

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

FILED FOR RECORD

STATE OF TEXAS

§

KNOW ALL MEN BY THESE PRESENTS:

2025 MAR -6 PM 2: 32

COUNTY OF RAINS

§

ANDY SAWYER  
COUNTY CLERK  
RAINS COUNTY



**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 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 and the Deed of Trust; and

**WHEREAS**, demand for payment of all amounts owed under the Note 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, and secured by the Deed of Trust, is now wholly due and payable; and

**WHEREAS**, the outstanding balance due under the Note 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 1<sup>st</sup> day of April 2025**, 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. 7<sup>th</sup> Street, Suite 600  
Fort Worth, Texas 76102  
817/332-3245

WITNESS MY HAND this 6<sup>th</sup> day of March, 2025.

SUBSTITUTE TRUSTEE:

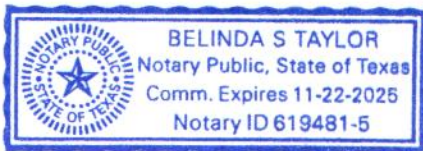


Matthew T. Taplett

STATE OF TEXAS           §  
  §  
COUNTY OF TARRANT   §

This instrument was acknowledged before me on the 6<sup>th</sup> day of March 2025, 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  
1981 Marcus Avenue, Suite 130  
Lake Success, NY 11042  
(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. 7<sup>th</sup> 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 SUBSTITUTE TRUSTEE'S SALE**

FILED FOR RECORD  
2025 MAR -6 PM 2:32

STATE OF TEXAS §  
  §  
COUNTY OF RAINS §

KNOW ALL MEN BY THESE PRESENTS:

MANDY SAWYER  
COUNTY CLERK  
RAINS COUNTY, TEXAS

**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 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 and the Deed of Trust; and

**WHEREAS**, demand for payment of all amounts owed under the Note 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 and secured by the Deed of Trust is now wholly due and payable; and

**WHEREAS**, the outstanding balance due under the Note 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 1<sup>st</sup> day of April 2025**, 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

cc

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. 7<sup>th</sup> Street, Suite 600  
Fort Worth, Texas 76102  
817/332-3245

WITNESS MY HAND this 6<sup>th</sup> day of March, 2025.

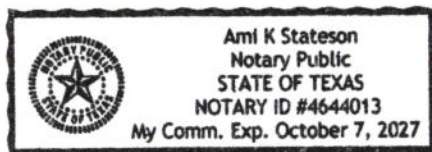
SUBSTITUTE TRUSTEE:



Matthew T. Taplett

STATE OF TEXAS           §  
  §  
COUNTY OF TARRANT   §

This instrument was acknowledged before me on the 6<sup>th</sup> day of March 2025, 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  
1981 Marcus Avenue, Suite 130  
Lake Success, NY 11042  
(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. 7<sup>th</sup> Street, Suite 600  
Fort Worth, TX 76102  
(817) 332-3245

## EXHIBIT "A"

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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.



25-00638  
3836 RS COUNTY RD 1605, LONE OAK, TX 75453

FILED FOR RECORD

2025 MAR 10 AM 10:35

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

ANDY SAWYER  
COUNTY CLERK  
RAINS COUNTY, TEXAS  
BY *M. Argasa*

- Property: The Property to be sold is described as follows:  
See Exhibit "A"
- Security Instrument: Deed of Trust dated April 12, 2023 and recorded on April 13, 2023 at Instrument Number 2023-0763 in the real property records of **RAINS County, Texas**, which contains a power of sale.
- Sale Information: May 6, 2025, at 1:00 PM, or not later than three hours thereafter, at At the EAST most side of the Rains County Courthouse 167 East Quitman street or at the area most recently designated by the County Commissioner's Court. 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 RAYMOND D WOOD secures the repayment of a Note dated April 12, 2023 in the amount of \$318,338.00. PENNYMAC LOAN SERVICES, LLC, whose address is c/o PennyMac Loan Services, LLC, P.O. Box 30597, Los Angeles, CA 90030, is the current mortgagee of the Deed of Trust and Note and PennyMac Loan Services, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.
- Substitute Trustee: In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

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

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4837080

ServiceLink

*Mary Company*

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De Cubas & Lewis, P.C.  
Mary Company, Attorney at Law  
PO Box 5026  
Fort Lauderdale, FL 33310

  
Substitute Trustee(s): Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre,

c/o De Cubas & Lewis, P.C.  
PO Box 5026  
Fort Lauderdale, FL 33310

Certificate of Posting

I, Sheryl LaMont, declare under penalty of perjury that on the 10th. day of March, 2025, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of RAINS County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

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Sheryl LaMont

## EXHIBIT "A"

Being a 2.67 acre tract or parcel of land situated in the F. L. Smith Survey, Abstract No. 207, Rains County, Texas, and being all of that certain called 1.986 acre tract of land conveyed from Genevieve Golden, Independent Executrix et al to Genevieve Golden, by General Warranty Deed, as recorded in File# 2017-0162, Official Public Records, Rains County, Texas and being part of the remainder of that certain called 232.911 acre tract of land, described as Tract One, conveyed from Gerald Golden to Genevieve Golden, by Special Warranty Deed with Encumbrance for Owelty of Partition, as recorded in Volume 551, Page 710, Official Public Records, Rains County, Texas, (Bearings are based on NAD 83 (2011), Texas North Central 4202, as observed by GPS. Area and distances shown hereon are at grid), and being more particularly described by metes and bounds as follows:

BEGINNING at a 3/8 inch iron rod found at the Southeast corner of said 1.986 acre tract and an ell corner of a 5.000 acre tract of land, described as Tract Two, conveyed to Genevieve Golden, by deed recorded in Volume 551, Page 710, Official Public Records, Rains County, Texas, from said point, a 1/2 inch iron rod found for witness bears North 60 Degrees 51 Minutes 21 Seconds East, a distance of 0.14 feet;

THENCE South 88 degrees 56 minutes 12 seconds West, along the South line of said 1.986 acre tract and a North line of said 5.000 acre tract, passing at 199.07 feet a 3/8 inch iron rod found at the Southwest corner of said 1.986 acre tract, at the most Westerly Northwest corner of said 5.000 acre tract, and in an East line of said 232.911 acre tract, continuing over and across said 232.911 acre tract in all a total distance of 287.46 feet to a 1/2" iron rod set capped (By-Line) for corner in a West line of the remainder of said 232.911 acre tract and in the East line of a called 19.242 acre tract of land conveyed to Dean Family Care, L.L.C., by deed as recorded in Volume 563, Page 437, Official Public Records, Rains County, Texas, from said point, a 1/2 inch iron rod found bears South 09 degrees 04 minutes 27 seconds West, a distance of 260.43 feet;

THENCE with the common line of the remainder of said 232.911 acre tract and said 19.242 acre tract, the following courses and distances:

North 09 degrees 04 minutes 27 seconds East, a distance of 111.21 feet to a 1/2 inch iron rod found;

North 02 degrees 03 minutes 54 seconds East, a distance of 324.94 feet to a point at the most Northerly Northwest corner of the remainder of said 232.911 acre tract, at the Northeast corner of said 19.242 acre tract, in the South line of a called 9.649 acre tract of land conveyed to William Campbell, et al, by deed as recorded in File #2017-1310, Official Public Records, Rains County, Texas, and at or near the centerline of County Road 1605, from said point, a 3/8 inch iron rod found for witness to a Northeast corner of said 232.911 acre tract and to the Northwest corner of said 1.986 acre tract bears South 70 degrees 34 minutes 47 seconds East, a distance of 62.68 feet;

THENCE North 89 degrees 03 minutes 14 seconds East, with a North line of said 232.911 acre tract, with the North line of said 1.986 acre tract, with the South line of said 9.649 acre tract, with the South line of the remainder of a called 47.9 acre tract of land conveyed to William Campbell, et al, by deed as recorded in File #2015-1159, Official Public Records, Rains County, Texas, and generally along the centerline of County Road 1605, a distance of 258.65 feet to a point at the Northeast corner of said 1.986 acre tract and at the most Northerly Northwest corner of said 5.000 acre tract;

THENCE South 00 degrees 03 minutes 36 seconds West, along the East line of said 1.986 acre tract and with a West line of said 5.000 acre tract, passing at a distance of 22.08 feet a 3/8 inch iron rod found for witness, continuing in all a total distance of 433.48 feet to the POINT OF BEGINNING and CONTAINING 116,215 square feet or 2.67 acres of land.

The above Field Notes were prepared from an actual on the ground survey, made under the direction and supervision of TINA BALLARD, R.P.L.S. #6746, dated March 16, 2023, and revised on March 17, 2023.