

160 E SMITH ST  
SOUR LAKE, TX 77659

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### 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: December 02, 2025

Time: The sale will begin at 11:00 AM or not later than three hours after that time.

Place: THE COMMISSIONER'S COURTROOM AT THE FIRST FLOOR IN THE HARDIN 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 December 22, 2017 and recorded in Document INSTRUMENT NO. 2018-81299; AS AFFECTED BY LOAN MODIFICATION AGREEMENT INSTRUMENT NO. 2022-128345 real property records of HARDIN County, Texas, with SHANE LORD, SINGLE MAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by SHANE LORD, SINGLE MAN, securing the payment of the indebtednesses in the original principal amount of \$103,975.00, 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

FILED FOR RECORD  
2025 OCT -9 PM 2:58  
CLERK OF COUNTY CLERK  
HARDIN COUNTY, TEXAS  
BY *Debra Howard*



**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 REID RUPLE, KATHLEEN ADKINS, EVAN PRESS, CARY CORENBLUM, KRISTOPHER HOLUB, JOSHUA SANDERS, AMY OIAN, MATTHEW HANSEN, JAMI GRADY, CHRISTIAN BROOKS, MICHAEL KOLAK, CRYSTAL KOZA, ALEENA LITTON, AARTI PATEL, AUCTION.COM, DANA DENNEN, CINDY DENNEN, AARON CRAWFORD, TOMMY JACKSON, RON HARMON, KEATA SMITH, STEPHANIE HERNANDEZ, KEVIN MCCARTHY, BEATRICE CARRILLO, MARGIE ALLEN, KYLE BARCLAY, OR ANGIE BROOKS 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 Keata Smith, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 10-9-25 I filed at the office of the HARDIN County Clerk and caused to be posted at the HARDIN County courthouse this notice of sale.



Declarants Name: Keata Smith

Date: 10-9-25

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HARDIN

**EXHIBIT "A"**

BEING LOTS ONE (1), TWO (2), AND THREE (3), BLOCK FORTY-ONE (41), ELECTRIC SUBDIVISION TO THE TOWN OF SOUR LAKE, HARDIN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF RECORD IN VOLUME 1, PAGE 143, PLAT RECORDS, HARDIN COUNTY, TEXAS