

NOTICE OF FORECLOSURE

FILED FOR RECORD

2026 FEB -6 AM 9:42

Notice is hereby given of a public nonjudicial foreclosure sale.

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

See Exhibit "A" attached hereto, and made a part thereof for all purposes intended.

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

Date: March 3, 2026.

Time: The sale shall begin no earlier than 10:00 A.M. or no later than three hours thereafter.
The sale shall be completed by no later than 1:00 P.M.

Place: 220 W. Quitman Street, Emory, TX 75440 - or in the area designated by the commissioners court.

Notice of the date of any rescheduled foreclosure sale will be reposted and re-filed in accordance with the posting and filing requirements of the Texas Property Code. Such reposting or re-filing 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 nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by SC Groundwork, LLC, a Texas limited liability company. The deed of trust is dated August 14, 2024, and on file under document number 2024-1736 in the real property records of Rains County.

5. Obligations Secured. The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively, the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$282,000.00, executed by SC Groundwork, LLC (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of SC Groundwork, LLC to BBMC Properties, LLC. BBMC Properties, LLC is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

Questions concerning the sale may be directed to the undersigned:

The Law Offices of Michael J. Zimprich
7001 Westwind Drive, Suite 205
El Paso, Texas 79912
Attention: Michael Zimprich
Telephone: (915) 201-4944

6. Default and Request to Act. Default has occurred under the deed of trust, and the beneficiary has requested that the Trustee, Michael J. Zimprich, and/or Beverly Mitrison, 7001 Westwind Drive, El Paso, Texas 79912 conduct this sale. The trustee intends to appoint Michael J. Zimprich, Beverly Mitrison, Sheryl La Mont, Heather Golden, Harriett Fletcher, Kara Riley, Debby Akens, Jabria Foy, Sharon St. Pierre c/o Resolve Trustee Services, 2024 W. 15th Street, Suite F142, Plano, Texas 75075, as Substitute Trustee prior to the auction to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

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

EXECUTED this 30th day of January 2026.



Michael J. Zimprich

Exhibit "A"

Legal description of land:

Being a tract of land situated in the Margaret Tollett Survey, Abstract No. 229, Rains County, Texas, same being a tract of land conveyed to Kendall Rex Harper, by deed recorded In Volume 2022, Page 2427, Official Public Records of Rains County, Texas, and being more particularly described by metes and bounds as follows:

BEGINNING at a 1/2 inch iron rod set with a yellow cap stamped "CBG Surveying" for corner, said corner being in the South line of a tract of land conveyed to Sensai Lake Tawakoni LLC., by deed recorded In Volume 2021, Page 261, Deed Records of Rains County, Texas, and being the Northeast corner of remainder of a tract of land conveyed Ronald Kirby and Charm Kirby, a married couple, by deed recorded in Volume 2022, Page 2841, Deed Records of Rains County, Texas;

THENCE South 87 degrees 58 minutes 48 seconds East, along the South line of said Sansai Lake Tawakoni tract, a distance of 385.99 feet to a 1/2 inch iron rod found for corner, said corner being the Northwest corner of a tract of land conveyed to Chris Wherry and Kathy Wherry, by deed recorded In Volume 2017, Page 1579, Deed Records of Rains County, Texas;

THENCE South 05 degrees 20 minutes 59 seconds East, along the West line of said Wherry tract, a distance of 145.88 feet to a 1/2 inch iron rod found for corner, said corner being the Southwest corner of said Wherry tract, and being in the North line of a remainder of a tract of land conveyed to Skypoint Fish Farm, Inc., by deed recorded in Volume 178, Page 718, Deed Records of Rains County, Texas;

THENCE South 89 degrees 17 minutes 40 seconds West, along the North line of said Skypoint remainder tract, a distance of 312.17 feet to a 1/2 Inch iron rod set with a yellow cap stamped "CBG Surveying" for corner;

THENCE North 45 degrees 40 minutes 48 seconds West, a distance of 120.98 feet to a 1/2 inch iron rod found for corner;

THENCE North 05 degrees 38 minutes 08 seconds West, a distance of 55.60 feet to a 1/2 inch iron rod found for corner;

THENCE North 11 degrees 51 minutes 18 seconds East, a distance of 23.35 feet to a the POINT OF BEGINNING and containing 57,033 square feet or 1.31 acres of land.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

FILED FOR RECORD

STATE OF TEXAS

§

KNOW ALL MEN BY THESE PRESENTS:

2026 FEB -9 PM 1:02

COUNTY OF RAINS

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WHEREAS, by that one certain Deed of Trust dated August 27, 2021, and recorded as Document No. 2021-2507, Official Public Records, Rains County, Texas (the "Deed of Trust"), Wojtek Zarzycki and Casey Zarzycki ("Grantor"), conveyed to James Wirz, Esq., Trustee ("Trustee") for the benefit of Newtek Small Business Finance, LLC ("Beneficiary"), the real property situated in Rains County, Texas, as more particularly described on Exhibit "A" attached hereto and incorporated herein for all purposes (the "Property"), to secure the payment of that one certain U.S. Small Business Administration Unconditional Limited Guarantee and U.S. Small Business Administration Unconditional Guarantee dated August 27, 2021, executed by Casey Zarzycki and Wojtek Zarzycki, respectively (the "Guaranties"), wherein Guarantors guaranteed the payment to Beneficiary of that one certain U.S. Small Business Administration Note dated August 27, 2021, in the original principal amount of \$650,000.00, executed by Debut Solutions, LLC, 2000 Frankfort Street LLC and PCR Recycling LLC and made payable to the order of Beneficiary (the "Note"); and

WHEREAS, default occurred under the terms of the Note, the Guaranties, and the Deed of Trust; and

WHEREAS, demand for payment of all amounts owed under the Note, the Guaranties, and the Deed of Trust was made, and all required notices have been given, all in accordance with the Note, the Guaranties, the Deed of Trust and applicable law; and

WHEREAS, the indebtedness evidenced by the Note and Guaranties, and secured by the Deed of Trust, is now wholly due and payable; and

WHEREAS, the outstanding balance due under the Note, the Guaranties, and the Deed of Trust has not been paid; and

WHEREAS, James Wirz, Esq., Trustee in the aforesaid Deed of Trust, was removed as Trustee, and the undersigned or Lee F. Christie or Jeremy L. Harmon or Michael L. Atchley or Aimee E. Marcotte or Cheyenne A. Haddad were appointed as Substitute Trustee in the place and stead of the said James Wirz, Esq., said removal and appointment being in the manner authorized by the Deed of Trust; and

WHEREAS, Beneficiary, the current owner and holder of said indebtedness and the current lender and beneficiary under the Deed of Trust, has requested the undersigned or Lee F. Christie or Jeremy L. Harmon or Michael L. Atchley or Aimee E. Marcotte or Cheyenne A. Haddad, as acting Substitute Trustee, to sell the Property to satisfy the indebtedness.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, the 3rd day of March 2026**, between the hours of 10:00 A.M. and 4:00 P.M., the undersigned or Lee F. Christie or

Jeremy L. Harmon or Michael L. Atchley or Aimee E. Marcotte or Cheyenne A. Haddad, will sell the Property at public auction at the Rains County Courthouse, located at 167 Quitman St., Emory, TX 75440, or in the area designated by the Rains County Commissioners Court, if different, to the highest bidder for cash, subject to the right of Beneficiary to have its bid credited up to the amount of all unpaid debt to Beneficiary secured by the Deed of Trust at the time of sale. **Said sale will begin no earlier than 1:00 P.M. and no later than three hours after that time.**

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.

The Sender of this notice and his contact information is as follows:

Matthew T. Taplett
Pope, Hardwicke, Christie, Schell, Kelly & Taplett, L.L.P.
500 W. 7th Street, Suite 600
Fort Worth, Texas 76102
817/332-3245

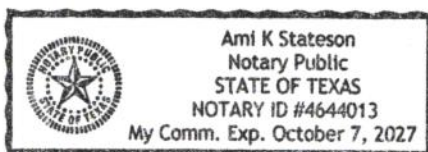
WITNESS MY HAND this 6th day of February, 2026.

SUBSTITUTE TRUSTEE:


Matthew T. Taplett

STATE OF TEXAS §
 §
COUNTY OF TARRANT §

This instrument was acknowledged before me on the 6th day of February, 2026, by Matthew T. Taplett, Substitute Trustee, who acknowledged to me that he executed the same for the purposes and consideration therein expressed, and in the capacity therein stated.




Notary Public for the State of Texas

**NAME, ADDRESS AND
TELEPHONE NUMBER OF
MORTGAGEE:**

Newtek Small Business Finance, LLC
c/o Armando Gonzalez
Vice President Liquidation
4800 T Rex Avenue, Suite 120
Boca Raton, FL 33431
(212) 273-8139

**NAME, ADDRESS AND
TELEPHONE NUMBER OF
SUBSTITUTE TRUSTEE:**

Matthew T. Taplett
Lee F. Christie
Michael L. Atchley
Jeremy L. Harmon
Aimee E. Marcotte
Cheyenne A. Haddad
Pope, Hardwicke, Christie, Schell,
Kelly & Taplett, L.L.P.
500 W. 7th Street, Suite 600
Fort Worth, TX 76102
(817) 332-3245

EXHIBIT "A"

All that certain lot, tract or parcel of land of the James Forsythe Survey, Abstract No. 80 of Rains County, Texas, and a part of a 50.5 acre tract conveyed to the grantor by Warranty Deed recorded in Vol. 99, Page 479, Deed Records of Rains County, Texas.

COMMENCING at the southeast corner of said 50.5 acre tract on the north right-of-way line of U.S. Highway No. 69;

THENCE along the South boundary line of said 50.5 acre tract and North right-of-way line of said highway as follows: N 51 deg. 08' W a distance of 479.50 ft.; N 45 deg. 25' 22" W a distance of 200.998 ft.; and N 51 de g. 08' W a distance of 281.30 ft. to the place of beginning;

THENCE N 38 deg. 42' E a distance of 208.71 ft. to a point;

THENCE N 51 deg. 08" W a distance of 208. 71 ft. to a point;

THENCE S 38 deg. 42' W a distance of 208. 71 ft. to a point in the South boundary line of said tract;

THENCE S 51 deg. 08' E along the South boundary line of said tract and the North right-of-way line of said highway a distance of 208.71 ft. to the place of beginning and containing one (1) acre of land, more or less.

Being the same land in Warranty Deed dated August 10, 2016 from Narwin Lynn Gaby and wife, Ava Diane Gaby to Wojtek Zarzycki and wife, Casey Zarzycki, recorded in Document No. 2016-1592, Official Public Records of Rains County, Texas.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

FILED FOR RECORD

STATE OF TEXAS

§

2026 FEB -9 PM 1:02

§

KNOW ALL MEN BY THESE PRESENTS:

COUNTY OF RAINS

§

COUNTY CLERK

WHEREAS, by that one certain Deed of Trust dated August 27, 2021, and recorded as Document No. 2021-2508, Official Public Records, Rains County, Texas (the "Deed of Trust"), Wojtek Zarzycki and Casey Zarzycki ("Grantor"), conveyed to James Wirz, Esq., Trustee ("Trustee") for the benefit of Newtek Small Business Finance, LLC ("Beneficiary"), the real property situated in Rains County, Texas, as more particularly described on Exhibit "A" attached hereto and incorporated herein for all purposes (the "Property"), to secure the payment of that one certain U.S. Small Business Administration Unconditional Limited Guarantee and U.S. Small Business Administration Unconditional Guarantee dated August 27, 2021, executed by Casey Zarzycki and Wojtek Zarzycki, respectively (the "Guaranties"), wherein Guarantors guaranteed the payment to Beneficiary of that one certain U.S. Small Business Administration Note dated August 27, 2021, in the original principal amount of \$2,757,000.00, executed by Debut Solutions, LLC, and PCR Recycling LLC and made payable to the order of Beneficiary (the "Note") as well as all other indebtedness to Beneficiary as described therein; and

WHEREAS, default occurred under the terms of the Note, the Guaranties, and the Deed of Trust; and

WHEREAS, demand for payment of all amounts owed under the Note, the Guaranties, and the Deed of Trust was made, and all required notices have been given, all in accordance with the Note, the Deed of Trust and applicable law; and

WHEREAS, the indebtedness evidenced by the Note, the Guaranties, and secured by the Deed of Trust, is now wholly due and payable; and

WHEREAS, the outstanding balance due under the Note, the Guaranties, and the Deed of Trust has not been paid; and

WHEREAS, James Wirz, Esq., Trustee in the aforesaid Deed of Trust, was removed as Trustee, and the undersigned or Lee F. Christie or Jeremy L. Harmon or Michael L. Atchley or Aimee E. Marcotte or Cheyenne A. Haddad were appointed as Substitute Trustee in the place and stead of the said James Wirz, Esq., said removal and appointment being in the manner authorized by the Deed of Trust; and

WHEREAS, Beneficiary, the current owner and holder of said indebtedness and the current lender and beneficiary under the Deed of Trust, has requested the undersigned or Lee F. Christie or Jeremy L. Harmon or Michael L. Atchley or Aimee E. Marcotte or Cheyenne A. Haddad, as acting Substitute Trustee, to sell the Property to satisfy the indebtedness.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, the 3rd day of March 2026**, between the hours of 10:00 A.M. and 4:00 P.M., the undersigned or Lee F. Christie or

Jeremy L. Harmon or Michael L. Atchley or Aimee E. Marcotte or Cheyenne A. Haddad, will sell the Property at public auction at the Rains County Courthouse, located at 167 Quitman St., Emory, TX 75440, or in the area designated by the Rains County Commissioners Court, if different, to the highest bidder for cash, subject to the right of Beneficiary to have its bid credited up to the amount of all unpaid debt to Beneficiary secured by the Deed of Trust at the time of sale. **Said sale will begin no earlier than 1:00 P.M. and no later than three hours after that time.**


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.

The Sender of this notice and his contact information is as follows:

Matthew T. Taplett
Pope, Hardwicke, Christie, Schell, Kelly & Taplett, L.L.P.
500 W. 7th Street, Suite 600
Fort Worth, Texas 76102
817/332-3245

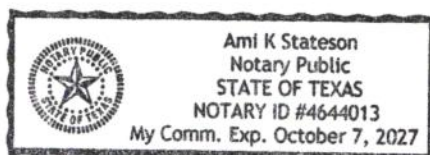
WITNESS MY HAND this 6th day of February, 2026.

SUBSTITUTE TRUSTEE:


Matthew T. Taplett

STATE OF TEXAS §
 §
COUNTY OF TARRANT §

This instrument was acknowledged before me on the 6th day of February, 2026, by Matthew T. Taplett, Substitute Trustee, who acknowledged to me that he executed the same for the purposes and consideration therein expressed, and in the capacity therein stated.




Notary Public for the State of Texas

**NAME, ADDRESS AND
TELEPHONE NUMBER OF
MORTGAGEE:**

Newtek Small Business Finance, LLC
c/o Armando Gonzalez
Vice President Liquidation
4800 T Rex Avenue, Suite 120
Boca Raton, FL 33431
(212) 273-8139

**NAME, ADDRESS AND
TELEPHONE NUMBER OF
SUBSTITUTE TRUSTEE:**

Matthew T. Taplett
Lee F. Christie
Michael L. Atchley
Jeremy L. Harmon
Aimee E. Marcotte
Cheyenne A. Haddad
Pope, Hardwicke, Christie, Schell,
Kelly & Taplett, L.L.P.
500 W. 7th Street, Suite 600
Fort Worth, TX 76102
(817) 332-3245

EXHIBIT "A"

All that certain lot, tract or parcel of land of the James Forsythe Survey, Abstract No. 80 of Rains County, Texas, and a part of a 50.5 acre tract conveyed to the grantor by Warranty Deed recorded in Vol. 99, Page 479, Deed Records of Rains County, Texas.

COMMENCING at the southeast corner of said 50.5 acre tract on the north right-of-way line of U.S. Highway No. 69;

THENCE along the South boundary line of said 50.5 acre tract and North right-of-way line of said highway as follows: N 51 deg. 08' W a distance of 479.50 ft.; N 45 deg. 25' 22" W a distance of 200.998 ft.; and N 51 deg. 08' W a distance of 281.30 ft. to the place of beginning;

THENCE N 38 deg. 42' E a distance of 208.71 ft. to a point;

THENCE N 51 deg. 08' W a distance of 208.71 ft. to a point;

THENCE: S 38 deg. 42' W a distance of 208.71 ft. to a point in the South boundary line of said tract;

THENCE S 51 deg. 08' E along the South boundary line of said tract and the North right-of-way line of said highway a distance of 208.71 ft. to the place of beginning and containing one (1) acre of land, more or less.

Being the same land in Warranty Deed dated August 10, 2016 from Narwin Lynn Gaby and wife, Ava Diane Gaby to Wojtek Zarzycki and wife, Casey Zarzycki, recorded in Document No. 2016-1592, Official Public Records of Rains County, Texas.

NOTICE OF FORECLOSURE SALE

FILED FOR RECORD

2026 FEB -9 PM 4: 24

Notice is hereby given of a public nonjudicial foreclosure sale.

1. Deed of Trust. The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the following described deed of trust:

Date: October 13, 2022

Grantor: April Clements

Beneficiary: Legacy Land Bank, FLCA

Substitute Trustee: Scott A. Ritcheson, and/or Douglas A. Ritcheson, and/or Charles E. Lauffer, Jr., and/or Lance Vincent

Recording Information: Deed of Trust recorded under Clerk's File No. 2022-2961, in the Official Public Records of Rains County, Texas.

2. Property to be Sold. The property to be sold (the "Property") is described as follows:

Lot 6, Blue Heron Subdivision, as addition in Rains County, Texas, according to the plat thereof being recorded in Volume 5, Page 76, Plat Records of Rains County, Texas.

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

Date: **Tuesday, March 3, 2026**

Time: The sale shall begin no earlier than 10:00 a.m. or no later than three (3) hours thereafter. The sale shall be completed by no later than 1:00 p.m.

Place: Rains County Courthouse in Emory, Texas, at the following location:

In the area of such Courthouse designated by the Rains County Commissioners' Court as the area where foreclosure sales shall take

place, or, if no such area has been designated, then on the West most side of the Rains County Courthouse which is located at 167 E. Quitman Street, Emory, Texas.

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.

4. 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 date the property is sold.

The sale will be made expressly subject to unpaid ad valorem taxes and 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 other 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.

A purchaser at the sale of the Property "acquires the Property 'AS IS' without any expressed or implied warranties" (except as to the warranties of title from the grantor identified in the deed of trust described below). Any purchaser acquires the Property "at the purchaser's own

risk." TEXAS PROPERTY CODE §51.009. Nothing set forth in this Notice is an express or implied representation or warranty regarding the Property, all of which are specifically disclaimed by the undersigned and by the beneficiary of the herein described deed of trust.


5. Type of Sale. The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by April Clements. The deed of trust is dated October 13, 2022, and is recorded in the office of the County Clerk of Rains County, Texas, under Clerk's File No. 2022-2961, in the Official Public Records of Rains County, Texas.

6. Obligations Secured. The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including, but not limited to, (1) the October 13, 2022 promissory note in the original principal amount of \$40,000.00, executed by April Clements, and payable to the order of Legacy Land Bank, FLCA; (2) all renewals and extensions of the note; (3) all interest, late charges, fees and other expenses payable under said note on the herein described deed of trust; and (4) all other debts and obligations described in the deed of trust (including all debts secured by any cross-collateralization clause in the deed of trust). Legacy Land Bank, FLCA is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, Legacy Land Bank, FLCA, Attention: Brittany Hammond, telephone (903) 885-9566.

7. Default and Request to Act. Default has occurred under the deed of trust, and the beneficiary has asked 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: February 6, 2026.



DOUGLAS A. RITCHESON,
Substitute Trustee
821 ESE Loop 323, Suite 530
Tyler, Texas 75701
Tel: (903) 535-2900
Fax: (903) 533-8646

Notice to Members of the Armed Forces of the United States:

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.

Certificate of Posting

I, _____, whose address is _____,
declare under penalty of perjury that I filed and/or recorded this Notice of Foreclosure Sale at the
office of the Rains County Clerk and caused it to be posted at the location directed by the Rains
County Commissioners.

Return to: Ritcheson, Lauffer & Vincent, P.C. 821 ESE Loop 323, Suite 530, Tyler, Texas 75701.

2026 FEB 19 AM 9:45

NOTICE OF FORECLOSURE SALE

HARDY SAWYER
COUNTY CLERK
m. kempson

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

1. Property to Be Sold. The property to be sold is described as follows: BEING A 0.351 ACRE TRACT AND BEING ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN THE MARGARET TOLLETT SURVEY, ABSTRACT NO. 229, IN THE CITY OF EAST TAWAKONI, RAINS COUNTY, TEXAS, AND BEING ALL OF LOTS 87 AND 88 OF THE LITTLE OAKS ADDITION ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 140, PAGE 563, RAINS COUNTY DEED RECORDS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS;

BEGINNING AT A 1/2 IRON ROD FOUND AT THE WEST CORNER OF SAID LOT 87 AND THE NORTH CORNER OF LOT 86 ON THE SOUTHEAST LINE OF LITTLEFIELD DRIVE, FOR A CORNER;

THENCE NORTH 45 DEGREES 44 MINUTES 10 SECONDS EAST ALONG THE NORTHWEST LINES OF SAID LOT 87 AND SAID LOT 88 AND THE SOUTHEAST LINE OF SAID LITTLEFIELD DRIVE A DISTANCE OF 190.09 FEET TO A 1/2 INCH IRON ROD FOUND AT THE NORTHEAST CORNER OF SAID LOT 88 AND THE NORTHWEST CORNER OF SAID LOT 90 AND THE SOUTHWEST CORNER OF LOT 89, FOR A CORNER;

THENCE SOUTH 00 DEGREES 29 MINUTES 03 SECONDS EAST ALONG THE EAST LINE OF SAID LOT 88 AND THE WEST LINES OF SAID LOT 90 AND LOT 91 A DISTANCE OF 154.32 FEET TO A 1/2 INCH IRON ROD FOUND AT THE SOUTHEAST CORNER OF SAID LOT 88 AND THE SOUTHWEST CORNER OF SAID LOT 91 AND THE WEST CORNER OF LOT 92 AND THE NORTH CORNER OF LOT 75, FOR A CORNER;

THENCE SOUTH 46 DEGREES 36 MINUTES 35 SECONDS WEST ALONG THE SOUTHEAST LINES OF SAID LOTS 88 AND 87 AND THE NORTHWEST LINE OF SAID LOT 75 A DISTANCE OF 85.51 FEET TO A 1/2 INCH IRON ROD FOUND AT THE SOUTH CORNER OF SAID LOT 87 AND THE NORTHWEST CORNER OF SAID LOT 75 AND THE NORTH CORNER OF LOT 76 AND THE EAST CORNER OF SAID LOT 86, FOR A CORNER;

THENCE NORTH 43 DEGREES 07 MINUTES 51 SECONDS WEST ALONG THE SOUTHWEST LINE OF SAID LOT 87 AND THE NORTHEAST LINE OF SAID LOT 86 A DISTANCE OF 110.14 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.351 ACRES OF LAND, ALSO BEING KNOWN AS 139 LITTLEFIELD DRIVE.

A.P.N. 26-46057-006-006-0000

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 11/13/2006 and recorded in Book 481 Page 0048 Document 03045 real property records of Rains County, Texas.

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

Date: 04/07/2026

Time: 01:00 PM

Place: Rains County, Texas at the following location: THE WEST MOST SIDE OF THE RAINS COUNTY COURTHOUSE WHICH IS LOCATED AT 167 WEST QUITMAN STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

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

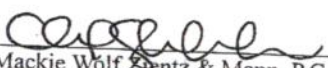
5. Obligations Secured. The Deed of Trust executed by OPHELIA BRANHAM AND CARL J. BRANHAM, provides that it secures the payment of the indebtedness in the original principal amount of \$75,750.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. HSBC BANK USA, N.A., AS TRUSTEE FOR THE REGISTERED HOLDERS OF FIRST NLC TRUST 2007-1 MORTGAGE-BACKED CERTIFICATES, SERIES 2007-1 is the current mortgagee of the note and deed of trust and PHH MORTGAGE CORPORATION is mortgage servicer. A servicing agreement between the mortgagee, whose address is HSBC BANK USA, N.A., AS TRUSTEE FOR THE REGISTERED HOLDERS OF FIRST NLC TRUST 2007-1 MORTGAGE-BACKED CERTIFICATES, SERIES 2007-1 c/o PHH MORTGAGE CORPORATION, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. Order to Foreclose. HSBC BANK USA, N.A., AS TRUSTEE FOR THE REGISTERED HOLDERS OF FIRST NLC TRUST 2007-1 MORTGAGE-BACKED CERTIFICATES, SERIES 2007-1 obtained a Order from the 354th District Court of Rains County on 02/06/2026 under Cause No. 12042. The mortgagee has requested a Substitute Trustee conduct this sale pursuant to the Court's Order.

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

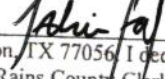
THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

TPias


Mackie Wolf Zientz & Mann, P.C.
Brandon Wolf, Attorney at Law
L. Keller Mackie, Attorney at Law
Michael Zientz, Attorney at Law
Lori Liane Long, Attorney at Law
✓ Chelsea Schneider, Attorney at Law
Ester Gonzales, Attorney at Law
Karla Balli, Attorney at Law
Parkway Office Center, Suite 900
14160 Dallas Parkway
Dallas, TX 75254

For additional sale information visit: www.mwzmlaw.com/tx-investors

Certificate of Posting

I am  whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 2-19-26 I filed this Notice of Foreclosure Sale at the office of the Rains County Clerk and caused it to be posted at the location directed by the Rains County Commissioners Court.