

25TX801-0049
375 PILGRIM LN, MINERAL WELLS, TX 76067

NOTICE OF FORECLOSURE SALE

Property: The Property to be sold is described as follows:

SEE "EXHIBIT A"

Security Instrument: Deed of Trust dated July 7, 2023 and recorded on July 12, 2023 as Instrument Number 2023-00003816 in the real property records of PALO PINTO County, Texas, which contains a power of sale.

Sale Information: October 07, 2025, 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 TYSON MORLATT AND SCARLETTE NANCE secures the repayment of a Note dated July 7, 2023 in the amount of \$180,775.00. LAKEVIEW LOAN SERVICING, LLC, whose address is c/o M&T Bank, One M&T Plaza, Buffalo, NY 14203, is the current mortgagee of the Deed of Trust and Note and M&T Bank is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

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

FILED
At 11:44 O'Clock A M

SEP 15 2025
Janette K. Gannon
Clerk of the County Court
Palo Pinto County, Texas
By *J. Hunter* Deputy

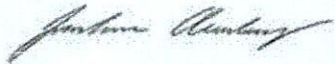


4853113

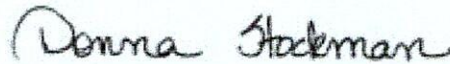
Substitute Trustee(s): Ramiro Cuevas, Joshua Sanders, Angie Uselton, Misty McMillan, Kristopher Holub, Tonya Washington, Tionna Hadnot, Conrad Wallace, Shawn Schiller, Patrick Zwiers, Kelly Main, Lisa Bruno, Ashlee Luna, Angela Cooper, Guy Wiggs, Brenda Wiggs, Donna Stockman, David Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Jeff Benton, Angela Lewis, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Jim Mills, Susan Mills, Ed Henderson, Andrew Mills-Middlebrook, Dana Gopffarth, Michael Lee, 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
Tracey Midkiff, Attorney at Law
Jonathan Andring, Attorney at Law
Rachel Son, Attorney at Law
6080 Tennyson Parkway, Suite 100
Plano, TX 75024



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, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Jim Mills, Susan Mills, Ed Henderson, Andrew Mills-Middlebrook, Dana Gopffarth, Michael Lee, 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 15th day of Sept., 2025, 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"

OF A 1.181 ACRES TRACT OF LAND OUT OF THE RICHARD STARR SURVEY, ABSTRACT NO. 392, PALO PINTO COUNTY, TEXAS, BEING ALL OF THAT CERTAIN TRACT OF LAND CONVEYED TO R. & A. PATEL IN VOLUME 2459, PAGE 454, OFFICIAL PUBLIC RECORDS, PALO PINTO COUNTY, TEXAS; BEING FURTHER DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEARINGS DISTANCES, AND/OR AREAS DERIVED FROM GNSS OBSERVATIONS PERFORMED BY TEXAS SURVEYING, INC. AND REFLECT SURFACE ADJUSTED, N & D. 1983, TEXAS STATE PLANE COORDINATE SYSTEM, NORTH CENTRAL ZONE 4202 USING TEXAS DEPARTMENT OF TRANSPORTATION SURFACE ADJUSTMENT FACTOR OF 1.00012.

BEGINNING AT A FOUND PK. MAIL WITHIN PILGRIM LANE, AT THE SOUTHWEST CORNER OF THAT CALLED 1.300 ACRES TRACT OF LAND CONVEYED TO T. PAYNE & J. ANDERSON IN VOLUME 2464, PAGE 465, O.P.R.P.C.T., FOR THE NORTHWEST CORNER OF THIS TRACT WHENCE THE NORTHWEST CORNER OF SAID STARR SURVEY IS CALLED BY DEED TO BEAR N 01°44'32" E 147.44 FEET AND N 71°53'49" W 5735.92 FEET,

THENCE S 89°50'42" E ALONG THE COMMON LINE OF SAID 1.300 ACRES TRACT & SAID PATEL TRACT AT 15.0 FEET PASS A FOUND ½" IRON ROD WITH PLASTIC CAP STAMPED "TEXAS SURVEYING", CONTINUING FOR A TOTAL DISTANCE OF 385.18 FEET TO A POINT ON THE EAST SIDE OF A 4" STEEL FENCE CORNER POST, IN THE WEST LINE OF THAT CALLED 32.345 ACRES TRACT OF LAND CONVEYED TO J & P. ROGOSKI IN VOLUME 1260 PAGE 793, O.P.R.P.C.T., FOR THE NORTHEAST CORNER OF THIS TRACT,

THENCE S 01°13'22" W 133.32 FEET ALONG THE WEST LINE OF SAID ROGOSKI TRACT TO A FOUND SMOOTH 5/8" IRON ROD, AT THE NORTHEAST CORNER OF THAT CALLED 2.500 ACRES TRACT OF LAND CONVEYED TO D. DELGADO IN VOLUME 2094, PAGE 152, O.P.R.P.C.T., FOR THE SOUTHEAST CORNER OF THIS TRACT,

THENCE N 89°51'07" W ALONG THE COMMON LINE OF SAID DELGADO TRACT & SAID PATEL TRACT AT 37.8 FEET PASS A FOUND 3/8" IRON ROD, CONTINUING FOR A TOTAL DISTANCE OF 386.66 FEET, TO A FOUND PK. NAIL WITHIN SAID PILGRIM LANE, FOR THE SOUTHWEST CORNER OF THIS TRACT,

THENCE N 01°48'31" E 133.40 FEET WITHIN SAID PILGRIM LANE TO THE POINT OF BEGINNING

NOTE: VESTING AND SUBJECT MORTGAGE LEGAL PAGE ILLEGIBLE, THIS LEGAL BEST COPY AVAILABLE.

Notice of Foreclosure Sale

FILED
10:10 O'Clock A

Date: SEPTEMBER 15, 2025

Trustee and Trustee's Address: Stephen R. McKethan
115 N. Graham St., Ste. 201
Stephenville, TX 76401

Lender: Wendy DeBlauw f/k/a Wendy Lee Gilbert

SEP 15 2025
Janelle K. Green
Clerk of the County Court
Palo Pinto County, Texas
By _____ Deputy

Deed of Trust

Date: December 14, 2009
Grantor: Jody Keema Henderson and Christy Lee Henderson
Lender: Wendy Lee Gilbert
Recording information: Document No. 2009-00008411 of the Official Public Records of Palo Pinto County, Texas

Property: BEING the South Half (S/2) of Lot Three (3) and all of Lots Four (4) and Five (5) in Block Twenty-eight (28) in the Town of Santo, Palo Pinto County, Texas, as laid down and described by the Official Map or Plat of said Town, and shown of record in Volume "G", Page 316 and 317, Deed Records of Palo Pinto County, Texas.

County: Palo Pinto County, Texas

Date of Sale: October 7, 2025

Time of Sale: The sale of 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 of Sale: At the Palo Pinto Courthouse located at 520 Oak St., Palo Pinto, Texas 76484, 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 Commissioners of Palo Pinto County, Texas).

Default has occurred in the payment of the Note and in performance of the obligations of the Deed of Trust. Because of that default, Lender, the owner and holder of the Note, has requested Trustee to sell the Property pursuant to the terms of the Deed of Trust. Therefore, a 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. Those desiring to purchase the Property will need to demonstrate their ability to pay their bid amount immediately in cash if their bid is accepted.

Therefore, notice is given that on and at the Date of Sale, Time of Sale, and Place of Sale described above, Trustee will sell the Property in accordance with the terms of the Deed of Trust, as provided above 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 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, 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 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.



STEPHEN MCKETHAN, Trustee

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

PALO PINTO County

Deed of Trust Dated: February 10, 2023

Amount: \$64,000.00

Grantor(s): BRIEN LONG WICHATWICHAI and MARIAH FAITH CONTINELLI

Original Mortgagee: MEMBERS CHOICE CREDIT UNION

Current Mortgagee: MEMBERS CHOICE CREDIT UNION

Mortgagee Address: MEMBERS CHOICE CREDIT UNION, 18211 KATY FWY, Houston, TX 77094

Recording Information: Document No. 2023-00000700

Legal Description: BEING ALL OF LOT 25, RIVER CANYON RANCH, A SUBDIVISION IN PALO PINTO COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 11, PAGE 182, SLIDE 1181, PLAT RECORDS OF PALO PINTO COUNTY, TEXAS.

Date of Sale: October 7, 2025 between the hours of 1:00 PM and 4:00 PM.

Earliest Time Sale Will Begin: 1:00 PM

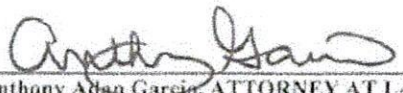
Place of Sale: The foreclosure sale will be conducted at public venue in the area designated by the PALO PINTO County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

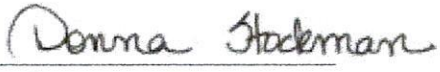
AURORA CAMPOS OR JONATHAN HARRISON, RAMIRO CUEVAS, PATRICK ZWIERS, CONRAD WALLACE, DANA KAMIN, LISA BRUNO, GUY WIGGS, DONNA STOCKMAN, BRENDA WIGGS, DAVID STOCKMAN, TIM LEWIS, MICHELLE SCHWARTZ, ANGELA LEWIS, DENISE BOERNER, ANGIE USELTON, TONYA WASHINGTON, MERYL OLSEN, MISTY MCMILLAN, TIFFINEY BRUTON, TIONNA HADNOT, DAVID RAY, JANET PINDER, BRANDY BACON, JAMIE DWORSKY OR KATHY ARRINGTON, ANGELA COOPER, JEFF BENTON, BRIAN HOOPER, MIKE JANSTA, MIKE HAYWARD, ANGELA ANDERSON, JAY JACOBS, JOSHUA SANDERS, KRISTOPHER HOLUB, CONRAD WALLACE, SHAWN SCHILLER, KELLY MAIN, AUCTION.COM LLC, ASHLEE LUNA, TEJAS CORPORATE SERVICES, LLC, XOME INC. have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust. The Substitute Trustee will sell the Property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time. 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.

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. 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.

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Anthony Adan Garcia, ATTORNEY AT LAW
HUGHES, WATTERS & ASKANASE, L.L.P.
1201 Louisiana, SUITE 2800
Houston, Texas 77002
Reference: 2025-002404


Printed Name: Donna Stockman
c/o Tejas Trustee Services
14800 Landmark Blvd, Suite 850
Addison, TX 75254

FILED
12:21 P.M.
O'Clock

MAR 21 2025

J. K. Kline
Clerk of the County Court
Palo Pinto County, Texas
By _____ Deputy

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 11/26/2018	Grantor(s)/Mortgagor(s): CECIL E HARWELL AND MARILYN M HARWELL, WIFE AND HUSBAND
Original Beneficiary/Mortgagee: WELLS FARGO BANK, N.A.	Current Beneficiary/Mortgagee: Wells Fargo Bank, N.A.
Recorded in: Volume: OR 2252 Page: 204 Instrument No: 2018-00006161	Property County: PALO PINTO
Mortgage Servicer: Wells Fargo Bank, N.A. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 1 Home Campus, MAC 2301-04C, West Des Moines, IA 50328
Date of Sale: 10/7/2025	Earliest Time Sale Will Begin: 1pm
Place of Sale of Property: Palo Pinto County Courthouse, 520 Oak Street, Palo Pinto, TX 76484 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: BEING THE SURFACE ONLY OF ALL OF LOT 5, BLOCK 4, SOUTHWIND ESTATES, AN ADDITION NEAR THE CITY OF MINERAL WELLS, IN PALO PINTO COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 6, PAGES 5 AND 6, PLAT RECORDS OF PALO PINTO COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Ramiro Cuevas, Joshua Sanders, Angie Uelton, Misty McMillan, Kristopher Holub, Tonya Washington, Tionna Hadnot, Conrad Wallace, Shawn Schiller, Patrick Zwiers, Kelly Main, Lisa Bruno, Auction.com LLC, Ashlee Luna, Angela Cooper, Guy Wiggs, David Stockman, Donna Stockman, Angela Lewis, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jeff Benton or Jamie Dworsky, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

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

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

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

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

NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

Dated: 8/19/2025



Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Wells Fargo Bank, N.A.

Dated:

8/21/25

Donna Stockman

Printed Name:



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

12:53 FILED
O'Clock P.M.

MH File Number: TX-25-122052-POS
Loan Type: VA

MAR 21 2025
Janelle K. Green
Clerk of the County Court
Palo Pinto County, Texas
By Deputy

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 7/18/2022	Grantor(s)/Mortgagor(s): JEREMY REAY, A MARRIED MAN
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR NEXERA HOLDINGS, LLC, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as owner trustee for Verus Securitization Trust 2022-INV2
Recorded in: Volume: Page: Instrument No: 2022-00005379	Property County: PALO PINTO
Mortgage Servicer: NewRez LLC, d/b/a Shellpoint Mortgage Servicing is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 75 Beattie Place, SUITE 300, GREENVILLE, SC 29601
Date of Sale: 10/7/2025	Earliest Time Sale Will Begin: 1pm
Place of Sale of Property: THE EXTERIOR STEPS AT THE ENTRANCE TO THE DOOR OF SAID COURTHOUSE WHICH OPENS AND FACES TO THE EAST (THIS IS A TEMPORARY CHANGE FROM THE SOUTH DOOR) OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: BEING ALL OF SUBDIVISION "D", BLOCK 6, SLAUGHTER & BARBER NORTH ADDITION, AN ADDITION TO THE CITY IF MINERAL WELLS, PALO PINTO COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 1, PAGE 88, PLAT RECORDS, PALO PINTO COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Angela Cooper, Guy Wiggs, David Stockman, Donna Stockman, Angela Lewis, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jeff Benton or Jamie Dworsky, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

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

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

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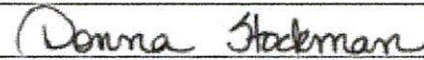
NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

Dated: 8/12/2025



Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for NewRez LLC, d/b/a Shellpoint Mortgage Servicing

Dated: 8-14-25



Printed Name:

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

FILED
At 1:00 O'Clock P M

AUG 14 2025


Clerk of the County Court
Palo Pinto County, Texas
By  Deputy

MH File Number: TX-25-121929-POS
Loan Type: Business Purpose Loan

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 4/21/2023	Grantor(s)/Mortgagor(s): DANIEL SOGBODJOR, A SINGLE PERSON
Original Beneficiary/Mortgagee: SECURITY SERVICE FEDERAL CREDIT UNION	Current Beneficiary/Mortgagee: Security Service Federal Credit Union
Recorded in: Volume: N/A Page: N/A Instrument No: 2023-0002341	Property County: PALO PINTO
Mortgage Servicer: Cenlar FSB is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 425 Phillips Blvd , Ewing, NJ 08618
Date of Sale: 10/7/2025	Earliest Time Sale Will Begin: 1pm
Place of Sale of Property: THE EXTERIOR STEPS AT THE ENTRANCE TO THE DOOR OF SAID COURTHOUSE WHICH OPENS AND FACES TO THE EAST (THIS IS A TEMPORARY CHANGE FROM THE SOUTH DOOR) OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LOT 18, PARADISE OAKS RANCH, A SUBDIVISION IN PALO PINTO COUNTY, TEXAS, ACCORDING TO THE PLAT AS RECORDED IN BOOK 12, PAGE 98, SLIDE 1297, PLAT RECORDS, **PALO PINTO COUNTY, TEXAS**

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Angela Cooper, Guy Wiggs, David Stockman, Donna Stockman, Angela Lewis, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jeff Benton or Jamie Dworsky, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

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

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

NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

Dated: 8/11/2025



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

Dated: 8/11/25

Donna Stockman

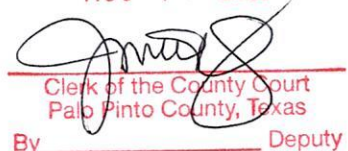
Printed Name:



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

FILED
At 350 O'Clock 8 M.

AUG 11 2025


Clerk of the County Court
Palo Pinto County, Texas
By _____ Deputy

MH File Number: TX-25-121926-POS
Loan Type: Conventional Residential

FILED
At 10:17 O'Clock H.M.

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

SEP 16 2025
Janette K. Geron
Clerk of the County Court
Palo Pinto County, Texas
By: [Signature] 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: **October 7, 2025**

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 16 day of September, 2025.



SANDRA DIAZ
160 CLIFFS DRIVE
GRAFORD, TX 76449

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.

<u>MORTGAGOR</u>	<u>LOT</u>	<u>SUBDIVISION</u>	<u>DEED OF TRUST</u>	
			<u>VOLUME</u>	<u>PAGE</u>
ADEWALE KEJI MABADEJE	87	IV	2523	516
CARINE SOPPI	417 & 1/520 TH INTEREST IN UNITS 1-10	CLIFFS PHASE X & VILLAS	2560	601