

Notice of Substitute Trustee's Sale

Notice Concerning Military Duty: 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. Tex. Prop. Code § 51.002(i)

Deed of Trust Date: April 5, 2024	Original Mortgagor/Grantor: LISA WILLINGHAM
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR UNITED WHOLESALE MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST
Recorded in: Volume: N/A Page: N/A Instrument No: 2024-003065	Property County: VAN ZANDT
Mortgage Servicer: SELENE FINANCE, LP	Mortgage Servicer's Address: 3501 OLYMPUS BLVD, SUITE 500, DALLAS, TEXAS 75019

FILED FOR RECORD
 2024 MAR 26 PM 12:41
 CLERK, VAN ZANDT COUNTY, TEXAS

* 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 property securing the above referenced loan.

Secures: Note in the original principal amount of \$128,000.00, executed by LISA WILLINGHAM and payable to the order of Lender.

Property Address/Mailing Address: 121 W ONEAL ST, WILLS POINT, TX 75169

Legal Description of Property to be Sold: BEING ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN THE W.W. HOBBS SURVEY, ABSTRACT NO. 396, VAN ZANDT COUNTY, TEXAS, BEING KNOWN AS THE WEST HALF OF LOTS 11 AND 12, BLOCK 32, ORIGINAL TOWN OF WILLS POINT, RECORDED IN GLIDE 192B, PLAT RECORDS, VAN ZANDT COUNTY, TEXAS, AND BEING KNOWN AS THAT TRACT OF LAND DESCRIBED IN DEED TO WILLIAM A. PARR, RECORDED IN DOCUMENT NO. 2018-006897, OFFICIAL PUBLIC RECORDS, VAN ZANDT COUNTY, TEXAS, AND BEING DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT AN "X" FOUND FOR CORNER AT THE RECOGNIZED SOUTHEAST INTERSECTION OF THE EAST LINE OF SOUTH 5TH STREET, AN 80 FOOT RIGHT-OF-WAY, AND THE SOUTH LINE OF WEST O'NEAL STREET, AN 80 FOOT RIGHT-OF-WAY, SAID POINT BEING THE RECOGNIZED NORTHWEST CORNER OF SAID LOT 12, BLOCK 32, OF SAID ADDITION, AND THE RECOGNIZED NORTH CORNER OF SAID PARR TRACT;

THENCE SOUTH 85 DEGREES 10 MINUTES 00 SECONDS EAST, ALONG THE RECOGNIZED NORTH LINE OF SAID PARR TRACT AND THE RECOGNIZED SOUTH LINE OF SAID WEST O'NEAL STREET, A DISTANCE OF 57.50 FEET TO A 3/8 INCH IRON ROD FOUND FOR CORNER, SAID POINT BEING THE RECOGNIZED NORTHEAST CORNER OF SAID PARR TRACT AND THE APPARENT NORTHWEST CORNER OF A TRACT OF LAND DESCRIBED IN DEED TO CALVIN CUNIGAN, RECORDED IN DOCUMENT NO. 2011-005881, OFFICIAL PUBLIC RECORDS, VAN ZANDT COUNTY, TEXAS, FROM WHICH A 1/2 INCH IRON ROD FOUND FOR WITNESS BEARS SOUTH 85 DEGREES 10 MINUTES 00 SECONDS EAST - 77.3 FEET;

THENCE SOUTH 04 DEGREES 50 MINUTES 00 SECONDS WEST, ALONG THE RECOGNIZED EAST LINE



OF SAID PARR TRACT AND THE APPARENT WEST LINE OF SAID CUNIGAN TRACT, A DISTANCE OF 100.00 FEET TO A 1/2 INCH IRON ROD SET WITH YELLOW CAP STAMPED BG&A RPLS 5569 FOR CORNER, SAID POINT BEING THE RECOGNIZED SOUTHEAST CORNER OF SAID PARR TRACT AND THE APPARENT NORTHEAST CORNER OF A TRACT OF LAND DESCRIBED IN DEED TO OSCAR ROGERS, RECORDED IN VOLUME 1054, PAGE 713, REAL RECORDS, VAN ZANDT COUNTY, TEXAS;

THENCE NORTH 85 DEGREES 10 MINUTES 00 SECONDS WEST, ALONG THE RECOGNIZED SOUTH LINE OF SAID PARR TRACT AND THE APPARENT NORTH LINE OF SAID ROGERS TRACT, A DISTANCE OF 57.50 FEET TO A 1/2 INCH IRON ROD SET WITH YELLOW CAP STAMPED BG&A RPLS 5569 FOR CORNER IN THE RECOGNIZED EAST LINE OF SAID SOUTH 5TH STREET, SAID POINT BEING THE RECOGNIZED SOUTHWEST CORNER OF SAID LOT 11, THE RECOGNIZED SOUTHWEST CORNER OF SAID PARR TRACT AND THE APPARENT NORTHWEST CORNER OF SAID ROGERS TRACT;

THENCE NORTH 04 DEGREES 50 MINUTES 00 SECONDS EAST, ALONG THE RECOGNIZED WEST LINE OF SAID PARR TRACT AND THE RECOGNIZED EAST LINE OF SAID SOUTH 5TH STREET A DISTANCE OF 100.00 FEET TO THE PLACE OF BEGINNING AND CONTAINING 5,750.00 SQ.FT. OR 0.132 ACRES OF LAND.

Date of Sale: May 05, 2026	Earliest time Sale will begin: 10:00 AM
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Place of sale of Property: THE STEPS OF THE NORTH ENTRANCE TO THE VAN ZANDT COUNTY COURTHOUSE 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

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.

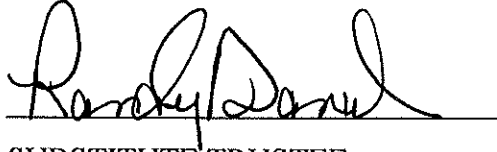
Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST*, the owner and holder of the Note, has requested Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, Tx 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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, Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, Tx 75254, 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 Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, Tx 75254, Trustee.

Limitation of Damages: 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 Mortgagor, the Mortgagee, or the Mortgagee's attorney.

A handwritten signature in black ink, appearing to read "Randy Daniel", is written over a horizontal line.

SUBSTITUTE TRUSTEE

Tejas Corporate Services, LLC, Trustee

c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC,
13010 Morris Rd., Suite 450, Alpharetta, GA 30004; PH:
(470)321-7112