandel, a married man and wife, Tanusree Mitra as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Interbank Mortgage Company, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Bikash C. Mandel, a married man and wife, Tanusree Mitra securing payment of the indebtedness in the original principal amount of \$149,600.00 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 Bikash C. Mandal. NewRez 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. Shellpoint Mortgage Servicing is acting as the Mortgage Servicer for the Mortgagee. Shellpoint Mortgage Servicing, is representing the Mortgagee, whose address is: 75 Beattie Place, Suite 300, Greenville, SC 29601.

Legal Description:

LOT FIFTEEN (15), BLOCK TWELVE (12), EDELWEISS GARTENS PHASE SIX, CITY OF COLLEGE STATION, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 6598, PAGE 55 OF THE OFFICIAL RECORDS OF BRAZOS COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 08/04/2026

Earliest Time Sale Will Begin: 10:00 AM

Location of Sale: The place of the sale shall be: BRAZOS County Courthouse, Texas at the following location: The atrium on the 1st floor of the County Administration Building, 200 South Texas Avenue, Bryan, 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.

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 Pete Florez, Sheryl LaMont, Harriett Fletcher, Sharon St. Pierre, Jabria Foy, Heather Golden, Kara Riley, Auction.com, LLC, or Codilis & Moody, P.C., as Substitute Trustee.

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

Executed on 06/24/2026.

/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: Pete Florez

Printed Name: Pete Florez

C&M No. 44-26-02761

FILED
2026 JUN 25 P 2:34
KAREN MOORE, COUNTY CLERK
BRASS COUNTY, TEXAS
BY: [Signature]

Notice of Substitute Trustee's Sale

Notice Concerning Military Duty: Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Tex. Prop. Code § 51.002(i)

Deed of Trust Date: November 22, 2013	Original Mortgagor/Grantor: SHELDON L SIMANK AND JENNIFER J SIMANK
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR AMERICA'S CHOICE HOME LOANS LP, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST
Recorded in: Volume: 11729 Page: 73 Instrument No: 01177321	Property County: BRAZOS
Mortgage Servicer: Selene Finance LP	Mortgage Servicer's Address: 3501 Olympus Blvd, Suite 500, Dallas, Texas 75019

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

Secures: Note in the original principal amount of \$404,225.00, executed by SHELDON L SIMANK AND JENNIFER J SIMANK and payable to the order of Lender.

Property Address/Mailing Address: 4018 GREEN VALLEY DR, BRYAN, TX 77802

Legal Description of Property to be Sold: ALL OF LOTS NUMBER FIVE (5) AND SIX (6), BLOCK NUMBER THREE (3) WHEELER RIDGE, PHASE TWO, AN ADDITION TO THE CITY OF BRYAN, BRAZOS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 398, PAGE 857, DEED RECORDS OF BRAZOS COUNTY, TEXAS.

Date of Sale: August 04, 2026	Earliest time Sale will begin: 11:00 AM
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Place of sale of Property: THE ATRIUM ON THE FIRST FLOOR OF THE COUNTY ADMINISTRATION BUILDING AT 200 SOUTH TEXAS AVENUE, BRYAN, TEXAS

OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST*, the owner and holder of the Note, has requested Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL*

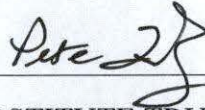


CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to section 51.0075(a) of the Texas Property Code, Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

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



SUBSTITUTE TRUSTEE

Tejas Corporate Services LLC, Trustee

Robertson, Anschutz, Schneid, Crane & Partners, PLLC /
Attorney for Mortgagee
1900 Enchanted Way, Suite 125
Grapevine, TX 76051
Telephone: 817-873-3080
Facsimile: (817)796-6079

KAREN MACQUEEN, COUNTY CLERK
Brazos County, Texas
By: Agarcia, Deputy

2026 JUN 22 P 3:51

FILED

NOTICE OF FORECLOSURE SALE

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

1. **Property to Be Sold.** The property to be sold is described as follows: BEING ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND LYING AND BEING SITUATED IN BRAZOS COUNTY, TEXAS AND BEING LOT ONE (1), BLOCK TEN (10), CREEK MEADOWS, SECTION 1B, PHASE 3, AN ADDITION TO THE CITY OF COLLEGE STATION, TEXAS, ACCORDING TO PLAT RECORDED IN VOLUME 8028, PAGE 248, OFFICIAL RECORDS OF BRAZOS COUNTY, TEXAS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 07/02/2018 and recorded in Book 14770 Page 242 Document 1334063 real property records of Brazos County, Texas.

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

Date: 08/04/2026

Time: 11:00 AM

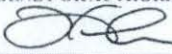
Place: Brazos County, Texas at the following location: THE ATRIUM AREA ON THE FIRST FLOOR OF THE COUNTY ADMINISTRATION BUILDING (200 SOUTH TEXAS AVENUE) OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

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

5. **Obligations Secured.** The Deed of Trust executed by LAURA ELIZABETH BRAGDON, provides that it secures the payment of the indebtedness in the original principal amount of \$184,398.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. NEW AMERICAN FUNDING, LLC is the current mortgagee of the note and deed of trust and NEW AMERICAN FUNDING, LLC FKA BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING is mortgage servicer. A servicing agreement between the mortgagee, whose address is NEW AMERICAN FUNDING, LLC c/o NEW AMERICAN FUNDING, LLC FKA BROKER SOLUTIONS INC. DBA NEW AMERICAN FUNDING, 8201 North FM 620, Suite 120, Austin, TX 78726 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

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

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


Mackie Wolf Zientz & Mann, P.C.
Brandon Wolf, Attorney at Law
L. Keller Mackie, Attorney at Law
Michael Zientz, Attorney at Law
Chelsea Schneider, Attorney at Law
Ester Gonzales, Attorney at Law
Sheridan Stills, Attorney at Law
Parkway Office Center, Suite 900
14160 Dallas Parkway
Dallas, TX 75254

For additional sale information visit: servicelinkauction.com/texas or (866) 539-4173

Certificate of Posting

I am _____ whose address is c/o AVT Title Services, L.L.C. 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on _____ I filed this Notice of Foreclosure Sale at the office of the Brazos County Clerk and caused it to be posted at the location directed by the Brazos County Commissioners Court.

FILED FOR RECORD
DATE June 5, 2026
AT 11:16 O'CLOCK PM
KAREN MCQUEEN
BRAZOS COUNTY CLERK
By J. Vasquez

No.

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 11/29/2023	Grantor(s)/Mortgagor(s): LANCE MACDONALD AND ALYSSA PRUIETT MACDONALD, HUSBAND AND WIFE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR NEW FED MORTGAGE CORP., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Planet Home Lending, LLC
Recorded in: Volume: 18949 Page: 253 Instrument No: 1516806	Property County: BRAZOS
Mortgage Servicer: Planet Home Lending, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 321 Research Parkway, Meriden, CT 45342
Date of Sale: 8/4/2026	Earliest Time Sale Will Begin: 11:00 AM
Place of Sale of Property: The atrium on the 1st floor of the County Administration Building, 200 South Texas Avenue, Bryan, Texas, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: BEING ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND LYING AND BEING SITUATED IN BRAZOS COUNTY, TEXAS, AND BEING LOT TWENTY-SEVEN (27), BLOCK TWO (2), RUDDER POINTE SUBDIVISION, PHASE 6, AN ADDITION TO THE CITY OF BRYAN, TEXAS, ACCORDING TO PLAT RECORDED IN VOLUME 18403, PAGE 182, OFFICIAL RECORDS OF BRAZOS 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, Pete Florez, Sheryl LaMont, Harriett Fletcher, Sharon St. Pierre, Jabria Foy, Heather Golden, Kara Riley, Catherine Geddie, Zachary Florez, Orlando Rosas or Bobby Brown, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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

NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(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: 6/1/2026



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

Dated: 6-4-26

Pete Florez

Printed Name:

Pete Florez

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

FILED FOR RECORD
DATE 06/04/2024
AT 3:34 O'CLOCK P M
KAREN MCQUEEN
BRAZOS COUNTY CLERK
By *[Signature]*

MH File Number: TX-26-129975-POS
Loan Type: FHA

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 July 17, 2020 and recorded under Vol. 16207, Page 52, or Clerk's File No. 1399502, in the real property records of BRAZOS County Texas, with Garrett Sitz and Katrina Sitz, husband and wife as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Town Square Mortgage and Investments Inc. dba Town Square Mortgage, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Garrett Sitz and Katrina Sitz, husband and wife securing payment of the indebtedness in the original principal amount of \$327,750.00 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 Garrett Sitz. PHH Asset Services 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. 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 FIVE (5), IN BLOCK THREE (3), CREEK MEADOWS, SECTION 7, PHASE 3, CITY OF COLLEGE STATION, BRAZOS COUNTY, TEXAS, ACCORDING TO THE AMENDING PLAT THEREOF RECORDED IN VOLUME 13541, PAGE 139 OF THE OFFICIAL PUBLIC RECORDS OF BRAZOS COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 08/04/2026

Earliest Time Sale Will Begin: 10:00 AM

Location of Sale: **The place of the sale shall be: BRAZOS County Courthouse, Texas at the following location: The atrium on the 1st floor of the County Administration Building, 200 South Texas Avenue, Bryan, 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.

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 Pete Florez, Sheryl LaMont, Harriett Fletcher, Sharon St. Pierre, Jabria Foy, Heather Golden, Kara Riley, Auction.com, LLC, or Codilis & Moody, P.C., as Substitute Trustee.

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

Executed on 05/22/2026.

/s/ Sarah A. Trad SBOT No. 24140355, Attorney at Law
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Posted and filed by: _____

Printed Name: _____

C&M No. 44-26-01919

PS/Carpe

2026 MAY 21 P 1:40

FILED

FILED

RECORDING REQUESTED BY:

2026 MAY 21 P 3:55

WHEN RECORDED MAIL TO:

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

PHILLIP RANDAL HODGES AND MARY MARGARET HODGES
Brazos County, Texas
By *P. St. George* Deputy

TS No TX07000443-25-1

APN 46684

TO No 3585227

NOTICE OF FORECLOSURE SALE and APPOINTMENT OF SUBSTITUTE TRUSTEE

WHEREAS, on August 25, 2017, PHILLIP RANDAL HODGES AND MARY MARGARET HODGES, HUSBAND AND WIFE as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of FIELDER F. NELMS as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as nominee for LIBERTY HOME EQUITY SOLUTIONS, INC., its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$226,950.00, payable to the order of Longbridge Financial, LLC as current Beneficiary, which Deed of Trust recorded on September 1, 2017 as Document No. 2017-1307893 in Book 14243, on Page 172 in Brazos County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN 46684

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Longbridge Financial, LLC, the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust.

NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, August 4, 2026 at 11:00 AM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at a public venue to the highest bidder for cash. The sale will take place in Brazos County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **200 South Texas Avenue, Bryan TX 77803; In the foyer of the Brazos County Administration Building or If the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner Court.**

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

NOTICE IS FURTHER GIVEN, that except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust. Pursuant to Section 51.009

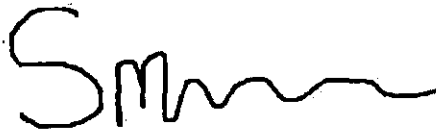
of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the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

Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition, without any expressed or implied warranties, except as to the warranted.

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

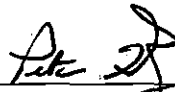
In accordance with Texas Property Code Section 51.0076, the undersigned attorney or authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint In Source Logic LLC and the named Substitute Trustee(s) below, Substitute Trustee to act under and by virtue of said Deed of Trust.

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



Starr Meehan, Authorized Signatory

Dated: May 20, 2026



In Source Logic LLC
Substitute Trustee(s)

Dated:

Certificate of Posting

My name is Pete Flores

and my address is c/o 17100 Gillette Ave. Irvine, CA 92614

I declare under penalty of perjury that on 5-21-26 I filed and/or recorded this Notice of Foreclosure Sale at the office of the Brazos County Clerk and caused it to be posted at the location directed by the Brazos County Commissioners.

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.

TS No TX07000443-25-1

APN 46684

TO No 3585227

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

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (800) 567-4735
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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

TS No TX07000443-25-1

APN 46684

TO No 3585227

EXHIBIT "A"

BEING ALL THOSE CERTAIN LOTS, TRACT OR PARCEL OF LAND LYING AND BEING SITUATED IN BRAZOS COUNTY, TEXAS, AND BEING LOTS TWELVE (12) AND THIRTEEN (13), BLOCK TEN (10), MARGARET WALLACE SUBDIVISION, AN ADDITION TO THE CITY OF BRYAN, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 135, PAGE 225 AND VOLUME 138, PAGE 573, DEED RECORDS OF BRAZOS COUNTY, TEXAS.

NOTICE OF NON-JUDICIAL FORECLOSURE SALE

WHEREAS, on May 10, 2024, Las Fuentes Reserve Bryan, LLC ("Mortgagors", whether one or more), executed that certain deed of trust ("Deed of Trust") in favor of Jeff Mentlewski, Esq., Trustee, which Deed of Trust secures the payment of that certain promissory note of even date therewith, executed by Las Fuentes Reserve Bryan, LLC and payable to the order of Chaza LLC in the original principal amount of \$200,000.00 (the "Note"), which Deed of Trust is recorded under clerk's file number 2025-1565180 in the Real Property Records of Brazos County, Texas, and covers all of the real property, personal property, and fixtures described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit:

Field notes of a 21.675 acres tract or parcel of land lying and being situated in the James Webb Survey, A-242, Brazos County, Texas, and being part of the 45.78 acres tract described in the Deed recorded in Volume 2910, Page 11, of the Official Records of Brazos County, Texas, said 21.675 acres tract being more particularly described as follows:

BEGINNING at a 1/2-inch iron rod found for corner marking an angle point in the Easterly line of the 45.78 acres tract, said iron rod marking the Northwest corner of the Stephen Rotsch 5.04 acres tract (4897/7), said iron rod being located in the Southeast line of the Texas Department of Criminal Justice 349.626 acres tract (2049/316), said iron rod being located in or near the common line of the Webb Survey and the Hezekiah Jones Survey, A-145;

THENCE S 26deg 48' 49" E along an Easterly line of the 45.78 acres tract, same being the Westerly line of the Rotsch 5.04 acres tract, for a distance of 398.85 feet to a 1/2-inch iron rod found for angle point, said iron rod marking the Southwest corner of the Rotsch 5.04 acres tract and the Northwest corner of the Stephen Rotsch 7.57 acres tract (3337/268);

THENCE S 00deg 09' 17" E along the lower east line of the 45.78 acres tract same being the Westerly lines of the Rotsch 7.57 acres tract and a 50- foot wide Private Lane Strip out of the tract described in 153/127, for a distance of 1,206.22 feet to a 1/2-inch iron rod set for corner marking the Southeast corner of the 45.78 acres tract, the Southwest corner of the 50-foot wide strip and located in the Northerly right of way line of Sandy Point Road (F.M. 1687);

THENCE along the Southerly lines of the 45.78 acres tract, same being the Northerly right of way line of Sandy Point Road (F.M. 1687), for the following calls:

N 58deg 09' 22" E for a distance of 6.15 feet to a concrete right of way marker (broken) for angle point;

Along a curve to the left having a radius of 1,758.87 feet for a distance of 752.39 feet, the chord bears N 70deg 24' 39" W a distance of 746.669 feet, to a 1/2-inch iron rod set for corner marking the Southwest corner of the 45.78 acres tract and the Southeast corner of the Andrew Ruiz 4.873 acres tract (Ruiz Addition - Lot 1, Block 1) in 1498/44;

THENCE N 26deg 13' 09" W along the Southwest line of the 45.78 acres tract, same being the Northeast line of the Ruiz 4.873 acres tract, for a distance of 622.03 feet to a 4-inch x 6-inch Post for corner, said post marking the lower Northwest corner of the 45.78 acres tract, the Northeast corner of the Ruiz 4.873 acres tract and located in the Southerly line of the Texas Department of Criminal Justice 349.626 acres tract, said being the common line of the Webb Survey and the Jones Survey;

THENCE N 46deg 50' 17" E along the lower Northwest line of the 45.78 acre tract, same being the Southeast line of the Texas Department of Criminal Justice 349.626 acres tract, same being the common line of the Webb Survey and the Jones Survey, for a distance of 1,097.24 feet to the PLACE OF BEGINNING containing 21.675 acres of land, more or less, commonly known as 4150 Sandy Point Road, Bryan, Texas 77807; and

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal owner of the indebtedness described in the Deed of Trust appointed **Sharon St. Pierre, Pete Florez, Florence Rosas, David Garvin, Clifford D. Harmon, Kelly Goddard and Turrie Silva** or any one of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust; and

WHEREAS, defaults have occurred under the Note and/or in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Chaza LLC, the legal owner of such indebtedness and the liens securing same, has requested any one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, August 04, 2026**, being the first Tuesday of such month, at the county courthouse of **Brazos County, Texas**, the Substitute Trustee will sell the Property at public vendue to the highest bidder for cash; provided that the owner of the indebtedness secured by the Deed of Trust may bid a credit against such indebtedness. The sale will take place at the **Brazos County Courthouse**, or at such other location as set by the Commissioners Court of such county from time to time, which is the area designated by such Commissioners' Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien.

NOTICE IS FURTHER GIVEN that the foreclosure sale will occur at **10 AM**, or not later than three (3) hours after such time; such time being between the hours of 10:00 a.m. and 4:00 p.m. on said **TUESDAY, August 04, 2026**.

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

WITNESS my hand as of July 14, 2026.



Signature
Pete Florez, Substitute Trustee

Printed Name

Matter No. 2140

FOR INFORMATION CONTACT: Clifford D. Harmon, 14860 Montfort, Suite 111, Dallas, Texas 75254. All substitute trustees may be contacted through that address.

FILED
2026 JUL 14 P 3:41
KAREN MOULTON, COUNTY CLERK
BRAZOS COUNTY, TEXAS
By:  DEPUTY