

25-05338

1220 SAN SALVADOR DR, LONGVIEW, TX 75602

FILED FOR RECORD

REC'D DEC 29 AM 11:54

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

WEATHER HEINIGAN  
CO. CLERK HARRISON CO.

Property:

The Property to be sold is described as follows:

LOT 20, BLOCK 9, EAST LOOP ESTATES UNIT 1, ACCORDING TO THE  
PLAT RECORDED IN CABINET A, SLIDE 124, PLAT RECORDS,  
HARRISON COUNTY, TEXAS.

Security Instrument:

Deed of Trust dated February 2, 2024 and recorded on February 5, 2024 at Instrument  
Number 2024-000001230 in the real property records of HARRISON County, Texas,  
which contains a power of sale.

Sale Information:

March 3, 2026, at 10:00 AM, or not later than three hours thereafter, at the door of the  
easternmost entrance to the Harrison County Courthouse, or as designated by the County  
Commissioners Court.

Terms of Sale:

Public auction to highest bidder for cash. In accordance with Texas Property Code  
section 51.009, the Property will be sold as is, without any expressed or implied  
warranties, except as to warranties of title, and will be acquired by the purchaser at its  
own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee  
reserves the right to set additional, reasonable conditions for conducting the sale and will  
announce the conditions before bidding is opened for the first sale of the day held by the  
substitute trustee.

Obligation Secured:

The Deed of Trust executed by TERENCE LLOYD AND ALANA LLOYD secures the  
repayment of a Note dated February 2, 2024 in the amount of \$284,747.00. LAKEVIEW  
LOAN SERVICING, LLC, whose address is c/o TX - M & T BANK, One Fountain  
Plaza - 6th Floor, Buffalo, NY 14203, is the current mortgagee of the Deed of Trust and  
Note and TX - M & T BANK is the current mortgage servicer for the mortgagee.  
Pursuant to a servicing agreement and Texas Property Code section 51.0025, the  
mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

Substitute Trustee:

In accordance with Texas Property Code section 51.0076 and the Security Instrument  
referenced above, mortgagee and mortgage servicer's attorney appoint the substitute  
trustees listed below.

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

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



4861629

ServiceLink

Mary Company

De Cubas & Lewis, P.C.  
Mary Company, Attorney at Law

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



Substitute Trustee(s): Ramiro Cuevas, Patrick Zwiers,  
Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad  
Wallace, Tonya Washington, Tionna Hadnot, Misty  
McMillan, Shawn Schiller, Jackie Perkins,  
Auction.com LLC/Harrnett Fletcher, Sheryl LaMont,  
Sharon St. Pierre, Christine Wheelless, Jabria Foy,  
Heather Golden, Kara Riley, Agency Sales and  
Posting LLC

c/o De Cubas & Lewis, P.C.  
3313 W Commercial Blvd, Suite F-150, Fort  
Lauderdale, FL 33309

Certificate of Posting

I, Sheryl LaMont, declare under penalty of perjury that on the 29th day of  
December, 2025, I filed and posted this Notice of Foreclosure Sale in accordance with the  
requirements of HARRISON County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

FILED FOR RECORD

2020 DEC 30 PM 12:45

160 BEVERLY CIRCLE  
ELYSIAN FIELDS, TX 75642

DEATHER HENRIAN  
CO. CLERK HARRISON, CO

00000010685287

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE *SM*

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: March 03, 2026

Time: The sale will begin at 10:00 AM or not later than three hours after that time.

Place: IMMEDIATELY OUTSIDE THE EASTERNMOST ENTRANCE TO THE HARRISON COUNTY COURTHOUSE 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 December 21, 2005 and recorded in Document VOLUME 3257, PAGE 221; AS AFFECTED BY LOAN MODIFICATION AGREEMENT CLERK'S FILE NO. 2017-000095813 real property records of HARRISON County, Texas, with DONNA M. BRIAN, A SINGLE WOMAN AND DAVID L. LANDRENEAUX, A SINGLE MAN, grantor(s) and NORTHWOOD CREDIT, INC. D/B/A NORTHWOOD MORTGAGE, INC., mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by DONNA M. BRIAN, A SINGLE WOMAN AND DAVID L. LANDRENEAUX, A SINGLE MAN, securing the payment of the indebtednesses in the original principal amount of \$100,704.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. 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. WELLS FARGO BANK, N.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o WELLS FARGO BANK, N.A.  
3476 STATEVIEW BLVD.  
FORT MILL, SC 29715



FCTX\_NTSS.rpt (11/17/2020)-S Ver-03

NTSS00000010685287

Page 1 of 3  
Tejas 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.**

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 OR 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.



Ryan Bourgeois

**Certificate of Posting**

My name is Heather Golden, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on December 30, 2025 I filed at the office of the HARRISON County Clerk and caused to be posted at the HARRISON County courthouse this notice of sale.

Declarants Name: Heather Golden

Date: December 30, 2025

160 BEVERLY CIRCLE  
ELYSIAN FIELDS, TX 75642

00000010685287

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HARRISON

**EXHIBIT "A"**

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN HARRISON COUNTY, TEXAS CONTAINING 0.830 ACRES AND BEING IN THE BAILEY ANDERSON SURVEY, A-30 AND BEING KNOWN AS LOT 15, DEER RUN ESTATES, SECTION 1 ACCORDING TO THE PLAT RECORDED IN CABINET B, SLIDE 53-A OF THE PLAT RECORDS OF HARRISON COUNTY, TEXAS.

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 10/20/2020	<b>Grantor(s)/Mortgagor(s):</b> STACIE HERRING, A SINGLE WOMAN
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GUILD MORTGAGE COMPANY LLC, A LIMITED LIABILITY COMPANY, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Guild Mortgage Company LLC
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A	<b>Property County:</b> HARRISON
<b>Instrument No:</b> 2020-000012190	<b>Mortgage Servicer's Address:</b> 5887 Copley Drive, San Diego, CA 92111
<b>Mortgage Servicer:</b> Guild Mortgage Company LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Earliest Time Sale Will Begin:</b> 10am
<b>Date of Sale:</b> 3/3/2026	
<b>Place of Sale of Property:</b> Harrison County Courthouse, 200 West Houston, Marshall, TX 75670 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** SEE ATTACHED EXHIBIT "A" ATTACHED HEREOF FOR ALL PURPOSES.

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, Ramiro Cuevas, Patrick Zwiers, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Tionna Hadnot, Misty McMillan, Shawn Schiller, Jackie Perkins, Auction.com LLC, Christine Wheelless, Kevin Key, Jay Jacobs, Phillip Hawkins, Heather Golden, Jabnia Foy, Kara Riley, Harriett Fletcher or Sheryl LaMont, 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(D): 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: 12/26/2025

*deyfor*

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

Dated: December 30, 2025

*Heather Golden*

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

FILED FOR RECORD  
2025 DEC 30 PM 12:45  
HEATHER HERRING  
C. CLERK HARRISON CO  
*JM*

**MH File Number:** TX-25-124063-POS  
**Loan Type:** FHA

Tejas Trustee

**EXHIBIT "A"**

A 3.640-ACRE LOT, TRACT OR PARCEL OF LAND SITUATED IN THE HENRY TEAL SURVEY, ABSTRACT NO. 704 HARRISON COUNTY, TEXAS, AND BEING PART OF THAT CALLED 38.8- ACRE TRACT OF LAND RECORDED IN VOLUME 227, PAGE 71, OF THE DEED RECORDS, HARRISON COUNTY, TEXAS, SAME BEING ALL THAT TRACT OF LAND CONVEYED TO JAMES C WILLIAMS, AND RECORDED IN VOLUME 1084, PAGE 18, OF SAID DEED RECORDS, SAID 3.640-ACRES BEING MORE FULLY DESCRIBED AS FOLLOWS:

BEGINNING AT A CONCRETE MONUMENT FOUND IN THE SOUTH LINE LONA LANE, SAME BEING THE NORTHWEST CORNER OF A 1.662-ACRE TRACT OF LAND SET OUT IN CLERK FILE NO. 2013-000004719 AND THE NORTHEAST CORNER HEREOF;

THENCE S 03°09'03"W (BEARING BASIS) ALONG THE WEST LINE OF SAID LAND SET OUT IN CLERK FILE NO. 2013000004719 A DISTANCE OF 367.25 FEET TO A 1/2-INCH IRON ROD SET IN THE NORTH LINE OF THE E.E. GLASS SUBDIVISION SET OUT IN CABINET A SLIDE 24 OF THE PLAT RECORDS OF HARRISON COUNTY, TEXAS, AND THE SOUTHEAST CORNER HEREOF;

THENCE ALONG THE NORTH LINE OF SAID E.E. GLASS SUBDIVISION THE FOLLOWING (2) TWO COURSES AND DISTANCES:

1. S 89°14'09"W A DISTANCE OF 173.37 FEET TO A 5/8-INCH IRON PIPE FOUND;
2. N 89°43'06"W A DISTANCE OF 189.07 FEET TO A 5/8-INCH IRON PIPE FOUND FOR THE SOUTHWEST CORNER HEREOF;

THENCE ALONG THE EAST LINE OF A 9.29-ACRE TRACT OF LAND SET OUT IN CLERK FILE NO. 2015-000004769 THE FOLLOWING (3) THREE COURSES AND DISTANCES:

1. N 02°42'44"E A DISTANCE OF 177.82 FEET TO A 5/8-INCH IRON PIPE FOUND;
2. N 87°34'03"W A DISTANCE OF 38.21 FEET TO A 5/8-INCH IRON PIPE FOUND;
3. N 02°10'38"E A DISTANCE OF 273.94 FEET TO A 5/8-INCH IRON PIPE FOUND IN THE SOUTH LINE LONA LANE AND THE NORTHWEST CORNER HEREOF;

THENCE S 78°04'20"E ALONG THE SOUTH LINE LONA LANE A DISTANCE OF 410.83 FEET TO THE POINT OF BEGINNING, HAVING AN AREA OF 158561.46 SQUARE FEET, 3.640 ACRES.

## Notice of [Substitute] Trustee 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: 04/07/2026

Time: The sale will begin at 10:00 AM or not later than three hours after that time

Place: Harrison County, Texas at the following location: **AT THE DOOR OF THE EASTERNMOST ENTRANCE TO THE HARRISON COUNTY COURTHOUSE IN THE CITY OF MARSHALL OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

Property Address: 172 MARGARET DR, MARSHALL, TX 75670

**2. 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. Any conveyance of the property is subject to all matters of record affecting the property.

**3. Instrument to be Foreclosed:** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 06/30/2021 and recorded 07/01/2021 in Document 2021-000007987, real property records of Harrison County, Texas, with **VALERIA G LONGORIA BANUELOS JOINED HEREIN PRO FORMA BY MY SPOUSE, JONATHAN OLVERA** grantor(s) and InterLinc Mortgage Services, LLC as Lender, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary.

**4. Appointment of Substitute Trustee:** In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent 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.

**5. Obligation Secured:** Deed of Trust or Contract Lien executed by **VALERIA G LONGORIA BANUELOS JOINED HEREIN PRO FORMA BY MY SPOUSE, JONATHAN OLVERA**, securing the payment of the indebtedness in the original principal amount of \$100,642.00, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **PHH MORTGAGE CORPORATION** is the current mortgagee of the note and deed of trust or contract lien.

## Notice of [Substitute] Trustee Sale

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

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

A 1.352-ACRE LOT, TRACT OR PARCEL OF LAND SITUATED IN THE T TALLEY SURVEY, ABSTRACT NO. 703 AND THE WM. B. RHEA SURVEY, ABSTRACT NO. 608 HARRISON COUNTY, TEXAS, AND BEING PART OF PART OF LOT 1, BLOCK 4, GREEN ACRES SUBDIVISION, AND RECORDED IN CABINET A, SLIDE 141, OF THE PLAT RECORDS, HARRISON COUNTY, TEXAS, AND BEING MORE FULLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 1/2-INCH IRON ROD FOUND FOR THE NORTHWEST CORNER OF A SAVE AND EXCEPT TRACT OF LAND SET OUT IN VOLUME 1014 PAGE 854 AND THE COMMON CORNER OF LOT 1 AND LOT 2;

THENCE N 57°45'16"W WITH THE COMMON LINE OF LOT 1 AND LOT 2 A DISTANCE OF 283.20 FEET TO A 5/8-INCH IRON PIPE FOUND FOR THE MOST WESTERLY LINE HEREOF;

THENCE N 32°25'52"E DISTANCE OF 269.69 FEET TO A 5/8-INCH IRON PIPE FOUND FOR THE MOST NORTHERLY CORNER HEREOF;

THENCE S 36°11'00"E (BEARING BASIS) ALONG THE SOUTHWESTERLY PROPOSED LINE OF STATE HWY 154 A DISTANCE OF 281.46 FEET TO A 1/2-INCH IRON ROD SET FOR THE NORTHEAST CORNER OF SAID SAVE AND EXCEPT TRACT;

THENCE S 25°11'17"W A DISTANCE OF 167.47 FEET TO THE POINT OF BEGINNING, HAVING AN AREA OF 58873.89 SQUARE FEET, 1.352 ACRES.

Manufacturer name-MELODY MANUFACTURING CO

Manufacturer - MHDMAN000000033

HUD Label/Seal No.- TEX0276103/TEX0276104

Serial No.- 983SB452S1661A/983SB452S1661B

Weight- 16140/ 15160Length - 48 Width - 28

Model - URBAN MANOR

Date of Manufacture - 09/30/1983Year - 1983

8. **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. PHH Mortgage Corporation, as Mortgage Servicer, is representing the current mortgagee, whose address is:

C/O PHH Mortgage Corporation

PO BOX 24605

West Palm Beach, FL 33416-4605

Phone: 877-744-2506

TS No.: 2026-00072-TX  
26-000019-673

Version 1.1 TX NOS 0217

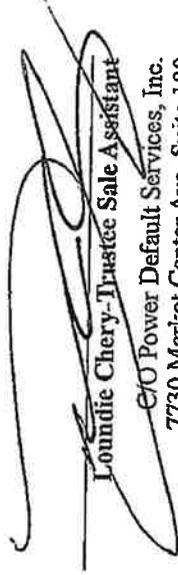
Page 3 of 4

## Notice of [Substitute] Trustee Sale

**9. 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 the Mortgagor, the Mortgagee, or the Mortgagee's attorney.

**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.**

Date: January 13, 2026



Loundie Chery--Trustee Sale Assistant

C/O Power Default Services, Inc.  
7730 Market Center Ave, Suite 100  
El Paso, TX 79912  
Telephone: 855-427-2204  
Fax: 866-960-8298

For additional sale information visit: [www.hubzu.com](http://www.hubzu.com) or (855) 882-1314

**POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.**

I am Kara Riley whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 1/12/2026 I filed this Notice of Foreclosure Sale at the office of the Harrison County Clerk and caused it to be posted at the location directed by the Harrison County Commissioners Court.



Certificate of Posting

**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: September 30, 2016  
Grantor(s): Rajeev Khatri, a single person  
Original Mortgagee: Texas Bank and Trust Company  
Original Principal: \$369,000.00  
Recording Information: 2016-000009708  
Property County: Harrison

**Property:**

ALL THAT CERTAIN LOT, TRACT, OR PARCEL OF LAND BEING LOT 9, BLOCK 4, TIMBER FALLS SUBDIVISION, AN ADDITION TO HARRISON COUNTY, SITUATED IN THE DAVID HILL SURVEY, A-301, HARRISON COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD FILED IN CABINET B, SLIDE 97-A, HARRISON COUNTY PLAT RECORDS, OFFICIAL PUBLIC RECORDS, HARRISON COUNTY, TEXAS, AND SITUATED IN THE DAVID HILL SURVEY, A-93, GREGG COUNTY, TEXAS, ACCORDING TO THE RECORDS, OFFICIAL PUBLIC RECORDS, AND GREGG COUNTY CLERK FILE NO. 200706312, GREGG COUNTY, TEXAS.

Property Address: 190 Oakland Drive  
Longview, TX 75605

**MORTGAGE SERVICING INFORMATION:**

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

Current Mortgagee: U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST

Mortgage Servicer: Selene Finance LP  
Mortgage Servicer Address: 3501 Olympus Boulevard  
5th Floor, Suite 500  
Dallas, TX 75019

FILED FOR RECORD  
2026 FEB -5 PM 12:00  
HEATHER HENIGAN  
CO. CLERK HARRISON, CO  
BY *JB* COUNTY

**SALE INFORMATION:**

**\*\*\*PROPERTY WILL BE SOLD IN HARRISON COUNTY, TEXAS\*\*\***

Date of Sale: **April 7, 2026**  
Time of Sale: **10:00 AM or within three hours thereafter.**  
Place of Sale: **IMMEDIATELY OUTSIDE THE EASTERNMOST ENTRANCE TO THE HARRISON COUNTY COURTHOUSE IN THE CITY OF MARSHALL OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE**  
**Tejas Corporate Services, LLC, and Padgett Law Group, any to act**

Substitute Trustee:  
Substitute Trustee Address: **546 Silicon Dr., Suite 103, Southlake, TX 76092**

**APPOINTMENT OF 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.

The undersigned is the attorney for the mortgagee and/or mortgage servicer, and in such capacity does hereby remove the original trustee and all successor substitute trustees under the above-described Deed of Trust and appoints in their place, any to act, those substitute trustees identified in the SALE INFORMATION section of this notice, whose address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092 as Substitute Trustee, who shall hereafter exercise all powers and duties to set aside the said original trustee under said Deed of Trust, and further does hereby request, authorize, and instruct said Substitute Trustees to conduct and direct the execution of remedies set aside to the beneficiary therein.

WHEREAS, the above-named Grantor(s) 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 are declared immediately due and payable.

WHEREAS, the original Trustee and any previously appointed Substitute Trustee under said Deed of Trust has been hereby removed and the herein described Substitute Trustees, have been appointed as Substitute Trustees and authorized by the Mortgage Servicer to enforce the power of sale granted in the Deed of Trust; 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 is hereby accelerated, and all sums secured by the Deed of Trust are declared to be immediately due and payable.
2. The herein appointed Substitute Trustees, 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 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 imposed by the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for the 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 sold "AS-IS", purchaser's 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 interest 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.

5. 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, the Mortgagee's Attorney, or the duly appointed Substitute Trustee.

*Plano*

Michael J. Burns / Paige Jones/ Gabrielle A. Davis/ Ronny George

**CERTIFICATE OF POSTING**

My name is T. Worley, and my address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092. I declare under penalty of perjury that on 2/5/24, I filed at the office of the Harrison County Clerk to be posted at the Harrison County courthouse this notice of sale.

T. Worley  
Declarant's Name: T. Worley

Date: 2/5/24

Padgett Law Group  
546 Silicon Dr., Suite 103, Southlake, TX 76092  
(850) 422-2520

FILED FOR RECORD

2026 FEB -5 PM 12:01

804 POCONO  
MARSHALL, TX 75670

HEATHER HENICAH 00000010338994  
CO. CLERK HARRISON CO

BY  COUNTY

**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: April 07, 2026

Time: The sale will begin at 10:00 AM or not later than three hours after that time.

Place: IMMEDIATELY OUTSIDE THE EASTERNMOST ENTRANCE TO THE HARRISON COUNTY COURTHOUSE 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 March 28, 1996 and recorded in Document INSTRUMENT NO. 3741; AS AFFECTED BY INSTRUMENT NO. 2025-000000281 real property records of HARRISON County, Texas, with ROBERT L STOKER, JR AND VIRGINIA H STOKER, HUSBAND AND WIFE, grantor(s) and BANC ONE MORTGAGE CORPORATION, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by ROBERT L STOKER, JR AND VIRGINIA H STOKER, HUSBAND AND WIFE, securing the payment of the indebtednesses in the original principal amount of \$62,678.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. 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. WELLS FARGO BANK, N.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o WELLS FARGO BANK, N.A.  
3476 STATEVIEW BLVD.  
FORT MILL, SC 29715



NTSS00000010338994

**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 SERVICELINK AGENCY SALES AND POSTING, LLC OR 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.

*Ilc s/c*

Israel Saucedo

Certificate of Posting

My name is T. Worley, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 2/5/26 I filed at the office of the HARRISON County Clerk and caused to be posted at the HARRISON County courthouse this notice of sale.

T. Worley  
Declarants Name: T. Worley  
Date: 2/5/24

804 POCONO  
MARSHALL, TX 75670

00000010338994

00000010338994

HARRISON

**EXHIBIT "A"**

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND, SITUATED IN HARRISON COUNTY, TEXAS, WITHIN THE CORPORATE LIMITS OF THE CITY OF MARSHALL, BEING A PART OF THE ASA LANGFORD SURVEY; BEING ALL OF LOT NO. THREE (3), BLOCK NO. ELEVEN (11), OF THE SECOND SUPPLEMENT TO SUNSET ACRES SUBDIVISION, ACCORDING TO THE MAP OR PLAT OF SAID SUPPLEMENT RECORDED IN VOLUME 449, PAGE 635, DEED RECORDS, HARRISON COUNTY, TEXAS.

**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:** 04/07/2022  
**Grantor(s):** JERRY G COLEMAN, AN UNMARRIED MAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR MORTGAGE SOLUTIONS OF COLORADO, LLC, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$199,999.00  
**Recording Information:** Instrument 2022-000004725  
**Property County:** Harrison  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 170 OAK BEND TRL, MARSHALL, TX 75672

**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 3rd day of March, 2026  
**Time of Sale:** 10:00 AM or within three hours thereafter.  
**Place of Sale:** INSIDE THE HARRISON COUNTY COURTHOUSE, FIRST FLOOR, BETWEEN THE EASTERN FRONT DOOR OF SAID COURTHOUSE AND THE INTERIOR BULLETIN BOARD USED FOR POSTING FORECLOSURE NOTICES AND OTHER PUBLICATIONS in Harrison County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Harrison County Commissioner's Court, at the area most recently designated by the Harrison 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 Ramiro Cuevas, Patrick Zwiwers, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Tionna Hadnot, Misty McMillan, Shawn Schiller, Jackie Perkins, Auction.com LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, 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. Ramiro Cuevas, Patrick Zwiwers, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Tionna Hadnot, Misty McMillan, Shawn Schiller, Jackie Perkins, Auction.com LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, 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.

FILED FOR RECORD  
2026 FEB -5 PM 12:01  
HEATHER HENIGAN  
CO. CLERK HARRISON, CO  
BY JB DEPUTY

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):** Ramiro Cuevas, Patrick Zwieters, Darla Boettcher, Lisa Bruno, Angie Useilton, Conrad Wallace, Tonya Washington, Tionna Hadnot, Misty McMillan, Shawn Schiller, Jackie Perkins, Auction.com LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, 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 Tworley whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 2/2/24 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Harrison County Clerk and caused it to be posted at the location directed by the Harrison County Commissioners Court.

By:   
Exhibit "A"

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND BEING LOT 14, OF THE OAK BEND ADDITION IN HARRISON COUNTY, TEXAS ACCORDING TO THE PLAT OF SAID SUBDIVISION AS THE SAME APPEARS OF RECORD IN COUNTY CLERK'S FILE NO. 2013-000005244, OFFICIAL PUBLIC RECORDS OF HARRISON COUNTY, TEXAS.

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

**NOTICE OF TRUSTEE'S SALE**

FILED FOR RECORD

**DATE:** February 5, 2026

2026 FEB -6 PM 1:30

HEATHER KEATING  
CO. CLERK HARRISON CO

BY: \_\_\_\_\_  
CA

**DEED OF TRUST**

**Date:** May 8, 2025

**Grantor:** Evert Colunga  
Brittiany Colunga  
121 W. Erie St.  
Missouri Valley, IA 51555

**Beneficiary:** Extracto Banks, N.A. Custodian of the J. Philip Davis IRA  
PO Box 423  
Centerville, TX 75833

**Substitute Trustee:** Deborah L. Lemons  
PO Box 423  
Centerville, TX 75833

**Recording Information:** Document Number 2025-000006936, Official Public  
Records of Harrison County, Texas

**Property:** *10.500 acres of land in the Henry Vardeman Survey, A-726, being Parcel Three (3) of Jamax 23 Land Company, LLC, Harrison County, Texas and more fully described in aforementioned deed of trust.*

**Note**

**Date:** May 8, 2025

**Amount:** \$100,000.00

**Debtor:** Evert Colunga and Brittiany Colunga

**Holder:** Extracto Banks, N.A., Custodian of the J. Philip Davis IRA  
PO Box 423  
Centerville, TX 75833

**DATE OF SALE OF PROPERTY: March 3, 2026**

**EARLIEST TIME OF SALE OF PROPERTY: 11:00 AM**

**LOCATION OF SALE:** Marshall, Texas, at the Harrison County Courthouse in the area designated for the conduct of foreclosure sales by the Commissioners of said County.

Because of default in performance of the obligations of the Deed of Trust, Trustee will sell the property at public auction to the highest bidder for cash at the place and date specified to satisfy the debt secured by the Deed of Trust. The sale will begin at the earliest time stated above or within three hours after that time.

Grantor has failed to perform obligations set out in the deed of trust, and in accordance with provisions of that instrument, Beneficiary has declared the debt that is secured immediately due and requests that the property it conveys be sold in a Trustee's Sale.

Beneficiary also appoints Trustee to act in accordance with the Deed of Trust and to sell the Property. Beneficiary requests copies of the Notice of Trustee's Sale so that the notice of the sale can be filed and furnished to Grantor in accordance with §51.002 of the Texas Property Code.

  
DEBORAH L. LEMONS

**(ACKNOWLEDGMENT)**

STATE OF TEXAS       §

COUNTY OF LEON       §

This instrument was acknowledged before me on February 5, 2026 by Deborah L. Lemons.

  
NOTARY PUBLIC, STATE OF TEXAS



**FILED FOR RECORD  
NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE  
TRUSTEE**

2025 FEB -9 PM 1:13

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 August 11, 2022 and recorded under Clerk's File No. 2022-000010808, in the real property records of Harrison County Texas, with Clayton Wesley Anderson, a single man as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Southwest Funding, LP., its successors and assigns as Original Mortgagee.

Deed of Trust executed by Clayton Wesley Anderson, a single man securing payment of the indebtedness in the original principal amount of \$112,530.00 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 Clayton Wesley Anderson. Lakeview Loan Servicing, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. LoanCare, LLC is acting as the Mortgage Servicer for the Mortgagee. LoanCare, LLC, is representing the Mortgagee, whose address is: 3637 Sentara Way, Virginia Beach, VA 23452.

**Legal Description:**  
**BEING ALL OF LOT 5-A OF A REPLAT OF LOTS 5 AND 14 OF MEADOW LANE ADDITION, RECORDED IN CABINET B, SLIDE 186-A, H.C.P.R. WITHIN THE PETER WHEATSTONE SURVEY, A-756, HARRISON COUNTY, TEXAS.**

**SALE INFORMATION**

**Date of Sale: 04/07/2026**

**Earliest Time Sale Will Begin: 10:00 AM**

**Location of Sale:** The place of the sale shall be: Harrison County Courthouse, Texas at the following location: At the door of the easternmost entrance to the Harrison County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

**TERMS OF SALE**

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

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

44-25-03599  
Harrison



4865368

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.

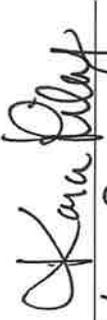
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

**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 HARRIETT FLETCHER, SHERYL LAMONT, SHARON ST. PIERRE, CHRISTINE WHEELER, 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 February 5, 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:   
Printed Name: Kara Riley

C&M No. 44-25-03599

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

STATE OF TEXAS

FILED FOR RECORD

COUNTY OF HARRISON

2026 FEB -9 PM 1:13

DEED OF TRUST:

§  
§  
§

Date: June 10, 2022  
Grantor: Wesley N. Riggins  
Original Beneficiary: Cadence Bank  
Trustee: Charles J. Pignuolo  
Recording Info: Clerk's File No. 2022-000007723 of the Real Property Records of Harrison County, Texas

HEATHER HENIGAN  
CO. CLERK HARRISON, CO

*CHS*

CURRENT BENEFICIARY:

The Huntington National Bank as successor by merger to Cadence Bank

SUBSTITUTE TRUSTEE:

Sheryl LaMont and/or Harriet Fletcher and/or Heather Golden and/or Sharon St. Pierre and/or David Garvin and/or Jabria Foy and/or Kara Riley and/or Debbie Atkins and/or Bruce M. Badger and/or Travis C. Badger

SUBSTITUTE TRUSTEE ADDRESS: 138 S. Dill Street, Suite B, P.O. Box 270, East Bernard, Texas 77435

PROPERTY DESCRIPTION: Exhibit "A" attached hereto and made a part hereof for all purposes.

DATE OF SALE:

Tuesday, March 3, 2026

TIME OF SALE:

No earlier than 10:00 AM and to be concluded within three hours of such time.

PLACE OF SALE:

In the area designated by the Harrison County Commissioners Court or, if no area is designated, then at the front door of the west entrance to the Harrison County Courthouse, or, if there is no such entrance, then at the west wall of the Harrison County Courthouse.

Because of default in performance of the obligations and/or covenants set forth in the Deed of Trust described hereinabove, Substitute Trustee will sell the above described property at a public auction to the highest bidder for cash at the place and date specified herein to satisfy the debt secured by the Deed of Trust.

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.

DATED: February 9, 2026

*Kara Riley*

Sheryl LaMont and/or Harriet Fletcher and/or Heather Golden and/or Sharon St. Pierre and/or David Garvin and/or Jabria Foy and/or Kara Riley and/or Debbie Atkins and/or Bruce M. Badger and/or Travis C. Badger  
Substitute Trustee

**PREPARED BY:**  
BADGER LAW PLLC  
P.O. Box 270  
East Bernard, Texas 77435

**EXHIBIT "A"**

All that certain 47.15 acre lot, tract or parcel of land located in the R.W. Smith Survey, A-633, in Harrison County, Texas. Said tract being all of a called 42.99 acre tract of land conveyed from W.O. Booth and wife Hazel Booth to Emmett K. Wright, recorded in Vol. 441, Page 588, Deed Records of Harrison County, Texas (DROHCT), and being more particularly described as follows:

BEGINNING at a ½" iron rod with J. Roberts plastic cap, set for corner on the east margin of Fern Lake Cutoff (County Road 2100). Said corner being the NWC of this tract and on the south line of a called 20.0 acre James R. Pyle tract described in Vol. 663, Page 324 (DROHCT);

THENCE N84°53'15"E, with the south line of said Pyle tract, at 11.35 feet passing an "X-Tie" end of fence post found for reference and continuing a total distance of 1,128.52 feet, to a 2" crimped iron pipe, found for corner at an "X-Tie" fence corner post. Said iron pipe corner being the SEC of said Pyle tract and the SWC of a called 80.0 acre Earl L. Moon tract described in Vol. 626, Page 347 (DROHCT);

THENCE with the south line of said Moon tract the following courses and distances:

- 1) N86°06'02"E, 333.84 feet, to a 2 ½" iron fence corner post, found for corner;
- 2) N88°03'57"E, 1,051.43 feet, to a 6" wood fence corner post, found for corner. Said corner being the NEC of this tract, the SEC of said Moon tract and on the west line of a called 36.696 acre Fernando Arroyo tract described in Vol. 1876, Page 225, Official Public Records of Harrison County, Texas (OPROHCT);

THENCE S03°07'07"E, with the west line of said Arroyo tract, 181.23 feet, to a 4" wood fence corner post, found for corner. Said corner being the SWC of said Arroyo tract and the NWC of a called 14.40 acre Perry Thompson tract described in Vol. 2033, Page 16 (OPROHCT);

THENCE S00°55'56"E, with the west line of said Thompson tract, 805.52 feet, to an "X-Tie" fence corner post, found for corner. Said corner being the SEC of this tract and the NEC of a called 52.184 acre Joe Hood tract described in Vol. 1810, Page 143 (OPROHCT);

THENCE with the north line of said Hood tract the following courses and distances:

- 1) S88°03'47"W, 1,107.34 feet, to a ½" iron rod with J. Roberts plastic cap, set for corner in a barbed wire fence;
- 2) S86°58'57"W, at 393.27 feet passing a ½" iron rod with J. Roberts plastic cap set for reference and continuing a total distance of 423.27 feet, to a point in the approximate centerline of a creek, from which a found "X-Tie" fence corner post bears S86°58'57"W, 979.93 feet. Said point being the most southerly SWC of this tract and the SEC of a called 5.0 acre City of Marshall tract described in Vol. 353, Page 473 (DROHCT);

THENCE with the east line of said 5.0 acre tract and generally with the centerline of a creek the following courses and distances:

- 1) N05°35'20"W, 20.22 feet;
- 2) N30°45'30"W, 36.59 feet;
- 3) N03°47'19"E, 29.58 feet;
- 4) N33°12'42"E, 15.58 feet;
- 5) N22°55'04"W, 19.64 feet;
- 6) N57°45'14"W, 40.82 feet;
- 7) N46°55'10"W, 44.30 feet;
- 8) S85°46'27"W, 17.70 feet;
- 9) N76°10'28"W, 33.14 feet;
- 10) N66°45'16"W, 21.26 feet;
- 11) N41°31'31"W, 18.42 feet;
- 12) N00°36'24"W, 24.54 feet;
- 13) N30°08'58"W, 34.31 feet, to a point. Said point being an interior corner of this tract and the NEC of said 5.0 acre tract;

THENCE S86°51'10"W, with the north line of said 5.0 acre tract, at 30.00 feet passing a ½" iron rod with J. Roberts plastic cap set for reference and continuing a total distance of 204.99 feet, to a ½" iron rod with J. Roberts plastic cap, set for corner. Said corner being an interior SWC of this tract and the SEC of a called 3.76 acre City of

**EXHIBIT "A"**  
(Continued)

Marshall tract described in Vol. 353, Page 241 (DROHCT);

THENCE with the east and north lines of said 3.76 acre tract the following courses and distances:

- 1) N02°01'24"W, 273.37 feet, to a ½" iron rod with J. Roberts plastic cap, set for corner;
- 2) S86°51'10"W, at 100.76 feet passing a 3" iron fence corner post found for reference and continuing generally with a chain link fence a total distance of 600.00 feet, to a 4" iron fence corner post, found for corner on the east margin of Fern Lake Cutoff. Said corner being the most westerly SWC of this tract and the NWC of said 3.76 acre tract;

THENCE N00°35'53"W, with the east margin of Fern Lake Cutoff, 411.09 feet, to the Place of Beginning containing 47.15 acres more or less.

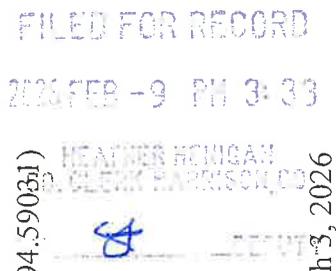
**NOTICE OF FORECLOSURE SALE**

Pursuant to the authority granted by the Final Default Judgment entered on December 16, 2024, in Cause No. 24-0521, *Zanjios LLC d/b/a Floor-Medic v. Stephanie Downing and Judy O'Neil*, In the 71st District Court in and for Harrison County, Texas (see **Exhibit B**), and in accordance with the laws of the State of Texas, notice is hereby given that the real property described below will be sold at a public foreclosure sale to satisfy the indebtedness secured by the Affidavit Claiming Mechanic's and Materialman's Lien filed with respect to debtor Stephanie Downing in the Deed Records of Harrison County, Texas, bearing Document Number 2024-000005568 (see **Exhibit C**). The sale will be conducted by Kyle J. Nelson, attorney and authorized representative of the Lienholder, Zanjios LLC d/b/a Floor-Medic, acting as the authorized agent.

**Legal Description of the Property to be Sold:** About 34 acres, more or less, of real property located in Harrison County, Texas, as described in the attached **Exhibit A**.

**Address:** 4038 Farm to Market 450 N, Hallsville, Texas 75650 (32.55795, -94.590361)

**Property Tax ID:** R000049858



**THE SALE WILL TAKE PLACE AS FOLLOWS:**

**DATE OF SALE:** Tuesday, March 3, 2026

**TIME OF SALE:** 10:00 a.m. or no later than three hours thereafter on March 3, 2026

**LOCATION OF SALE:** Harrison County, Texas at the following location: 200 West Houston Street, Marshall, Texas, 75670, IMMEDIATELY OUTSIDE THE EASTERNMOST ENTRANCE TO THE HARRISON COUNTY COURTHOUSE IN THE CITY OF MARSHALL or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code. If there is any postponement or rescheduling of the Sale, additional notice will be posted and filed in accordance with applicable Texas law.

**TERMS:** This public Foreclosure Sale will sell the above-described property "AS IS WHERE IS," with no warranties or representations in accordance with Texas Property Code Section 51.009, to the highest bidder, with the exception of the Lienholder, who will be allowed to bid credit against the amount owed under the obligation secured in the Final Default Judgment entered in Cause No. 24-0521, *Zanjios LLC d/b/a Floor-Medic v. Stephanie Downing and Judy O'Neil*, In the 71st District Court in and for Harrison County, Texas.

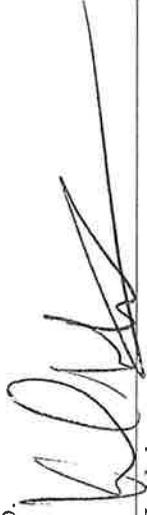
**THE SALE IS SUBJECT TO ANY AND ALL LIENS, ENCUMBRANCES, AND TITLE ISSUES AFFECTING THE PROPERTY.**

The successful bidder will be required to pay the full purchase price at the time of the sale by cash or cashier's check made payable to Carroll Maloney Henry & Nelson, PLLC IOLTA Account.

**OBLIGATION SECURED:** The Final Default Judgment entered in Cause No. 24-0521, *Zanjios LLC d/b/a Floor-Medic v. Stephanie Downing and Judy O'Neil*, In the 71st District Court in and for Harrison County, Texas and the Affidavit Claiming Mechanic's and Materialman's Lien filed with respect to debtor Stephanie Downing in the Deed Records of Harrison County, Texas, bearing Document Number 2024-000005568, provide that they secure the payment of indebtedness and obligations therein described including, but not limited to, (1) the original principal amount of \$26,671.87, (2) prejudgment interest in the amount of \$668.63, (3) reasonable and necessary attorney fees in the amount of \$9,535.50, (4) court costs in the amount of \$377.12, (5) post judgment interest on all above amounts at the rate of 5% compounded annually from the date of judgment, and, and (6) the fees, charges and expenses related to the 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 this 9th day of February, 2026.



Kyle J. Nelson  
Attorney for Zanjios LLC d/b/a Floor-Medic  
CARROLL MALONEY HENRY & NELSON, PLLC  
1327 Dominion Plaza, Suite 100  
Tyler, Texas 75703  
Telephone: (903) 561-1600

**ACKNOWLEDGEMENT**

**STATE OF TEXAS           §**

**COUNTY OF SMITH       §**

This instrument was acknowledged before me on February 9, 2026, by Kyle J. Nelson.



Notary Public, State of Texas

**AFTER FILING, PLEASE RETURN TO:**

Kyle J. Nelson  
Carroll Maloney Henry & Nelson, PLLC  
1327 Dominion Plaza, Suite 100  
Tyler, Texas 75703

EXHIBIT A

Property Description

**TRACT A:**

Being 33.44 acres of land situated in the B. Lout Survey, Abstract 396, Harrison County, Texas and being that certain called 33.256 acre tract as conveyed to Alan C. Glowczwski, et ux and recorded in Volume 1389, Page 201 of the Official Public Records of said county; said 33.44 acres of land to be more particularly described as Tract A by metes and bounds as follows:

BEGINNING at a 4 inch fence corner post for the most Westerly Southeast corner of the above referenced Glowczwski tract and the Southwest corner of a called 1.44 acre tract as recorded in 2016-000011696 of said public records and being in the North right of way line of FM Highway 450 and at the beginning of a curve to the right with a radius of 479.24 feet and whose chord bears North 60°56'54" West, a distance of 343.20 feet;

THENCE with the Southwest boundary line of said Glowczwski tract and the Northeast right of way line of FM Highway 450 and said curve to the right a distance of 350.99 feet to a concrete monument at the end of said curve;

THENCE North 39°04'07" West, a distance of 121.85 feet continuing with said Southwest boundary line and said Northeast right of way line to a concrete monument at the beginning of a curve to the right with a radius of 1023.40 feet and whose chord bears North 31°53'44" West, a distance of 235.08 feet;

THENCE with said Southwest boundary line and Northeast right of way line and said curve to the right a distance of 235.60 feet to a ½ inch iron rod set for a Northwest corner of said Glowczwski tract and the Southwest corner of a called 0.950 acre tract as recorded in Volume 2176, Page 145 of said public records and surveyed this date as Tract B to contain 0.93 acre;

THENCE South 83°34'34" East, a distance of 322.82 feet with a North boundary line of said Glowczwski tract and the South boundary line of said Tract B to a fence corner post for an ell corner of said Glowczwski tract and the Southeast corner of said Tract B;

THENCE North 29°13'54" West a distance of 177.61 feet with a West boundary line of said Glowczwski tract and the East boundary line of said Tract B to a 6 inch fence corner post for a Northwest corner of said Glowczwski tract and the Northeast corner of said Tract B in the South boundary line of a called 25 acre tract also recorded in 2016-000011696 of said public records;

THENCE North 89°44'57" East, a distance of 420.88 feet with a North boundary line of said Glowczwski tract and the South boundary line of said 25 acre tract to a 1 inch iron pipe found for an ell corner of said Glowczwski tract and the Southeast corner of said 25 acre tract;

THENCE North 20°14'41" West, a distance of 415.45 feet with a West boundary line of said Glowczwski tract and the East boundary line of said 25 acre tract to a 1/4 inch iron rod set for a Northwest corner of said Glowczwski tract and a Southwest corner of the residue of a called 111.6 acre tract as described in 2016-000011696 of said public records;

THENCE North 87°56'14" East, a distance of 206.42 feet with a North boundary line of said Glowczwski tract and a South boundary line of said residue tract to a 1/2 inch iron rod set for an ell corner of said Glowczwski tract and a Southeast corner of said residue tract;

THENCE North 20°00'39" West, a distance of 630.77 feet with a West boundary line of said Glowczwski tract and an East boundary line of said residue tract to a 1/2 inch iron rod set for a Northwest corner of said Glowczwski tract and an ell corner of said residue tract;

THENCE North 88°35'40" East, a distance of 1289.45 feet with a North boundary line of said Glowczwski tract and a South boundary line of said residue tract to a 3/4 inch iron pipe found for the Northeast corner of said Glowczwski tract and a Southeast corner of said residue tract and being in the West boundary line of a called 120 acre tract as recorded in Volume 369, Page 387 of the Deed Records of said county;

THENCE South 02°54'23" West, a distance of 718.17 feet with an East boundary line of said Glowczwski tract and the West boundary line of said 120 acre tract to a 3/8 inch iron rod found for a Southeast corner of said Glowczwski tract and the Northeast corner of a called 11.00 acre tract as recorded in Volume 1314, Page 536 of said public records;

THENCE South 57°24'45" West, a distance of 1132.41 feet with a Southeast boundary line of said Glowczwski tract and the Northwest boundary line of said 11.00 acre tract to a 6 inch fence corner post for the Northwest corner of said 11.00 acre tract and the Northeast corner of the above mentioned residus of 1.44 acre tract;

THENCE South 74°55'32" West, a distance of 295.96 feet continuing with the Southeast boundary line of said Glowczwski tract and the Northwest boundary line of said 1.44 acre tract to a 3/4 inch iron pipe found for an ell corner of said Glowczwski tract and the Northwest corner of said 1.44 acre tract;

THENCE South 03°49'52" West, a distance of 199.42 feet with an East boundary line of said Glowczwski tract and the West boundary line of said 1.44 acre tract to the place of beginning and containing 33.44 acres of land.

**TRACT B:**

Being 0.93 acre of land situated in the B. Lout Survey, Abstract 396, Harrison County, Texas and being that certain called 0.950 acre tract as conveyed to Glowczwski Limited Partnership and recorded in Volume 2176, Page 145 of the Official Public Records of said county; said 0.93 acre of land to be more particularly described as Tract B by metes and bounds as follows:

BEGINNING at a concrete monument for the Northwest corner of the above referenced Glowczwski tract and the Southwest corner of a called 25 acre tract as recorded in 2016-000011696 of said public records and being in the East right of way line of FM Highway 450;

THENCE South 89°29'23" East, a distance of 283.41 feet with the North boundary line of said Glowczwski tract and the South boundary line of said 25 acre tract to a 6 inch fence corner post for the Northeast corner of said Glowczwski tract and a Northwest corner of a called 33.256 acre tract as recorded in Volume 1389, Page 201 of said public records and surveyed this date as Tract A to contain 33.44 acres of land;

THENCE South 29°13'54" East, a distance of 177.61 feet with the East boundary line of said Glowczwski tract and a West boundary line of said Tract A to a fence corner post for the Southeast corner of said Glowczwski tract and an ell corner of said Tract A;

THENCE North 83°34'34" West, a distance of 322.82 feet with the South boundary line of said Glowczwski tract and a North boundary line of said Tract A to a ½ inch iron rod set for the southwest corner of said Glowczwski tract and a Northwest corner of said Tract A in the East right of way line of FM Highway 450;

THENCE North 22°07'08" West, a distance of 131.04 feet with the West boundary line of said Glowczwski tract and the East right of way line of FM Highway 450 to the place of beginning and containing 0.93 acre of land.

CAUSE NO. 24-0521

ZANJOS LLC d/b/a FLOOR-MEDIC,  
*Plaintiff,*

2024 DEC 16 AM 9: 57  
IN THE 71<sup>ST</sup> DISTRICT COURT

SHERIFF SALES  
*Donna Hight* HAND FOR

V.

STEPHANIE DOWNING and  
JUDY O'NEIL,  
*Defendants.*

HARRISON COUNTY, TEXAS

FINAL DEFAULT JUDGMENT

On December 16, 2024, this case was called for trial. Plaintiff Zanjios LLC d/b/a Floor-Medic appeared in person and through its attorney. Defendants, Stephanie Downing and Judy Oneil, failed to appear. After considering the pleadings, the papers on file in this case, and any evidence presented on liability, damages and attorney fees, the Court grants Plaintiff's motion for default judgment against Defendants.

THEREFORE, THE COURT HEREBY ORDERS AND RENDERS final judgment for Plaintiff. Accordingly, the Court orders that Plaintiff recover the following from Defendants Stephanie Downing and Judy O'Neil:

- a. Actual damages in the amount of \$26,671.87.
- b. Prejudgment interest in the amount of \$668.63 as of December 16, 2024.
- c. Reasonable and necessary attorney fees in the amount of \$9,535.50 for the prosecution of this case through this judgment.
- d. Court costs in the amount of \$377.12.
- e. Postjudgment interest on all of the above at the rate of 5%, compounded annually, from the date this judgment is rendered until all amounts are paid in full.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that Plaintiff has a valid mechanic's lien against the following described real property and all improvements thereon: all lots, tracts or parcels of land, situated in Harrison County, Texas, described in the Warranty Deed filed in the deed records of Harrison County, Texas, bearing Document Number 2017-000007388, with Alan C. Glowczwski and wife, Karen D. Glowczwski as Grantor, and Stephanie M. Downing, a single person, and Judy M. O'Neil, a single person as Grantee, executed on July 20, 2017, and filed of record on July 28, 2017 at 3:28 p.m.; that Plaintiff shall foreclose its lien to satisfy the debt and lien held by Plaintiff against the real property and improvements thereon; that a public auction held in accordance with Texas Property Code section 51.002(a), (b)(1) and (2), and (c) would pass constitutional and statutory muster as to the method and means to fairly conduct a public sale; that Plaintiff is authorized to sell at public sale at auction to the highest bidder the real property and improvements thereon; that all required notices have been constructively given by this proceeding; that all fees and costs associated with the public auction of the Property shall be deemed additional costs of Court and shall be paid by Plaintiff, but such costs shall be recoverable from Defendants and included as part of the payoff amount; that, upon completion of the public sale, Plaintiff shall deposit any excess proceeds into the registry of the Court and file a report of sale.

The Court further ORDERS that if Defendants unsuccessfully appeal this judgment to an intermediate court of appeals, Plaintiff will additionally recover from Defendants the amount of \$10,000.00, representing the anticipated reasonably and necessary fees and expenses that would be incurred by Plaintiff in defending the appeal.

The Court further ORDERS that if Defendants unsuccessfully appeal this judgment to the Texas Supreme Court, Plaintiff will additionally recover from Defendants the amount of \$15,000, representing the anticipated reasonably and necessary fees and expenses that would be incurred by

Plaintiff in defending the appeal.

IT IS FURTHER ORDERED that Plaintiff is allowed such writs and processes as may be necessary in the enforcement and collection of this judgment.

This judgment finally disposes of all claims and all parties.

SO ORDERED this 16 day of December, 2024.



HONORABLE BRAD MORIN  
Presiding Judge  
71<sup>st</sup> Judicial District Court

\*\*\* DO NOT REMOVE THIS PAGE - IT IS A PART OF THIS INSTRUMENT\*\*\*  
MECHANIC'S LIEN CONTRACT  
6 Pages

<p><b>FILED AND RECORDED-OPR</b></p> <p>On: <u>05/21/2024 08:31 AM</u></p> <p>Document Number: <u>2024-000005568</u></p> <p>Receipt No: <u>2408444</u></p> <p>Amount: \$ <u>41.00</u></p> <p>By: <u>Sara Thompson</u>, Deputy</p> <p>Elizabeth James, County Clerk Harrison County, Texas</p>	<p>903-238-7120</p> <p>CLERKS NOTES</p>
---	---



STATE OF TEXAS  
COUNTY OF HARRISON

I hereby certify that this instrument was filed on the date and time stamped hereon by me and was duly recorded in the Official Public Records of Harrison County, Texas.

*Elizabeth James*  
Elizabeth James, Harrison County Clerk

Record and Return To: 

KYLE J. NELSON  
CARROLL MALONEY HENRY & NELSON, PLLC  
1327 DOMINION PLAZA, SUITE 100  
TYLER, TX 75703

**AFFIDAVIT CLAIMING MECHANIC'S AND MATERIALMAN'S LIEN**

Affiant, Zanjós LLC d/b/a Floor-Medic ("Floor-Medic"), on oath swears that the following statements are true and are within the personal knowledge of Affiant:

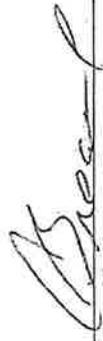
My name is Andy Breaux, President of Floor-Medic. On behalf of Floor-Medic, I am the claimant ("Claimant"). This affidavit is made to perfect a mechanic's and materialman's lien against the real property described below:

1. Claimant has an unpaid claim in the amount of \$25,421.87 ("Claim Amount") for labor and materials furnished for mitigation services generally known as the Downing/Oneil mitigation project. The Claim Amount is, within my personal knowledge, just and true, the same is due and unpaid, and all just and lawful offsets, payments, and credits have been allowed. The Claim Amount is for labor and materials furnished and described below, on which a systematic record has been kept.
2. The name and last known address of the owner or reputed owner ("Owner") of the real property and improvements on which this claim is made are:  
  
Stephanie Downing and Judy Oneil  
4038 F.M. 450 N.  
Hallsville, Texas 75650
3. The Claim Amount represents the unpaid contract price due Claimant, or, in the alternative, is the reasonable value of the unpaid portion of Claimant's labor and materials furnished, which are described below.
4. Claimant's labor and materials furnished for mitigation on the real property described below are generally described as demolition and mitigation. Payment of the Claim Amount is requested for work performed or materials furnished during each of the following months: March 2024 - April 2024.
5. Claimant furnished the above-described labor and materials under a contract with Stephanie Downing, whose last known address is 4038 F.M. 450 N., Hallsville, Texas, 75650.
6. Claimant is the original contractor on the above-referenced project.
7. The legal description of the real property improved by Claimant's above-described labor and materials is attached hereto as **Exhibit A** and is incorporated herein by reference. That real property and improvements on it are sought to be charged with Claimant's lien.
8. Claimant claims a mechanic's and materialman's lien on the above-described (Exhibit A) real property and improvements thereon to secure payment of its Claim Amount in accordance with the Texas Property Code.
9. Claimant's physical address is 322 W. Tyler Street, Longview, Texas 75601.

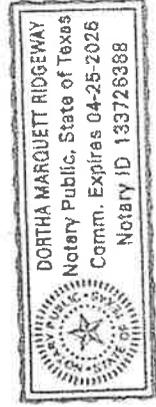
Claimant's mailing address is 322 W. Tyler Street, Longview, Texas 75601.

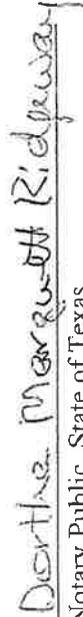
10. Claimant's notice of mechanic's lien was sent to Owner by United States certified mail, return receipt requested, on the following date: May 20, 2024.

11. In compliance with the Texas Property Code, Claimant is sending one copy of this affidavit to Owner at its last known address.

  
\_\_\_\_\_  
ANDY BREAUX,  
President of Zanjios, LLC d/b/a Floor-Medic

SUBSCRIBED AND SWORN TO before me on this 20 day of May, 2024, by Andy Breaux, President of Zanjios, LLC d/b/a Floor-Medic.



  
\_\_\_\_\_  
Dortha Marquett Ridgeway  
Notary Public, State of Texas

After recording, please return to:  
Kyle J. Nelson  
Carroll Maloney Henry & Nelson, PLLC  
1327 Dominion Plaza, Suite 100  
Tyler, Texas 75703

EXHIBIT A

Property Description

**TRACT A:**

Being 33.44 acres of land situated in the B. Lout Survey, Abstract 396, Harrison County, Texas and being that certain called 33.256 acre tract as conveyed to Alan C. Glowczwski, et ux and recorded in Volume 1389, Page 201 of the Official Public Records of said county; said 33.44 acres of land to be more particularly described as Tract A by metes and bounds as follows:

**BEGINNING** at a 4 inch fence corner post for the most Westerly Southeast corner of the above referenced Glowczwski tract and the Southwest corner of a called 1.44 acre tract as recorded in 2016-000011696 of said public records and being in the North right of way line of FM Highway 450 and at the beginning of a curve to the right with a radius of 479.24 feet and whose chord bears North 60°56'54" West, a distance of 343.20 feet;

**THENCE** with the Southwest boundary line of said Glowczwski tract and the Northeast right of way line of FM Highway 450 and said curve to the right a distance of 350.99 feet to a concrete monument at the end of said curve;

**THENCE** North 39°04'07" West, a distance of 121.85 feet continuing with said Southwest boundary line and said Northeast right of way line to a concrete monument at the beginning of a curve to the right with a radius of 1023.40 feet and whose chord bears North 31°53'44" West, a distance of 235.08 feet;

**THENCE** with said Southwest boundary line and Northeast right of way line and said curve to the right a distance of 235.60 feet to a ½ inch iron rod set for a Northwest corner of said Glowczwski tract and the Southwest corner of a called 0.950 acre tract as recorded in Volume 2176, Page 145 of said public records and surveyed this date as Tract B to contain 0.93 acre;

**THENCE** South 83°34'34" East, a distance of 322.82 feet with a North boundary line of said Glowczwski tract and the South boundary line of said Tract B to a fence corner post for an ell corner of said Glowczwski tract and the Southeast corner of said Tract B;

**THENCE** North 29°13'54" West a distance of 177.61 feet with a West boundary line of said Glowczwski tract and the East boundary line of said Tract B to a 6 inch fence corner post for a Northwest corner of said Glowczwski tract and the Northeast corner of said Tract B in the South boundary line of a called 25 acre tract also recorded in 2016-000011696 of said public records;

**THENCE** North 89°44'57" East, a distance of 420.88 feet with a North boundary line of said Glowczwski tract and the South boundary line of said 25 acre tract to a 1 inch iron pipe found for an ell corner of said Glowczwski tract and the Southeast corner of said 25 acre tract;

THENCE North 20°14'41" West, a distance of 415.45 feet with a West boundary line of said Glowczwski tract and the East boundary line of said 25 acre tract to a ½ inch iron rod set for a Northwest corner of said Glowczwski tract and a Southwest corner of the residue of a called 111.6 acre tract as described in 2016-000011696 of said public records;

THENCE North 87°56'14" East, a distance of 206.42 feet with a North boundary line of said Glowczwski tract and a South boundary line of said residue tract to a ½ inch iron rod set for an ell corner of said Glowczwski tract and a Southeast corner of said residue tract;

THENCE North 20°00'39" West, a distance of 630.77 feet with a West boundary line of said Glowczwski tract and an East boundary line of said residue tract to a ½ inch iron rod set for a Northwest corner of said Glowczwski tract and an ell corner of said residue tract;

THENCE North 88°35'40" East, a distance of 1289.45 feet with a North boundary line of said Glowczwski tract and a South boundary line of said residue tract to a ¾ inch iron pipe found for the Northeast corner of said Glowczwski tract and a Southeast corner of said residue tract and being in the West boundary line of a called 120 acre tract as recorded in Volume 369, Page 387 of the Deed Records of said county;

THENCE South 02°54'23" West, a distance of 718.17 feet with an East boundary line of said Glowczwski tract and the West boundary line of said 120 acre tract to a 3/8 inch iron rod found for a Southeast corner of said Glowczwski tract and the Northeast corner of a called 11.00 acre tract as recorded in Volume 1314, Page 536 of said public records;

THENCE South 57°24'45" West, a distance of 1132.41 feet with a Southeast boundary line of said Glowczwski tract and the Northwest boundary line of said 11.00 acre tract to a 6 inch fence corner post for the Northwest corner of said 11.00 acre tract and the Northeast corner of the above mentioned residue of 1.44 acre tract;

THENCE South 74°55'32" West, a distance of 295.96 feet continuing with the Southeast boundary line of said Glowczwski tract and the Northwest boundary line of said 1.44 acre tract to a ¾ inch iron pipe found for an ell corner of said Glowczwski tract and the Northwest corner of said 1.44 acre tract;

THENCE South 03°49'52" West, a distance of 199.42 feet with an East boundary line of said Glowczwski tract and the West boundary line of said 1.44 acre tract to the place of beginning and containing 33.44 acres of land.

**TRACT B;**

Being 0.93 acre of land situated in the B. Lout Survey, Abstract 396, Harrison County, Texas and being that certain called 0.950 acre tract as conveyed to Glowczwski Limited Partnership and recorded in Volume 2176, Page 145 of the Official Public Records of said county; said 0.93 acre of land to be more particularly described as Tract B by metes and bounds as follows:

BEGINNING at a concrete monument for the Northwest corner of the above referenced Glowczwski tract and the Southwest corner of a called 25 acre tract as recorded in 2016-000011696 of said public records and being in the East right of way line of FM Highway 450;

THENCE South 89°29'23" East, a distance of 283.41 feet with the North boundary line of said Glowczwski tract and the South boundary line of said 25 acre tract to a 6 inch fence corner post for the Northeast corner of said Glowczwski tract and a Northwest corner of a called 33.256 acre tract as recorded in Volume 1389, Page 201 of said public records and surveyed this date as Tract A to contain 33.44 acres of land;

THENCE South 29°13'54" East, a distance of 177.61 feet with the East boundary line of said Glowczwski tract and a West boundary line of said Tract A to a fence corner post for the Southeast corner of said Glowczwski tract and an ell corner of said Tract A;

THENCE North 83°34'34" West, a distance of 322.82 feet with the South boundary line of said Glowczwski tract and a North boundary line of said Tract A to a ½ inch iron rod set for the southwest corner of said Glowczwski tract and a Northwest corner of said Tract A in the East right of way line of FM Highway 450;

THENCE North 22°07'08" West, a distance of 131.04 feet with the West boundary line of said Glowczwski tract and the East right of way line of FM Highway 450 to the place of beginning and containing 0.93 acre of land.

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

Notice is hereby given of a public nonjudicial foreclosure sale.

**Residential Construction Contract with  
Deed of Trust and Power of Sale:**

**Dated:** January 21, 2022  
**Grantor:** Casey Gilcrease and Shelley Gilcrease  
**Beneficiary:** Austin Bank, Texas National Association  
**Original Trustee:** Michael L. Gunnels  
**Substitute Trustee:** Donald W. Cothem and/or David W. Frost

**Recording information:**

Dated January 21, 2022, and recorded on January 26, 2022, with the County Clerk of Harrison County, Texas, as Document Number: 2022-000001062, in the Official Public Records of Harrison County, Texas.

**Secures payment of:** Promissory Note dated January 21, 2022, (the "Note"), in the original, principal amount of \$280,200.00, payable to the order of Austin Bank, Texas N. A., executed by Casey Gilcrease and Shelley Gilcrease as Borrower, as modified by the Renewal, Extension, and Modification Agreement (Promissory Note and Deed of Trust), with an unpaid principal amount owed of \$279,071.03 made effective July 9, 2022, and recorded as Document No 2022-000011283, in the Official Public Records of Harrison County, Texas (the "Indebtedness").

**Property to be sold:**

All that certain lot, tract, or parcel of land, situated in Harrison County, Texas; being a part of the S.T. Watts Survey, A-740; being LOT TWELVE (12) of the HARLETON EAST ADDITION, according to the map of plat of said addition recorded in Cabinet A, Slide 181, Plat Records, Harrison County, Texas.

FILED FOR RECORD  
2025 FEB 10 AM 7:51

HEATHER HENDON  
CO. CLERK HARRISON CO.  
BY: [Signature]

**Substitute Trustees:** Donald W. Cothem and/or David W. Frost

Substitute Trustees'

Address:

2320 Dueling Oaks Drive, Tyler, Texas 75703

Phone: 903-579-7531

Email: dcothem@kabfm.net

**Foreclosure Sale:**

Date of Sale:

March 3, 2026

Time:

The sale of the Property will be held between the hours of 1:00 p.m. and 4:00 p.m., local time; and the earliest time at which the Foreclosure Sale will begin is 1:00 p.m., and not later than two (2) hours thereafter, and will be completed no later than 4:00 p.m.

Place of Sale:

Immediately outside the easternmost entrance to the Harrison County Courthouse in the City of Marshall, Harrison County, Texas, located at 200 West Houston, Marshall, Texas, the place designated by the Harrison County Commissioner's Court as the place where foreclosures under contract are to take place; or if the preceding area is no longer the designated area, at the area at said Courthouse most recently designated by the Harrison County Commissioner's Court as the place where foreclosures under contract are to take place.

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 Austin Bank, Texas N.A.'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 Indebtedness and in the performance of the obligations of the Deed of Trust. Because of that default, Austin Bank, Texas N.A., the owner and holder of the Note, and the Lender and Beneficiary under the Deed of Trust, has requested the Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Austin Bank, Texas N.A.'s election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Austin Bank, Texas N.A.'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, 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 Austin Bank, Texas N.A. passes the Foreclosure Sale, notice of the date of any

rescheduled foreclosure sale will be reposted and refilled 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 unpaid ad valorem taxes and 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 Austin Bank, Texas N.A. 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. Any purchaser acquires the Real Property “at purchaser’s own risk.”

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.

The undersigned, and also David W. Frost, have been appointed Substitute Trustees by Austin Bank, Texas N.A. by an instrument recorded in the Official Public Records of Harrison County, Texas.



Donald W. Cothem, Substitute Trustee  
2320 Dueling Oaks Drive  
Tyler, Texas 75703  
Phone: 903-579-7531  
Email: dcothem@kabfm.net

#### NOTICE

**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.**

NOTICE OF TRUSTEE OR SUBSTITUTE TRUSTEE'S SALE

Deed of Trust

**Date:** 07/30/2025

**Grantor(s):** Charles Lester Wesley, Jr. aka Charles Wesley, Jr.

**Mortgagee:** Lonestar Finance and Lending, Inc., a Texas Corporation

**Recorded in:** Clerk's File No. 2025-000009300

**Property County:** Harrison County

**Legal Description:** All that certain tract or parcel of land (together with all improvements thereon, if any) situated within the **Corporate Limits of the City of Marshall, Harrison County, Texas**, being more particularly described as **Lots One (1) and Two (2), Block Twenty-four (24), LONGINOTTI ADDITION to the City of Marshall, Texas** and more fully described by metes and bounds on Exhibit "A" attached hereto and made a part hereof for all purposes (the "Land"). (more particularly described in the Loan Documents).

**Date of Sale:** 3/3/2026

**Earliest Time Sale Will Begin:** 10:00 AM

**Place of Sale of Property:** IMMEDIATELY OUTSIDE THE EASTERNMOST ENTRANCE TO THE HARRISON COUNTY COURTHOUSE IN THE CITY OF MARSHALL OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE

The Trustee or 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.

THIS INSTRUMENT APPOINTS THE TRUSTEE OR 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

ACTIVE MILITARY SERVICE NOTICE

Assert and protect your rights as a member of the armed forces of the United States. If you or your spouse is serving on active 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.

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2026 FEB 10 AM 9:14

HEATHER HERHOAN  
CLERK HARRISON CO.



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The Mortgagee, whose address is:

Lonestar Finance and Lending, Inc., a Delaware Corporation F/K/A a Texas Corporation  
6101 Southwest Fwy., Suite 400  
Houston, TX 77057

Dated this 2/10/2026



Christine Wheelers or Kevin Key or Jay  
Jacobs or Philip/Hawkins or Heather  
Golden or Jabria Foy or Kara Riley or  
Harriett Fletcher or Sheryl LaMont or  
Lucia Cortinas or Michelle Figueroa or  
Enrique Loera or Hans-Peter Ludwig or  
Donna Brammer or Katrina Rodriguez or  
Rinki Shah or Theresa Phillips or David  
Cerdeira or Jose Martinez or Mark Laffaye or  
Alexander Lawson or Maria Dabrowska or  
Lesbia Longoria or Emilio Martinez or  
Miguel Alberto Molina Alvarez or  
Tamiriramonashe Cathy Lee Machoka or  
William Koenig or Eduardo Silva or Peggy  
Munoz or Kenneth David Fisher or John  
Hodges or Rodolfo Pineda or Karina Galvan  
or Ramon Guajardo or Nalah Hicks or  
Alex Collazo or Yajaira Garcia or Jennifer  
Nava or Nicholas Wizig or Scott Wizig,  
Trustee or Substitute Trustee  
6101 Southwest Fwy, Suite 400, Houston, TX 77057

Exhibit "A"

All that certain lot, tract or parcel of land situated within the Corporate Limits of the City of Marshall, Harrison County, Texas, being a part of Lots One (1) and Two (2), Block Twenty-four (24), LONGINOTTI ADDITION to the City of Marshall, Texas and more fully described as follows:

Beginning 80 feet West of the Northeast corner of said Block 24 at the Northwest corner of a tract conveyed by Edavie Hinemann Allen to Jerry F. Van Norden et ux, by deed dated July 16, 1955, recorded in Vol. 456, Page 406, Deed Records of Harrison County, Texas, a stake in the South margin of Cedar Street;

Thence West with the South margin of Cedar Street, 80 feet to a stake for corner, being the Northeast corner of the Chas. Stratton lot;

Thence South with the East line of said Stratton, 80 feet to a stake for corner;

Thence East 80 feet to a stake for corner in the Southwest corner of the Van Norden tract;

Thence North with the West line of the Van Norden tract 80 feet to the South margin of Cedar Street and place of beginning. Being the same land conveyed by Thomas L. Rodes, Jr. and wife, Fern Rodes to E. R. Bledsoe and wife, Barbara Bledsoe, by deed dated August 14, 1985, recorded in Vol. 1080, Page 25, Deed Records, Harrison County, Texas. And further being the same land in a Deed of Trust executed by Phillip Ford and wife, Anita Ford to Marvin Cureton, Trustee for East Texas National Bank and recorded in Vol. 464, Page 111, Deed of Trust Records, Harrison County, Texas.

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.

STATE OF TEXAS       §  
                                  §  
                                  §  
COUNTY OF HARRISON §

WHEREAS, on July 27, 2017, **Stephanie M. Downing and Judy M. O'Neil** executed a Deed of Trust (the "Deed of Trust") conveying to Kirk L. Lee, Trustee, certain real property more particularly described in Exhibit A, which is attached hereto and incorporated herein by reference, together with all improvements, fixtures and personal property located thereon or used in connection therewith and certain other personal property as more fully described in the Deed of Trust (all of the real and personal property covered by the Deed of Trust is hereinafter referred to as the "Property"), which Deed of Trust is recorded in Document Number 2017-000007389 of the Real Property Records of Harrison County, Texas; Extension of Real Estate Note and Lien, dated July 27, 2018, recorded in September 4, 2018 in Document Number 2018-000009653 of the Real Property Records of Harrison County, Texas; Extension of Real Estate Note and Lien, dated July 27, 2019, recorded in September 12, 2019 in Document Number 2019-000010546 of the Real Property Records of Harrison County, Texas; Extension of Real Estate Note and Lien, dated August 5, 2020, recorded in September 10, 2020 in Document Number 2020-000010290 of the Real Property Records of Harrison County, Texas; Extension of Real Estate Note and Lien, dated August 5, 2021, recorded in September 17, 2021 in Document Number 2021-000011456 of the Real Property Records of Harrison County, Texas; Extension of Real Estate Note and Lien, dated December 2, 2021, recorded in December 27, 2021 in Document Number 2021-000016002 of the Real Property Records of Harrison County, Texas; Extension of Real Estate Note and Lien, dated March 10, 2022, recorded in April 11, 2022 in Document Number 2022-000004798 of the Real Property Records of Harrison County, Texas; and

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HEATHER MERRICK  
D. CLERK HARRISON  
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WHEREAS, the Deed of Trust secures, among other things, that certain indebtedness evidenced by that certain Promissory Note (as amended, the "Note") dated July 27, 2017 executed by Stephanie M. Downing and Judy M. O'Neil payable to Guaranty Bank & Trust, Division of Glacier Bank (formerly, Guaranty Bank & Trust, N.A.) in the original principal amount of \$955,000.00 (the Note and all other obligations owing to Holder under the Deed of Trust are hereinafter called the "Indebtedness"); and

WHEREAS, Guaranty Bank & Trust, Division of Glacier Bank (formerly, Guaranty Bank & Trust, N.A.) ("Holder") has all interest in, to and under the Note and Deed of Trust and in and to all other indebtedness secured by the Deed of Trust; and

WHEREAS, the undersigned Donna Hughes, whose address is 100 West Arkansas, Mt. Pleasant, Texas 75455, has been appointed Substitute Trustee in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust; and

WHEREAS, default has occurred pursuant to the provisions of the Deed of Trust, the Indebtedness is now wholly due, and Holder, being the owner and holder of said Indebtedness has requested the undersigned to sell the Property to satisfy the Indebtedness;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, March 3, 2026**, at **1:00 p.m.**, or within three hours after that time, the undersigned will sell the Property at the Harrison County Courthouse, Marshall, Texas, at the place designated by the Harrison County Commissioner's Court in Harrison County, Marshall, Texas, 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.

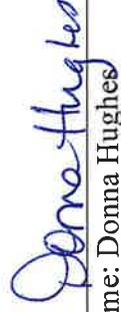
Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is, where is" condition, without any implied warranties, except as to the warranties of title (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation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

Pursuant to Section 51.0075 of the Texas Property Code, the Substitute Trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the Substitute Trustee.

The real property and personal property encumbered by the Deed of Trust will be sold at the sale in accordance with the provisions of the Deed of Trust and as permitted by Section 9.604(a) of the Texas Business and Commerce Code.

In the event that the sale of the Property is set aside for any reason, the purchaser shall be entitled only to a refund of sums paid. The purchaser shall have no other recourse against Grantor, Holder, any Trustee or substitute Trustee, or Holder's attorney.

WITNESS my and this 10 day of February, 2026



Name: Donna Hughes  
Substitute Trustee

Address: 100 West Arkansas Street

Mt. Pleasant, Texas 75455  
Phone: 903-572-9881

THE STATE OF TEXAS  
COUNTY OF TITUS

This instrument was acknowledged before me on the 10 day of February, 2026, by  
Donna Hughes, Substitute Trustee, in the capacity therein stated.



Kim Daniels

Notary Public in and for the State of Texas

## EXHIBIT A

### Tract A:

Being 33.44 acres of land situated in the B. Lout Survey, Abstract 396, Harrison County, Texas and being that certain called 33.256 acre tract as conveyed to Alan C. Glowczwski, et ux and recorded in Volume 1389, Page 201 of the Official Public Records of said county; said 33.44 acres of land to be more particularly described as Tract A by metes and bounds as follows:

BEGINNING at a 4 inch fence corner post for the most Westerly Southeast corner of the above referenced Glowczwski tract and the Southwest corner of a called 1.44 acre tract as recorded in 2016-000011696 of said public records and being in the North right of way line of FM Highway 450 and at the beginning of a curve to the right with a radius of 479.24 feet and whose chord bears North 60°56'54" West, a distance of 343.20 feet;

THENCE with the Southwest boundary line of said Glowczwski tract and the Northeast right of way line of FM Highway 450 and said curve to the right a distance of 350.99 feet to a concrete monument at the end of said curve;

THENCE North 39°04'07" West, a distance of 121.85 feet continuing with said Southwest boundary line and said Northeast right of way line to a concrete monument at the beginning of a curve to the right with a

radius of 1023.40 feet and whose chord bears North 31°53'44" West, a distance of 235.08 feet;

THENCE with said Southwest boundary line and Northeast right of way line and said curve to the right a distance of 235.60 feet to a 1/2 inch iron rod set for a Northwest corner of said Glowczwski tract and the Southwest corner of a called 0.950 acre tract as recorded in Volume 2176, Page 145 of said public records and surveyed this date as Tract B to contain 0.93 acre;

THENCE South 83°34'34" East, a distance of 322.82 feet with a North boundary line of said Glowczwski tract and the South boundary line of said Tract B to a fence corner post for an ell corner of said Glowczwski tract and the Southeast corner of said Tract B;

THENCE North 29°13'54" West a distance of 177.61 feet with a West boundary line of said Glowczwski tract and the East boundary line of said Tract B to a 6 inch fence corner post for a Northwest corner of said Glowczwski tract and the Northeast corner of said Tract B in the South boundary line of a called 25 acre tract also recorded in 2016-000011696 of said public records;

THENCE North 89°44'57" East, a distance of 420.88 feet with a North boundary line of said Glowczwski tract and the South boundary line of said 25 acre tract to a 1 inch iron pipe found for an ell corner of said Glowczwski tract and the Southeast corner of said 25 acre tract;

THENCE North 20°14'41" West, a distance of 415.45 feet with a West boundary line of said Glowczwski tract and the East boundary line of said 25 acre tract to a 1/2 inch iron rod set for a Northwest corner of said Glowczwski tract and a Southwest corner of the residue of a called 111.6 acre tract as described in 2016-000011696 of said public records;

THENCE North 87°56'14" East, a distance of 206.42 feet with a North boundary line of said Glowczwski tract and a South boundary line of said residue tract to a 1/2 inch iron rod set for an ell corner of said Glowczwski tract and a Southeast corner of said residue tract;

THENCE North 20°00'39" West, a distance of 630.77 feet with a West boundary line of said Glowczwski tract and an East boundary line of said residue tract to a 1/2 inch iron rod set for a Northwest corner of said Glowczwski tract and an ell corner of said residue tract;

THENCE North 88°35'40" East, a distance of 1289.45 feet with a North boundary line of said Glowczwski tract and a South boundary line of said residue tract to a 3/4 inch iron pipe found for the Northeast corner of said Glowczwski tract and a Southeast corner of said residue tract and being in the West boundary line of a called 120 acre tract as recorded in Volume 369, Page 387 of the Deed Records of said county;

THENCE South 02°54'23" West, a distance of 718.17 feet with an East boundary line of said Glowczwski tract and the West boundary line of said 120 acre tract to a 3/8 inch iron rod found for a Southeast corner of said Glowczwski tract and the Northeast corner of a called 1.00 acre tract as recorded in Volume 1314, Page 536 of said public records;

THENCE South 57°24'45" West, a distance of 1132.41 feet with a Southeast boundary line of said Glowczwski tract and the Northwest boundary line of said 11.00 acre tract to a 6 inch fence corner post for the Northwest corner of said 11.00 acre tract and the Northeast corner of the above mentioned residue of 1.44 acre tract;

THENCE South 74°55'32" West, a distance of 295.96 feet continuing with the Southeast boundary line of said Glowczwski tract and the Northwest boundary line of said 1.44 acre tract to a 3/4 inch iron pipe found for an ell corner of said Glowczwski tract and the Northwest corner of said 1.44 acre tract;

THENCE South 03°49'52" West, a distance of 199.42 feet with an East boundary line of said Glowczwski tract and the West boundary line of said 1.44 acre tract to the place of beginning and containing 33.44 acres of land.

**Tract B:**

Being 0.93 acre of land situated in the B. Lout Survey, Abstract 396, Harrison County, Texas and being that certain called 0.950 acre tract as conveyed to Glowczwski Limited Partnership and recorded in Volume 2176, Page 145 of the Official Public Records of said county; said 0.93 acre of land to be more particularly described as Tract B by metes and bounds as follows:

BEGINNING at a concrete monument for the Northwest corner of the above referenced Glowczwski tract and the Southwest corner of a called 25 acre tract as recorded in 2016-00001 1696 of said public records and being in the East right of way line of FM Highway 450;

THENCE South 89°29'23" East, a distance of 283.41 feet with the North boundary line of said Glowczwski tract and the South boundary line of said 25 acre tract to a 6 inch fence corner post for the Northeast corner of said Glowczwski tract and a Northwest corner of a called 33.256 acre tract as recorded in Volume 1389, Page 201 of said public records and surveyed this date as Tract A to contain 33.44 acres of land;

THENCE South 29°13'54" East, a distance of 177.61 feet with the East boundary line of said Glowczwski tract and a West boundary line of said Tract A to a fence corner post for the Southeast corner of said Glowczwski tract and an ell corner of said Tract A;

THENCE North  $83^{\circ}34'34''$  West, a distance of 322.82 feet with the South boundary line of said Glowczwski tract and a North boundary line of said Tract A to a 1/2 inch iron rod set for the southwest corner of said Glowczwski tract and a Northwest corner of said Tract A in the East right of way line of FM Highway 450;

THENCE North  $22^{\circ}07'08''$  West, a distance of 131.04 feet with the West boundary line of said Glowczwski tract and the East right of way line of FM Highway 450 to the place of beginning and containing 0.93 acre of land.