

DEC 11 2025
Sommer K. May
Clayton County Clerk
Palo Pinto County, Texas
By _____ Deputy _____
00000010666378

1711 SE 21ST ST
MINERAL WELLS, TX 76067

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: February 03, 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 May 09, 2018 and recorded in Document INSTRUMENT NO. 2018-00002097 real property records of PALO PINTO County, Texas, with JERRAMY WILLIAMS AND SHANNON WILLIAMS, HUSBAND AND WIFE, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., (MERS) AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by JERRAMY WILLIAMS AND SHANNON WILLIAMS, HUSBAND AND WIFE, securing the payment of the indebtedness in the original principal amount of \$108,007.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK 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.

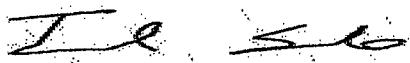
6. **Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer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

c/o MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK
999 N.W. GRAND BLVD
STE 110
OKLAHOMA CITY, OK 73118-6077



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.

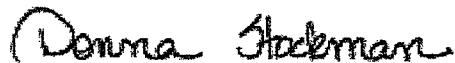
The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead AUCTION.COM, LLC OR BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 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.



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 12/11/2025 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.



Declarant's Name: Donna Stockman

Date: 12/11/2025

1711 SE 21ST ST
MINERAL WELLS, TX 76067

00000010666378

00000010666378

PALO PINTO

EXHIBIT "A"

LOT 33, BLOCK 5, AIRFLYTE ADDITION, FIRST FILING, AN ADDITION TO THE CITY OF MINERAL WELLS, PALO PINTO COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 2, PAGE 22, PLAT RECORDS, PALO PINTO COUNTY, TEXAS.

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

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

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated May 3, 2021 and recorded under Vol. 2374, Page 683, or Clerk's File No. 2021-00003031, in the real property records of Palo Pinto County Texas, with Anthony Doyle Williams and Rebeca Lynn Williams, husband and wife as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Paramount Bank, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Anthony Doyle Williams and Rebeca Lynn Williams, husband and wife, securing payment of the indebtedness in the original principal amount of \$276,210.00 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 Anthony Doyle Williams and Rebeca Lynn Williams. The Secretary of Veterans Affairs, an officer of the United States is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. PHH Mortgage Corporation is acting as the Mortgage Servicer for the Mortgagee. PHH Mortgage Corporation, is representing the Mortgagee, whose address is: 1 Mortgage Way, Mount Laurel, NJ 08054.

Legal Description:

BEING A CALLED 0.720 ACRE TRACT OF LAND, MORE OR LESS, OUT OF THE SOUTHWEST ONE-FOURTH (SW/4) OF SECTION NO. 52, BLOCK "A", EAST OF THE BRAZOS RIVER, T. & P.R.R. CO. SURVEY, ABSTRACT NO. 1982, PALO PINTO COUNTY, TEXAS; BEING ALL OF THAT CERTAIN TRACT OF LAND CONVEYED TO BAEZA IN VOLUME 588, PAGE 481, DEED RECORDS, PALO PINTO COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED BY EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES

SALE INFORMATION

Date of Sale: 02/03/2026

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, Agency Sales and Posting, LLC, or Codilis & Moody, P.C., as Substitute Trustee.

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:
Codilis & Moody, P.C.

20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Executed on December 22, 2025.

/s/ Kelly M. Doherty SBOT No. 24118059, 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. 44-25-04185

FILED
At 1:32 O'Clock P M.

DEC 30 2025

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

EXHIBIT "A"

Being a called 0.720 acre tract of land, more or less, out of the Southwest One-Fourth (SW/4) of Section No. 52, Block "A", East of the Brazos River, T. & P. R.R. Co. Survey, Abstract No. 1982, Palo Pinto County, Texas; being all of that certain tract of land conveyed to Baeza in Volume 588, Page 481, Deed Records, Palo Pinto County, Texas; being further described by metes and bounds as follows:

BEGINNING at a found 3/8 inch iron rod in the South line of U.S. Highway 180, at the Northerly common corner of said Baeza tract and that called 21.246 acres tract of land conveyed to Whatley in Volume 859, Page 449, Official Public Records of Palo Pinto County, Texas, for the Northwest and beginning corner of this tract. WHENCE the Northwest corner of said Southwest One-Fourth of Section No. 52 is called by deed to bear North 88.82 feet and West 302.87 feet.

THENCE along the South line of said U.S. Highway 180 and the arc of a curve to the right, said curve having a radius of 2231.83 feet, an arc length of 85.84 feet, and whose chord North 87 deg. 29 min. 00 sec. East 85.83 feet to a found 3/8 inch iron rod in a fence line, at the Northerly common corner of said Baeza tract and that called 4.16 acres tract of land conveyed to Watson in Volume 1555, Page 157, Official Public Records, Palo Pinto County, Texas, for the Northeast corner of this tract.

THENCE with the common line of said Baeza tract & said Watson tract as follows:
South 00 deg. 28 min. 17 sec. East 368.61 feet to a found 3/8 inch iron rod for the Southeast corner of this tract.
South 89 deg. 24 min. 23 sec. West 85.00 feet to a found 3/8 inch iron rod in the East line of said Whatley tract, for the Southwest corner of this tract.

THENCE North 00 deg. 35 min. 37 sec. West 365.73 feet along the common line of said Baeza tract and said Whatley tract to the POINT OF BEGINNING, according to Plat of Survey and Field Notes (M15078) dated July 8, 2015, prepared by Micah Hamilton, Registered Professional Land Surveyor No. 5865, of Carter Surveying & Mapping, Inc.

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 OF SALE

PURSUANT TO AUTHORITY conferred upon the Trustee by that certain Deed of Trust dated April 27, 2020, executed by **JASON LEE RADFORD, AN UNMARRIED PERSON, AND TONJA MICHELLE THOMAS, AN UNMARRIED PERSON**, ("Mortgagor") to Tim Williams, Trustee, for the benefit of **21ST MORTGAGE CORPORATION** ("Mortgagee"), filed for record under Instrument No. 2020-00002088, Official Public Records of Palo Pinto County, Texas, Mortgagee appoints K. Clifford Littlefield or Norma Jean Hesseltine, whose address is listed below, or Angela Cooper, Guy Wiggs, David Stockman, Donna Stockman, Angela Lewis, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jeff Benton or Jamie Dworsky, whose business address is 14800 Landmark Blvd., Suite 850, Dallas, Texas 75254, under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, default having been made in the covenants of the Deed of Trust, to sell on **Tuesday, February 3, 2026**, (that being the first Tuesday of the month), at public auction to the highest bidder for cash, at the Palo Pinto County Courthouse at the place designated by the Commissioner's Court for such sales in Palo Pinto County, Texas, (on the steps of the county courthouse or as designated by the County Commissioner), the sale to begin at 1:00 o'clock p.m. or not later than three (3) hours after such time on that date, selling all of the property as an entirety or in such parcels as the Trustee acting may elect the property offered for sale, more particularly described on Exhibit "A" attached hereto and made a part hereof, together with any and all improvements constructed upon, affixed to or located upon the above described real property, including but not limited to the 2020 Oak Creek Manufactured Home, Serial No. OC012033289AB.

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.

FILED EXECUTED this 18 day of December, 2025.

At 1:32 O'Clock P. M.

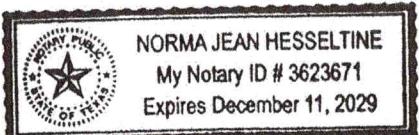
DEC 30 2025

Janette K. Dreen
Clerk of the County Court
Palo Pinto County, Texas
By A. L. Giguere Deputy

THE STATE OF TEXAS §
COUNTY OF NUECES §

K. Clifford
K. CLIFFORD LITTLEFIELD, Mortgagee Attorney
UPTON, MICKITS & HEYMANN, L.L.P.
802 N. Carancahua, Suite 450
Corpus Christi, Texas 78401
Telephone: (361) 884-0612
Facsimile: (361) 884-5291
Email: clittlefield@umhllaw.com

SUBSCRIBED and SWORN TO BEFORE ME, the undersigned Notary Public, by **K. CLIFFORD LITTLEFIELD**, this 18 day of December, 2025, to certify which witness my hand and official seal.



Norma Jean Hesseltine
NOTARY PUBLIC, STATE OF TEXAS

EXHIBIT "A"

BEING the Surface Only of Lots One (1), Two (2) and Six (6) in Block Two (2), of Coronado's Camp, a Subdivision in Palo Pinto County, Texas, according to Plat of record in Volume 3, Page 82 of the Plat Records of Palo Pinto County, Texas.

FILED

At 1:32 O'Clock PM

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 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.

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

1. **Date, Time, and Place of Sale.**

DATE: February 3, 2026

TIME: 01:00 PM

PLACE: 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 Commissioners Court

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 50.009 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.
3. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated April 18, 2022 and recorded as Instrument Number 2022-00002831, real property records of Palo Pinto County, Texas.
4. **Obligations Secured.** Deed of Trust or Contract Lien executed by Melissa Gosa and Shaun Yardley, securing the payment of the indebtedness in the original principal amount of \$193,431.00, and obligations therein described including by not limited to the promissory note; and all modifications renewals and extensions of the promissory note. Village Capital & Investment LLC is the current mortgagee of the note and deed of trust or contract lien.
5. **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.
6. **Property to be Sold.** The property to be sold is described as follows:
BEING all of Lot Three (3), in Block Fifteen (15) of the HINES AND KOESTER SUBDIVISION of the MORNINGSIDE PARK ADDITION, to the City of Mineral Wells, Palo Pinto County, Texas, according to Plat of record in Volume 2, Page 75, Plat Records of Palo Pinto County, Texas.
7. **Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Services is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the property referenced above. Village Capital & Investment LLC as Mortgage Servicer, is representing the current mortgagee, whose address is:



1304 SE 22ND ST
Mineral Wells, TX 76067

**2460 Paseo Verde Parkway
Suite 110
Henderson, Nevada 89074**

8. **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 Jennifer Hooper, Agency Sales and Posting, LLC, whose address is c/o Brock & Scott, 4225 Wingren Drive, Suite 105, Irving, TX 75602, Substitute Trustee to act under and by virtue of said Deed of Trust.
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.

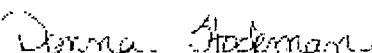
Date: 12/29/2025



Jennifer Hooper

Certificate of Posting

I am Donna Stockman whose address is 4225 Wingren Drive, Suite 105, Irving, TX 75602. I declare under penalty of perjury that on 12-30-25 I filed this Notice of [Substitute] Trustees Sale at the office of the Palo Pinto County Clerk and caused it to be posted at the location directed by the Palo Pinto County Commissioners Court.



Declarant's Name: Donna Stockman
Date: 12-30-25

C&M No. 44-25-03763/ FILE NOS

JAN - 8 2026
Somerville Yuen
Clerk of the County Court
Palo Pinto County Texas
By Dustin Alan Deputy

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

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

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated July 03, 2024 and recorded under Vol. 2552, Page 427, or Clerk's File No. 2024-00003904, in the real property records of Palo Pinto County Texas, with Dustin Alan Traffansted and Anne Faith Traffansted, husband and wife as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Cardinal Financial Company, Limited Partnership, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Dustin Alan Traffansted and Anne Faith Traffansted, husband and wife securing payment of the indebtedness in the original principal amount of \$166,822.00 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 Dustin Alan Traffansted and Anne Faith Traffansted. 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 LOTS 8 AND 9, BLOCK H, RICHARDS ADDITION, THIRD FILING, TO THE CITY OF MINERAL WELLS, PALO PINTO COUNTY, TEXAS, ACCORDING TO PLAT OF RECORD IN VOLUME 2, PAGE 59, PLAT RECORDS OF PALO PINTO COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 02/03/2026

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 01/07/2026.

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

Posted and filed by: Donna Stockman

Printed Name: Donna Stockman

C&M No. 44-25-03763

FILED
At 1:40 O'Clock M

JAN - 9 2026

Janette K. Glenn
Clerk of the County Court
Palo Pinto County, Texas
By *J. Hunter* Deputy

NOTICE OF TRUSTEE'S SALE BY
SUBSTITUTE TRUSTEE

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: **February 3, 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 refile 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.

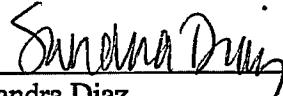
4. Type of Sale. The sale is a non-judicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deeds of Trust executed by property owners listed in Exhibit "A". The Deeds of Trust are recorded in the plat records in the office of the County Clerk of Palo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

MORTGAGOR	LOT	SUBDIVISION	DEED OF TRUST	
			VOLUME	PAGE
JEAN-PAUL MULINDA KIRERU & LAURETTE ZOLA KIRERU	110	II	2551	376
OLUWASEYI MAFI	258 & 1/520 INTEREST IN UNITS 1-10	II & VILLAS	2539	606
FRANKLINA GYAMFU AASABERE	128 & 1/520 INTEREST IN UNITS 1-10	IV & VILLAS	2517	351

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

FILED
At 11:45 O'Clock AM

Capital Farm Credit, FLCA Loan No. 5712860

JAN 13 2026

Deed of Trust:

Date: April 16, 2021

Annette K Green
Clerk of the County Court
Palo Pinto County, Texas
By Barbara Peeler Deputy

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.

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: February 3, 2026, being the first Tuesday in said month.

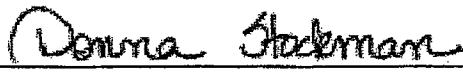
Time of Sale: The earliest time at which the sale will occur is 1:00 p.m., Palo Pinto, Texas local time, and shall begin not later than 3 hours thereafter.

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, 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