

24TX577-0133  
3688 N OAK AVENUE, MINERAL WELLS, TX 76067

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### NOTICE OF FORECLOSURE SALE

Property: The Property to be sold is described as follows:  
  
SEE EXHIBIT "A"

Security Instrument: Deed of Trust dated October 4, 2022 and recorded on October 11, 2022 as Instrument Number 2022-00007147 in the real property records of PALO PINTO County, Texas, which contains a power of sale.

Sale Information: April 07, 2026, at 1:00 PM, or not later than three hours thereafter, at the exterior steps at the entrance to the door of the Palo Pinto County Courthouse which opens and faces to the south, 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 PAUL MUNOZ secures the repayment of a Note dated October 4, 2022 in the amount of \$260,200.00. FREEDOM MORTGAGE CORPORATION, whose address is c/o Cardinal Financial Company, Limited Partnership, 9726 Old Bailes Road, Suite 200, Fort Mill, SC 29707, is the current mortgagee of the Deed of Trust and Note and Cardinal Financial Company, Limited Partnership 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.

**FILED**  
At 3:46 O'Clock P M.

JAN 22 2026

Janette K. Green  
Clerk of the County Court  
Palo Pinto County, Texas  
By Bianca Pastor Deputy

Substitute Trustee(s): Ramiro Cuevas, Joshua Sanders, Angie Uselton, Misty McMillan, Kristopher Holub, Tonya Washington, Tionna Hadnot, Conrad Wallace, Shawn Schiller, Patrick Zwiers, Kelly Main, Lisa Bruno, Ashlee Luna, Angela Cooper, Guy Wiggs, Brenda Wiggs, Donna Stockman, David Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Jeff Benton, Angela Lewis, Angela Brown, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Xome Inc. and Tejas Corporate Services, LLC, Dustin George

**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.**

---

Miller, George & Suggs, PLLC  
Jonathan Andring, Attorney at Law  
Melissa Brown, Attorney at Law  
Yuri Han, Attorney at Law  
6080 Tennyson Parkway, Suite 100  
Plano, TX 75024

*Donna Stockman*

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Substitute Trustee(s): Ramiro Cuevas, Joshua Sanders, Angie Uselton, Misty McMillan, Kristopher Holub, Tonya Washington, Tionna Hadnot, Conrad Wallace, Shawn Schiller, Patrick Zwiers, Kelly Main, Lisa Bruno, Ashlee Luna, Angela Cooper, Guy Wiggs, Brenda Wiggs, Donna Stockman, David Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Jeff Benton, Angela Lewis, Angela Brown, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Dustin George  
c/o Miller, George & Suggs, PLLC  
6080 Tennyson Parkway, Suite 100  
Plano, TX 75024

Certificate of Posting

I, Donna Stockman, declare under penalty of perjury that on the 22 day of January, 2026, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of PALO PINTO County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

**Exhibit "A"**  
**Property Description**

Of a 0.341 acre tract of land out of the Southeast 1/4 of Section No. 30, T. & P. R.R. Co. Survey, Block "A", E.O.B., Abstract No. 1345, Palo Pinto County, Texas; being the same tract described in Volume 2448, Page 838 of the Official Public Records of Palo Pinto County, Texas; and being further described by metes and bounds as follows:

Beginning at a set 1/2" iron rod with cap (PRICE SURVEYING) in the southeast right of way line of North Oak Avenue (paved) and at a corner of a certain 0,673 acre tract (Second Tract) described in Volume 2369, Page 540 of said Official Public Records for the northwest and beginning corner of this tract. Whence the southwest corner of said Southeast 1/4 of Section No. 30 is called to bear West 1230.07 feet and South 570.56 feet.

Thence N. 59 deg. 21 min. 59 sec, E. 135.34 feet to a set 1/2" iron rod with cap (PRICE SURVEYING) in the southeast right of way line of said North Oak Avenue and at the northwest corner of a certain 0.241 acre tract described in Volume 1376, Page 132 of said Official Public Records for the northeast corner of this tract.

Thence S. 16 deg. 49 min. 12 sec. E. 131.36 feet to a set 1/2" iron rod with cap (PRICE-SURVEYING) in the northwest right of way line of U.S. Highway No. 281 and at the southwest corner of said 0.241 acre tract for a corner of this tract.

Thence S. 26 deg. 15 min. 16 sec. W, 43.39 feet to a found 3/8" iron rod in the northwest right of way line of said U.S. Highway No. 281 and at the northeast corner of said 0,673 acre tract for the southeast corner of this tract.

Thence N, 68 deg. 38 min. 36 sec. W. 105.50 feet to a found 3/8" iron rod at a corner of said 0.673 acre tract for a corner of this tract.

Thence N. 52 deg. 44 min, 02 sec. W. at 42.43 feet pass a set 1/2\* iron rod and in all 49.43 feet to a set 1/2" iron rod with cap (PRICE SURVEYING) at a corner of said 0.673 acre tract for the southwest corner of this tract.

Thence N. 04 deg. 51 min. 46 sec. E. 27,44 feet to the place of beginning.

NOTE: The Company is prohibited from insuring the area or quantity of the land described herein. Any statement in the above legal description of the area or quantity of land is not a representation that such area or quantity is correct, but is made only for information and/or identification purposes and does not override Item 2 of Schedule B hereof.

C&M No. 44-26-00279/ FILE NOS

FEB - 5 2026

# NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

At \_\_\_\_\_ M. O'clock

FILED

**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 December 30, 2019 and recorded under Vol. 2298, Page 786, or Clerk's File No. 2020-00000008, in the real property records of Palo Pinto County Texas, with Kimberly Nussbaum and Steve Nussbaum, wife and husband as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Aspire Financial, Inc. DBA TexasLending.com, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Kimberly Nussbaum and Steve Nussbaum, wife and husband securing payment of the indebtedness in the original principal amount of \$288,970.00 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 Kimberly Nussbaum. PENNYMAC LOAN SERVICES, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

### Legal Description:

**SURFACE ONLY: BEING LOT FIFTY-SEVEN (57), OF THE CLIFFS PHASE IV SUBDIVISION, AS SHOWN ON THE MAP AND/OR PLAT THEREOF RECORDED IN VOLUME 7, PAGE 40, AND REVISED IN VOLUME 7, PAGE 46, PLAT RECORDS OF PALO PINTO COUNTY, TEXAS.**

## SALE INFORMATION

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

**Earliest Time Sale Will Begin: 1:00 PM**

**Location of Sale:** The place of the sale shall be: Palo Pinto County Courthouse, Texas at the following location: On the exterior steps at the entrance to the door of the Palo Pinto County Courthouse which opens and faces to the south, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

## TERMS OF SALE

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

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

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



**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 Angela Brown, Guy Wiggs, Brenda Wiggs, Donna Stockman, David Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Jeff Benton, 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 3, 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: Donna Stockman

Printed Name: Donna Stockman

C&M No. 44-26-00279

**FILED**  
At 1:54 O'Clock PM

**FEB - 5 2026**  
Janette K Green  
Clerk of the County Court  
Palo Pinto County, Texas  
By Arena Yantz Deputy

C&M No. 44-25-02324/ FILE NOS

MAR - 5 2026

**NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE**

*Jana K Green*  
Clerk of the County Court  
Palo Pinto County, Texas  
By *Jana yuncz* Deputy

**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070**

**INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION**

Deed of Trust dated February 22, 2024 and recorded under Vol. 2533, Page 811, or Clerk's File No. 2024-00001046, in the real property records of PALO PINTO County Texas, with Dougquaylas Johnson and Bianca Plata, a married couple as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for United Mortgage Lending LLC, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Dougquaylas Johnson and Bianca Plata, a married couple securing payment of the indebtedness in the original principal amount of \$333,000.00 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 Dougquaylas Johnson, Blanca Plata. 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 THE SURFACE ONLY OF LOT EIGHTEEN (18), BLOCK TWO (2), BLUFFVIEW ESTATES ADDITION, AN ADDITION TO THE CITY OF MINERAL WELLS, PALO PINTO COUNTY, TEXAS, ACCORDING TO PLAT RECORDED IN VOLUME 4, PAGE 52, PLAT RECORDS OF PALO PINTO COUNTY, TEXAS.**

**SALE INFORMATION**

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

**Earliest Time Sale Will Begin: 1:00 PM**

**Location of Sale:** The place of the sale shall be: PALO PINTO County Courthouse, Texas at the following location: On the exterior steps at the entrance to the door of the Palo Pinto County Courthouse which opens and faces to the south, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

**TERMS OF SALE**

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

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "AS IS,"



**“WHERE IS” condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the Deed of Trust.**

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

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

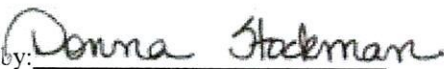
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

**WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE Angela Brown, Guy Wiggs, Brenda Wiggs, Donna Stockman, David Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Jeff Benton, 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 March 3, 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: Donna Stockman

C&M No. 44-25-02324

**FILED**  
At 2:05 O'Clock P M.

MAR - 9 2026

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

Janette K. Dren  
Clerk of the County Court  
Palo Pinto County, Texas  
By A. Figueroa Deputy

Notice is hereby given of a public non-judicial foreclosure sale.

1. Property to Be Sold. The property to be sold is described in Exhibit "A" attached hereto.
2. Date, Time, and Place of Sale. The sale is scheduled to be held at the following date, time, and place:

Date: **April 7, 2026**

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

Place: Palo Pinto County Courthouse in Palo Pinto, Texas, at the south door of the courthouse.

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

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

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

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

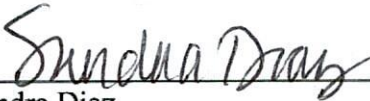
4. Type of Sale. The sale is a non-judicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deeds of Trust executed by property owners listed in Exhibit "A". The Deeds of Trust are recorded in the plat records in the office of the County Clerk of Palo Pinto County, Texas, under the volumes and page numbers listed in Exhibit "A."

5. Obligations Secured. The Deeds of Trust provide that they secure the payment of the

[indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount payable to the order of Double Diamond, Inc.; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of the property owners to Double Diamond, Inc. Double Diamond, Inc. is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

6. Default and Request to Act. Default has occurred under the deed of trust, and the beneficiary has requested me, as substitute trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

Dated this 9 day of March, 2026.

  
\_\_\_\_\_  
Sandra Diaz  
160 CLIFFS DRIVE  
GRAFORD, TX 76449  
(940) 745-7153

**EXHIBIT "A"**

Cliffs I -	Cliffs Phase I Subdivision, as described in the Amended plat recorded in Slide 455-460 of the Plat Records of Palo Pinto County, Texas.
Cliffs II -	Cliffs Phase II Subdivision, as described in the plat recorded in Slide 468-473 of the Plat Records of Palo Pinto County, Texas.
Cliffs III-	Cliffs Phase III Subdivision, as described in the plat recorded in Slide 475-479 of the Plat Records of Palo Pinto County, Texas.
Cliffs IV-	Cliffs Phase IV Subdivision, as described in the plat recorded in Slide 480-485 of the Plat Records of Palo Pinto County, Texas.
Cliffs V-	Cliffs Phase V Subdivision, as described in the plat recorded in Slide 488 of the Plat Records of Palo Pinto County, Texas.
Cliffs VI-	Cliffs Phase VI Subdivision, as described in the plat recorded in Slide 489 of the Plat Records of Palo Pinto County, Texas.
Cliffs VII-	Cliffs Phase VII Subdivision, as described in the plat recorded in Slide 499-503 of the Plat Records of Palo Pinto County, Texas.
Cliffs VIII-	Cliffs Phase VIII Subdivision, as described in the plat recorded in Slide 491-498 of the Plat Records of Palo Pinto County, Texas.
Cliffs IX-	Cliffs Phase IX Subdivision, as described in the plat recorded in Slide 507-513 of the Plat Records of Palo Pinto County, Texas.
Cliffs X-	Cliffs Phase X Subdivision, as described in the plat recorded in Slide 509 of the Plat Records of Palo Pinto County, Texas.
Cliffs XI-	Cliffs Phase XI Subdivision, as described in the plat recorded in Slide 525 of the Plat Records of Palo Pinto County, Texas.
Cliffs XII-	Cliffs Phase XII Subdivision, as described in the plat recorded in Slide 582 of the Plat Records of Palo Pinto County, Texas
Cliffs XIII-	Cliffs Phase XIII Subdivision, as described in the plat recorded in Slide 652 of the Plat Records of Palo Pinto County, Texas.
Birkdale-	Birkdale Timeshare Regime more fully described in the Declaration establishing the Birkdale Timeshare Regime recorded in Volume 972, page 779 of the Deed of Records of Palo Pinto County, Texas.
Vista Point-	Vista Point Timeshare Regime more fully described in the Declaration establishing the Vista Point Timeshare Regime recorded in Volume 1160, page 136 of the Deed of Records of Palo Pinto County, Texas.
Villas-	Villas at The Cliffs Resort Timeshare Regime more fully described in the Declaration establishing the Villas at The Cliffs Resort Timeshare Regime recorded in Volume 2243, Page 33, as amended.

<b>MORTGAGOR</b>	<b>LOT</b>	<b>SUBDIVISION</b>	<b>DEED OF TRUST</b>	
			<b>VOLUME</b>	<b>PAGE</b>
JAZIB ALI	332	THE CLIFFS II	2437	649
JAZIB ALI	115	THE CLIFFS IV	2437	653
IRENE LIM	76	THE CLIFFS V	2570	103
KING AJAYI	37	THE CLIFFS VIII	2550	183
THEOGENE BIZIMANA	207	THE CLIFFS IX	2557	510

# Notice of Foreclosure Sale

March 10, 2026

**FILED**  
At 1:47 O'Clock P M.

March 10, 2026

*Janette K Green*  
Clerk of the County Court  
Palo Pinto County, Texas  
By *Brianne Rose* Deputy

## Deed of Trust:

Dated: May 10, 2019

Grantor: Jerry and Sharon Mazanec

Trustee: Gary Glick

Lender: Frazier Land & Cattle Co., Ltd.

Recorded in: Document No. 2019-00002080 of the real property records of Palo Pinto County, Texas

Legal Description: Unit 2, Tract 4, containing 11.487 acres of land, out of the Noah Dickerson Survey, A-151 in Palo Pinto County, Texas and also being a part of that 641.807 acres described in a deed to Frazier Land & Cattle Company, Ltd. by Instrument No. 2016-00002258, Official Public Records of Palo Pinto County, Texas, more fully described on attached Exhibit "A".

Secures: Real Estate Lien Note in the original principal amount of \$82,707.00, executed by Jerry and Sharon Mazanec ("Borrower") and payable to the order of Lender and all other indebtedness of Borrower to Lender

Assignment: The Note and the liens and security interests of the Deed of Trust were transferred and assigned to Keystone Bank, N.A. ("Beneficiary") by an instrument dated August 26, 2020, recorded in Instrument No. 2020-00005031 of the real property records of Palo Pinto County, Texas.

Substitute Trustee: Barry Tipton or Renata Castro

Substitute Trustee's Address: 1301 South Capital of Texas Highway, Suite A234, Austin, Texas 78746

Mortgage Servicer: Lone Star Land Company

Mortgage Servicer's Address: P.O. Box 4688, Horseshoe Bay, Texas 78657

## Foreclosure Sale:

Date: April 7, 2026

Time: The sale of the Property will be held between the hours of 10:00 a.m. and 4:00 p.m. local time; **the earliest time at which the Foreclosure Sale will begin is 12:00 p.m. and not later than three hours thereafter.**

Place: Front courthouse door of the Palo Pinto County Courthouse located at 520 Oak Street, Palo Pinto, Texas 76484

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 Lender's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Lender, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

Mortgage Servicer is representing Lender in connection with the loan evidenced by the Note and secured by the Deed of Trust under a servicing agreement with Lender. The address of Mortgage Servicer is set forth above.

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

If Lender passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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

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

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

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

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

---

Substitute Trustee

## LEGAL DESCRIPTION

Of an 11.487 acres tract of land out of the Noah Dickerson Survey, Abstract No. 151, Palo Pinto County, Texas; being part of a certain 641.807 acres tract described in Volume 2145, Page 62 of the Official Public Records of Palo Pinto County, Texas; being known as Tract 4, Unit 2, Twin Mountain Ranch (unrecorded subdivision); and being further described by metes and bounds as follows:

Beginning at a set 1/2" iron rod with cap (PRICE SURVEYING) in the north right of way line of Interstate Highway 20 and in the south line of said 641.807 acres tract and at the southwest corner of a certain 11.169 acres tract (Tract 5, Unit 2) for the southeast and beginning corner of this tract. Whence a found 1/2" iron rod at the most southerly southeast corner of said 641.807 acres tract bears N. 70 deg. 42 min. 59 sec. E. 307.67 feet and a set 1/2" iron rod (PRICE SURVEYING) at the most easterly northeast corner of the Ruidosa Irrigation Co. Survey No. 1, Abstract No. 1195 bears N. 70 deg. 42 min. 59 sec. E. 307.67 feet and N. 00 deg. 01 min. 52 sec. E. 5047.84 feet.

Thence S. 70 deg. 42 min. 59 sec. W. at 325.58 feet pass a found concrete monument and in all 444.66 feet along the north right of way line of said Interstate Highway 20 and the south line of said 641.807 acres tract to a set 1/2" iron rod (PRICE SURVEYING) at the southeast corner of a certain 12.385 acres tract (Tract 3, Unit 2) for the southwest corner of this tract.

Thence N. 16 deg. 16 min. 21 sec. W. 1345.34 feet to a set 1/2" iron rod (PRICE SURVEYING) at the northeast corner of said Tract 3, Unit 2 for the northwest corner of this tract.

Thence N. 54 deg. 52 min. 27 sec. E. 416.89 feet to a found 3/4" iron rod at the most westerly northwest corner of a certain 48.95 acres tract described in Volume 666, Page 486 of the Deed Records of Palo Pinto County and at an ell corner of said 641.807 acres tract for the northeast corner of this tract.

Thence S. 00 deg. 55 min. 04 sec. E. 410.72 feet to a found 3/4" iron rod at the southwest corner of said 48.95 acres tract and at an ell corner of said 641.807 acres tract and at the northwest corner of said Tract 5, Unit 2 for a corner of this tract.

Thence S. 24 deg. 45 min. 36 sec. E. 1072.38 feet to the place of beginning.

(Bearing Basis: Geodetic North)

SURVEYED ON THE GROUND: SEPTEMBER 7, 2016



*Michael Price*  
MICHAEL PRICE, REGISTERED PROFESSIONAL LAND SURVEYOR NO. 5492  
PRICE SURVEYING, LP, FIRM #10034200, 213 S OAK AVE, MINERAL WELLS, TX 76067  
940-325-4841      JN16508      16093.crd      16508S.dwg      FN170337

# Exhibit "A" Arier to Mazanec

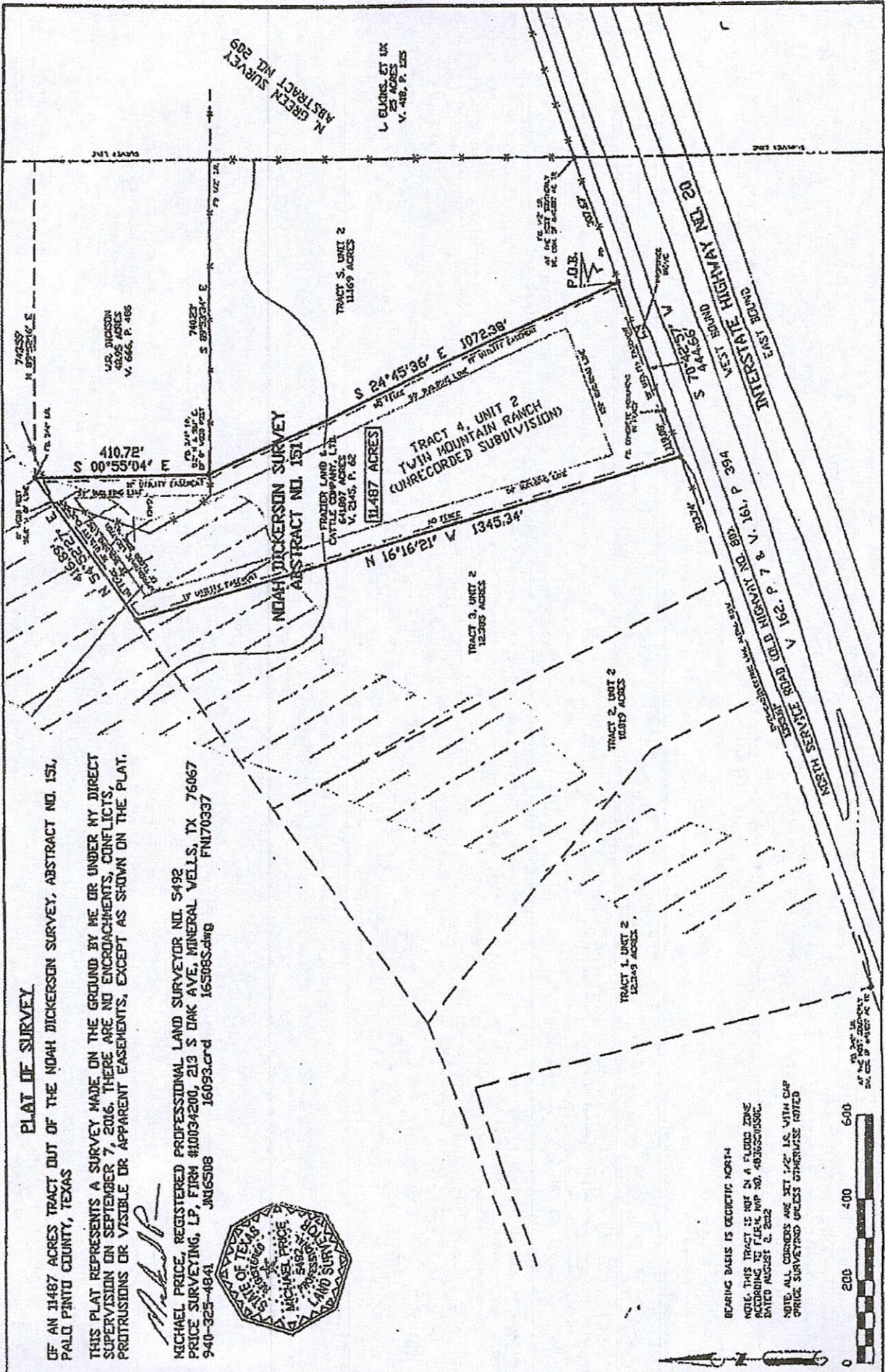
## PLAT OF SURVEY

OF AN 11487 ACRES TRACT OUT OF THE NOAH DICKERSON SURVEY, ABSTRACT NO. 151,  
PALO PINTO COUNTY, TEXAS

THIS PLAT REPRESENTS A SURVEY MADE ON THE GROUND BY ME OR UNDER MY DIRECT  
SUPERVISION ON SEPTEMBER 7, 2016. THERE ARE NO ENCROACHMENTS, CONFLICTS,  
PROTRUSIONS OR VISIBLE OR APPARENT EASEMENTS, EXCEPT AS SHOWN ON THE PLAT.

*Michael Price*

MICHAEL PRICE, REGISTERED PROFESSIONAL LAND SURVEYOR NO. 5492  
PRICE SURVEYING, LP, FIRM #10034200, 213 S OAK AVE, MINERAL WELLS, TX 75067  
940-325-4841 JN165508 16053.crd 165085.dwg FN170337



BEARING BASIS IS GEODETIC NORTH  
NOTE: THIS TRACT IS NOT IN A FLOOD ZONE  
ACCORDING TO FLOOD MAP NO. 483630550C,  
DATED AUGUST 2, 2012  
NOTE: ALL CORNERS ARE SET 1/2" I.S. WITH CAP  
PRICE SURVEYED UNLESS OTHERWISE NOTED

## Notice of Foreclosure Sale

March 10, 2026

**FILE**  
At 1:47 O'Clock P M.

MAR 10 2026

*Janelle K Green*  
Clerk of the County Court  
Palo Pinto County, Texas  
By: *Bonnie Post* Deputy

### Deed of Trust:

Dated: May 10, 2019

Grantor: Jason P. and Leisha R. Mazanec

Trustee: Gary Glick

Lender: Frazier Land & Cattle Co., Ltd.

Recorded in: Document No. 2019-00002533 of the real property records of Palo Pinto County, Texas

Legal Description: Unit 2, Tract 3, containing 12.385 acres of land, out of the Noah Dickerson Survey, A-151 in Palo Pinto County, Texas and also being a part of that 641.807 acres described in a deed to Frazier Land & Cattle Company, Ltd. by Instrument No. 2016-00002258, Official Public Records of Palo Pinto County, Texas, more fully described on attached Exhibit "A".

Secures: Real Estate Lien Note in the original principal amount of \$89,172.00, executed by Jason P. and Leisha R. Mazanec ("Borrower") and payable to the order of Lender and all other indebtedness of Borrower to Lender

Substitute Trustee: Barry Tipton or Renata Castro

Substitute Trustee's Address: 1301 South Capital of Texas Highway, Suite A234, Austin, Texas 78746

Mortgage Servicer: Lone Star Land Company

Mortgage Servicer's Address: P.O. Box 4688, Horseshoe Bay, Texas 78657

### Foreclosure Sale:

Date: April 7, 2026

Time: The sale of the Property will be held between the hours of 10:00 a.m. and 4:00 p.m. local time; **the earliest time at which the Foreclosure Sale will begin is 12:00 p.m. and not later than three hours thereafter.**

Place: Front courthouse door of the Palo Pinto County Courthouse located at 520 Oak Street, Palo Pinto, Texas 76484

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 Lender's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Lender, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

Mortgage Servicer is representing Lender in connection with the loan evidenced by the Note and secured by the Deed of Trust under a servicing agreement with Lender. The address of Mortgage Servicer is set forth above.

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

If Lender passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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

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

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

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

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

---

Substitute Trustee

# Exhibit A

TRACT 3, UNIT 2

## LEGAL DESCRIPTION

Of a 12.385 acres tract of land out of the Noah Dickerson Survey, Abstract No. 151, Palo Pinto County, Texas; being part of a certain 641.807 acres tract described in Volume 2145, Page 62 of the Official Public Records of Palo Pinto County, Texas; being known as Tract 3, Unit 2, Twin Mountain Ranch (unrecorded subdivision); and being further described by metes and bounds as follows:

Beginning at a set 1/2" iron rod with cap (PRICE SURVEYING) in the north right of way line of Interstate Highway 20 and in the south line of said 641.807 acres tract and at the southeast corner of a certain 10.819 acres tract (Tract 2, Unit 2) for the southwest and beginning corner of this tract. Whence a found 3/8" iron rod at the most southerly southwest corner of said 641.807 acres tract bears S. 70 deg. 42 min. 59 sec. W. 1039.88 feet and a set 1/2" iron rod with cap (PRICE SURVEYING) at the most easterly northeast corner of the Ruidosa Irrigation Co. Survey No. 1, Abstract No. 1195 bears S. 70 deg. 42 min. 59 sec. W. 1039.88 feet and N. 19 deg. 06 min. 56 sec. E. 6078.48 feet.

Thence N. 26 deg. 22 min. 11 sec. W. 1201.52 feet to a set 1/2" iron rod with cap (PRICE SURVEYING) at the northeast corner of said Tract 2, Unit 2 for the northwest corner of this tract.

Thence N. 54 deg. 52 min. 27 sec. E. 553.66 feet to a set 1/2" iron rod with cap (PRICE SURVEYING) at the northwest corner of a certain 11.487 acres tract (Tract 4, Unit 2) for the northeast corner of this tract.

Thence S. 16 deg. 16 min. 21 sec. E. 1345.34 feet to a set 1/2" iron rod with cap (PRICE SURVEYING) in the north right of way line of said Interstate Highway 20 and in the south line of said 641.807 acres tract and at the southwest corner of said Tract 4, Unit 2 for the southeast corner of this tract.

Thence S. 70 deg. 42 min. 59 sec. W. 313.74 feet to the place of beginning.

(Bearing Basis: Geodetic North)

SURVEYED ON THE GROUND: SEPTEMBER 7, 2016



MICHAEL PRICE, REGISTERED PROFESSIONAL LAND SURVEYOR NO. 5492  
PRICE SURVEYING, LP, FIRM #10034200, 213 S OAK AVE, MINERAL WELLS, TX 76067  
940-325-4841      JN16508      16093.crd      16508R.dwg      FN170336





## Notice of Foreclosure Sale

March 12, 2026

### DEED OF TRUST ("DEED OF TRUST"):

DATED: November 7, 2022

GRANTOR: Jeremy Busby  
1048 Mountain Bluebird Ct.  
Graford, Texas 76449

Natosha Busby  
1048 Mountain Bluebird Ct.  
Graford, Texas 76449

TRUSTEE: Joseph Bradley Davidson  
1920 Elmwood N. Ave.  
Wichita Falls, Texas 76308

LENDER: American National Bank & Trust  
1920 Elmwood North Ave.  
Wichita Falls, Texas 76308

RECORDED IN: Recorded as document 2022-00007748, Vol. 2474, page 413 of the official public records of Palo Pinto County, Texas

PROPERTY: Lot 33R, The Hills Above Possum Kingdom Lake, Phase One, Section One, a Subdivision in Palo Pinto County, Texas, according to the replat thereof recorded in Book 12, Page 31, Slide 1230, Plat Records of Palo Pinto County, Texas

SECURES: Promissory Note dated November 7, 2022, in the original principal amount of \$603,005.00, executed by Jeremy Busby ("Borrower") and payable to the order of Lender ("Note").

SUBSTITUTE TRUSTEE(S): Matthew D. Anderson, Anthony W. Bates, D. Todd Davenport, Peyton W. Cannedy, and/or Eliot Hardee  
3711 Maplewood Ave., Suite 200  
Wichita Falls, Texas 76308  
Wichita County

**FILED**  
At 8:14 O'Clock A M.

MAR 13 2026

Janette K. Dren  
Clerk of the County Court  
Palo Pinto County, Texas  
By A. Figueroa Deputy

### FORECLOSURE SALE:

DATE: April 7, 2026

TIME: The sale of the Property will be held between the hours of 10:00 a.m. and 4:00 p.m. local time; **the earliest time at which the Foreclosure Sale will begin is 10:00 a.m. and not later than three hours thereafter,**

PLACE: The exterior steps at south-facing courthouse door, Palo Pinto County Courthouse, 520 Oak St., Palo Pinto, Texas 76484

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 Lender's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Lender, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

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

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

If Lender passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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


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

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

**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a**

member of a reserve component of the armed forces of the United States, please send written notice of the active-duty military service to the sender of this notice immediately.

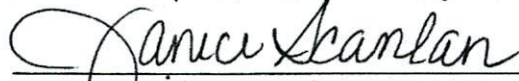
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

  
\_\_\_\_\_  
Anthony W. Bates,  
Attorney for American National Bank & Trust

STATE OF TEXAS  
COUNTY OF WICHITA

This instrument was acknowledged before me on March 12, 2026 by Anthony W. Bates.



  
\_\_\_\_\_  
Notary Public, State of Texas  
My commission expires:

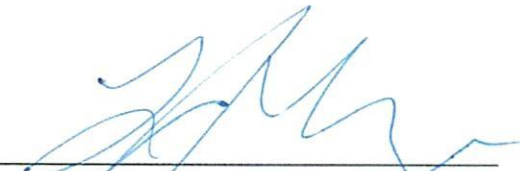


above-referenced owner(s) to pay assessments and related charges again the Property as reflected in the Notice of Lien filed in the County Clerk's Office.

6. **Obligation Secured:** The Lien as reflected in the Notice of Lien secures the failure to pay assessments and related charges to the Association in the amount of \$13,370.17, as of March 2, 2026.

7. **Default and Request to Act:** Default has occurred by the failure to pay assessments to the Association, and the Association has requested me as agent on behalf of the Association to conduct this sale. Notice is given that before the sale the Association may appoint another person as agent or trustee to conduct the sale.

**Dated:** March 2, 2026



\_\_\_\_\_  
Jack Manning, Casey Meyers, Lance Erickson,  
Philip Traynor, Shannon Gonzales, William  
"Bill" Attmore, and Ivonne Saldaña,  
Attorneys & Substitute Trustees

**MANNING & MEYERS**  
Attorneys at Law  
4340 N. Central Expressway, Suite 200  
Dallas, Texas 75206  
(214) 823-6600 – Telephone  
(214) 821-3800 – Facsimile

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED ABOVE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE ABOVE NAMED ASSOCIATION.

515 SW 15TH STREET  
MINERAL WELLS, TX 76067

00000010716819

### 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 1:00 PM or not later than three hours after that time.

Place: THE EXTERIOR STEPS AT THE SOUTH ENTRANCE OF THE PALO PINTO 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 July 21, 2023 and recorded in Document INSTRUMENT NO. 2023-00004100 real property records of PALO PINTO County, Texas, with FIVE STAR ESTATES LLC A TEXAS LIMITED LIABILITY COMPANY, grantor(s) and LIMA ONE CAPITAL, LLC, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by FIVE STAR ESTATES LLC A TEXAS LIMITED LIABILITY COMPANY, securing the payment of the indebtednesses in the original principal amount of \$168,750.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as Owner Trustee of MFA 2024-RTL3 Trust 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. LIMA ONE CAPITAL, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o LIMA ONE CAPITAL, LLC  
300 E. MCBEE AVE.  
SUITE 200  
GREENVILLE, SC 29601

**FILED**  
At 1:45 O'Clock 9 M.

MAR 16 2026

*Janette K. Dren*  
Clerk of the County Court  
Palo Pinto County, Texas  
By A. Figueroa Deputy



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



Israel Saucedo

**Certificate of Posting**

My name is Donna Stockman, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 03/16/2026 I filed at the office of the PALO PINTO County Clerk and caused to be posted at the PALO PINTO County courthouse this notice of sale.



Declarants Name: Donna Stockman

Date: 03/16/2026

515 SW 15TH STREET  
MINERAL WELLS, TX 76067

00000010716819

00000010716819

PALO PINTO

**EXHIBIT "A"**

BEING ALL OF LOTS NINE (9) AND TEN (10), BLOCK NINETEEN (19), LAWN PLACE ADDITION, 1ST FILING, INCLUDING THE ADJACENT 15X80 ALLEY WAY, IN THE CITY OF MINERAL WELLS, PALO PINTO COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 25, PAGE 157, DEED RECORDS OF PALO PINTO COUNTY, TEXAS.

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

Notice is hereby given that a public sale at auction of the Property (as that term is defined and described below) will be held at the date, time and place specified herein.

**Information regarding the indebtedness and lien that is the subject of this sale:**

Note:

Date: April 16, 2021  
Maker: Ramachandran Kandaswamy and Surekhadevi Ganagaraj  
Payee: Capital Farm Credit, ACA as agent/nominee for Capital Farm Credit, FLCA  
Original Principal Amount: \$159,900.00  
Capital Farm Credit, FLCA Loan No. 5712860

**FILED**  
At 1:45 O'Clock P M.

Deed of Trust:

Date: April 16, 2021  
Grantor: Ramachandran Kandaswamy and Surekhadevi Ganagaraj  
Trustee: Ben R. Novosad  
Recorded in: Document Number 2021-00002745 of the Official Public Records of Palo Pinto County, Texas.

MAR 16 2026  
Janette K. Drea  
Clerk of the County Court  
Palo Pinto County, Texas  
By A. Liguero Deputy

Property:

The following described real property, together with all mineral interests, improvements, fixtures, personal property and intangible property, if any, described in and presently covered by the Deed of Trust and all other rights, privileges and appurtenances pertaining thereto:

Lot 48, Brazos Mountain Ranch, Phase I, a Subdivision in Palo Pinto County, Texas according to the Plat thereof recorded in Volume 11, Page 127, Slide 1126, of the Plat Records of Palo Pinto County, Texas.

Together with all rights, easements, appurtenances, royalties, surface, subsurface and/or mineral rights, now owned or hereafter acquired, oil and gas rights, crops, timber, all diversion payments or third party payments made to crop producers, all water and riparian rights, wells, ditches, reservoirs, and water stock and all existing and future improvements,

structures, fixtures and replacements that may now, or at any time in the future, be part of the real estate described above (all referred to as "Property").

Notwithstanding any other provision, reservation or exception contained in said Deed of Trust or on any exhibit thereto, the lien shall cover all of Grantor's water rights, including, but not limited to, rights to surface water, groundwater, underground water, percolating waters, rights to any water from lakes, streams or other bodies of water, adjudicated or permitted water rights, riparian and other water rights which are owned or which are hereafter acquired by Grantor whether or not expressly excepted from the description of the Property.

Prior Modification of Note and/or Deed of Trust:

Present Owner of Note and Beneficiary under Deed of Trust:

Capital Farm Credit, ACA as agent/nominee for Capital Farm Credit, FLCA

**Information regarding the public sale to be held:**

Substitute Trustee: Angela Cooper Brown, Guy Wiggs, Donna Stockman, David Stockman, Michelle Schwartz, Janet Pinder, Jeff Benton, Brandy Bacon, Jamie Dworsky, David Garvin, Leslie Shuler, and Robin Shelton; 8101 Boat Club Road, Suite 320; Fort Worth, TX 76179

Appointed by written instrument executed on January 12, 2026 by Capital Farm Credit, ACA as agent/nominee and recorded or to be recorded in the appropriate Official Public Records of Palo Pinto County, Texas.

Date of Sale: April 7, 2026, being the first Tuesday in said month.

Time of Sale: The earliest time at which the sale will occur is 1:00 p.m., Palo Pinto, Texas local time, and shall begin not later than 3 hours thereafter.

Place of Sale: The designated area of the County Courthouse as designated by the Commissioners Court of Palo Pinto County, Texas

Default has occurred in the payment of the indebtedness evidenced by the Note. Because of such default, Capital Farm Credit, ACA as agent/nominee for Capital Farm Credit, FLCA appointed Substitute Trustee and has requested Substitute Trustee to enforce the Deed of Trust.

Therefore, notice is given that on the date and time and at the place set forth hereinabove, any one of the above-named Substitute Trustees will sell the above-referenced Property by public sale to the highest bidder for cash in accordance with the Deed of Trust and the laws of the State of Texas.

Prospective bidders are advised to make their own examination of title to the Property to determine the existence of any easements, restrictions, liens or other matters affecting title to the Property. Neither Substitute Trustee nor the Capital Farm Credit, ACA as agent/nominee for Capital Farm Credit, FLCA make any representation or warranty (express or implied) regarding title to or the condition of the Property. The Property to be sold at the public sale will be sold in its present "AS IS" condition and subject to all ad valorem taxes then owing with respect to the Property.

*Donna Stockman*  
Donna Stockman, Substitute Trustee

Please return File-Stamped Copy to:

Will C. Griffis  
McCleskey, Harriger, Brazill & Graf, L.L.P.  
101 S. Park  
San Angelo, TX 76901