

23TX404-0168
1014 PINE NEEDLES DR, SOUR LAKE, TX 77659

FILED FOR RECORD

2025 DEC 11 PM 3:07

NOTICE OF FORECLOSURE SALE

CONNIE BECTON
COUNTY CLERK
HARDIN COUNTY, TEXAS
BY Bianca Jones

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

BEING LOT 6, BLOCK 10, PINWOOD, SECTION 2, A SUBDIVISION LOCATED IN HARDIN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 2, PAGE 72, PLAT RECORDS, HARDIN COUNTY, TEXAS.

Security Instrument: Deed of Trust dated December 13, 2019 and recorded on December 18, 2019 as Instrument Number 2019-100581 in the real property records of HARDIN County, Texas, which contains a power of sale.

Sale Information: January 06, 2026, at 11:00 AM, or not later than three hours thereafter, at the Commissioner's Courtroom area of the Hardin County Courthouse, with east entrance of courthouse as alternate site, 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 JEFFERY GERDES AND KELSEA GERDES secures the repayment of a Note dated December 13, 2019 in the amount of \$200,900.00. TH MSR HOLDINGS LLC, whose address is c/o RoundPoint Mortgage Servicing LLC, 446 Wrenplace Road, Fort Mill, SC 29715, is the current mortgagee of the Deed of Trust and Note and RoundPoint Mortgage Servicing 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.



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Substitute Trustee(s): Reid Ruple, Kathleen Adkins, Evan Press, Cary Corenblum, Joshua Sanders, Amy Oian, Amy Beaulieu, Matthew Hansen, Jami Grady, Michael Kolak, Crystal Koza, Aleena Litton, Aarti Patel, Dana Dennen, Cindy Dennen, Tommy Jackson, Keata Smith, Stephanie Hernandez, Margie Allen, Angelia Brooks, Angie Brooks, Tiffany Sandvick, Kyle Barclay, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Auction.com, LLC, 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): Reid Ruple, Kathleen Adkins, Evan Press, Cary Corenblum, Joshua Sanders, Amy Oian, Amy Beaulieu, Matthew Hansen, Jami Grady, Michael Kolak, Crystal Koza, Aleena Litton, Aarti Patel, Dana Dennen, Cindy Dennen, Tommy Jackson, ✓ Keata Smith, Stephanie Hernandez, Margie Allen, Angelia Brooks, Angie Brooks, Tiffany Sandvick, Kyle Barclay, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Auction.com, LLC, Dustin George
c/o Miller, George & Suggs, PLLC
6080 Tennyson Parkway, Suite 100
Plano, TX 75024

Certificate of Posting

I, Keata Smith, declare under penalty of perjury that on the 11th day of December, 2025 I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of HARDIN County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).