

FILED FOR RECORD

2026 JUN 11 AM 10:38

SUSAN STRICKLAND
COUNTY CLERK, VAN ZANDT

Notice of Substitute Trustee Sale

T.S. #: 26-19918

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.

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

Date: 7/7/2026
Time: The sale will begin no earlier than 11:00 AM or no later than three hours thereafter.
The sale will be completed by no later than 2:00 PM
Place: Van Zandt County Courthouse in Canton, Texas, at the following location: Van Zandt County Courthouse, 121 E. Dallas Street, Canton, TX 75103
OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

Property To Be Sold - The property to be sold is described as follows:

PLEASE SEE ATTACHED EXHIBIT "A"

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust is dated 11/22/2017 and is recorded in the office of the County Clerk of Van Zandt County, Texas, under County Clerk's File No 2017-010688, recorded on 12/8/2017, of the Real Property Records of Van Zandt County, Texas.
Property Address: 4191 FM 1395 WILLS POINT Texas 75169

Trustor(s): ANN RADULESCU WALKER
A/K/A ANN L. WALKER AND
CHARLES WAYNE WALKER
Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR DITECH FINANCIAL LLC, ITS SUCCESSORS AND ASSIGNS

Current Beneficiary: NewRez LLC
Loan Servicer: NewRez LLC, F/K/A New Penn Financial, LLC, D/B/A Shellpoint Mortgage Servicing

Current Substituted Trustees: Auction.com, LLC, Randy Daniel, Rick Snoke, Prestige Default Services, LLC, Agency Sales and Posting LLC, Prestige Posting And Publishing LLC

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.

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash with funds being made payable to Prestige Default Services, LLC, 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

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time of sale. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

Type of sale - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by ANN RADULESCU WALKER AKA ANN L WALKER AND CHARLES WAYNE WALKER, WIFE AND HUSBAND. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$65,700.00, executed by ANN RADULESCU WALKER AKA ANN L WALKER AND CHARLES WAYNE WALKER, WIFE AND HUSBAND, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR DITECH FINANCIAL LLC, ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of ANN RADULESCU WALKER AKA ANN L WALKER AND CHARLES WAYNE WALKER, WIFE AND HUSBAND to ANN RADULESCU WALKER A/K/A ANN L. WALKER AND CHARLES WAYNE WALKER. NewRez LLC is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

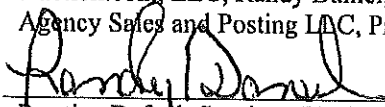
The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses. **All checks must be made payable to Prestige Default Services, LLC**

Questions concerning the sale may be directed to the undersigned or to the beneficiary:

NewRez LLC c/o NewRez LLC, F/K/A New Penn Financial, LLC, D/B/A Shellpoint Mortgage Servicing
75 Beattie Place, Suite 300
Greenville, South Carolina 29601-2743
800-365-7107

Dated: 6-11-20

Auction.com, LLC, Randy Daniel, Rick Snoke, Prestige Default Services, LLC,
Agency Sales and Posting LLC, Prestige Posting And Publishing LLC ,



Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Phone: (972) 893-3096 ext. 1035
Fax: (949) 427-2732
Sale Line Information: (800) 793-6107
Website: www.auction.com

EXHIBIT 'A'

Property: **4191 FM 1395, WILLS POINT, TX 75169**

BEING ALL THAT CERTAIN LOT TRACT OR PARCEL OF LAND LOCATED IN THE R. POLLY SURVEY, A- 685, VAN ZANDT COUNTY, TEXAS, BEING DESCRIBED AS ALL OF A CALLED 1.99 ACRE TRACT OF LAND DESCRIBED IN DEED TO ANN L. & CHARLES W. WALKER RECORDED IN VOLUME 1576, PAGE 19, OF THE DEED RECORDS VAN ZANDT COUNTY, TEXAS (DRVZCT). SAID LOT TRACT OR PARCEL OF LAND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 1/2" IRON ROD FOUND IN THE SOUTHWEST LINE OF F.M. 1395, BEING THE EAST CORNER OF THE WILLIAM E. AND ALMA P. GLEGHORN RESIDUE OF A 8.90 ACRE TRACT AS DESCRIBED IN DEED TO RECORDED IN VOLUME 591, PAGE 31 OF THE DRVZCT, THE NORTH CORNER OF THIS TRACT;

THENCE, S 52° 22' 11" E (CONTROL LINE), 151.35 FEET ALONG THE SOUTHWEST LINE OF F.M. 1395, BEING THE NORTHEAST LINE OF THIS TRACT TO A 3/8" IRON ROD FOUND AT THE NORTH CORNER OF THE RODERICK J. JR., MCINNIS 2.63 ACRE TRACT AS DESCRIBED IN DEED RECORDED IN DOCUMENT # 2007-045363 OF THE DRVZCT, THE EAST CORNER OF THIS TRACT;

THENCE, S 28° 54' 32" W, 564.85 FEET ALONG THE COMMON LINE OF THE MCINNIS 2.53 ACRE TRACT AND THIS TRACT TO A 3/8" IRON ROD FOUND IN THE NORTHEAST LINE OF THE JOHN & CAROL BYNUM 41.00 ACRE TRACT AS DESCRIBED IN DEED RECORDED IN DOCUMENT # 2004-00013297 OF THE DRVZCT, BEING THE SOUTH CORNER OF THIS TRACT;

THENCE, ALONG THE COMMON LINE OF THE BYNUM 41.00 ACRE TRACT AND THIS TRACT AS FOLLOWS; N 26° 42' 43" W, 214.18 FEET TO A 3/8" IRON ROD FOUND; N 04° 57' 09" W, 12.30 FEET TO A 3/8" IRON ROD FOUND AT THE SOUTH CORNER OF THE GLEGHORN RESIDUE TRACT, BEING THE WEST CORNER OF THIS TRACT;

THENCE, N 33° 10' 11" E, 457.90 FEET ALONG THE COMMON LINE OF THE GLEGHORN TRACT AND THIS TRACT TO THE POINT OF BEGINNING AND CONTAINING 1.99 ACRES OF LAND MORE OR LESS.

BASIS OF BEARINGS: TEXAS COORDINATE SYSTEM NORTH CENTRAL ZONE NAD 83.

A.P.N. R000054520