

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: 08/05/2025

Time: Between 1:00 PM – 4:00 PM and beginning not earlier than 1:00 PM and ending not later than three hours thereafter.

Place: The area designated by the Commissioners Court of Hunt County, pursuant to §51.002 of the Texas Property Code as amended: if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

2. Terms of Sale. Highest bidder for cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated November 27, 2018 and recorded in the real property records of Hunt County, TX and is recorded under Clerk's Instrument Number 2018-17717 with Robert L. Gayden (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for Mortgage Lenders of America, L.L.C. mortgagee to which reference is herein made for all purposes.

4. Obligations Secured. Deed of Trust or Contract Lien executed by Robert L. Gayden, securing the payment of the indebtedness in the original amount of \$147,283.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Wells Fargo Bank, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to be Sold. LOT SEVEN (7), OF WINDMILL ADDITION, AN ADDITION TO THE CITY OF QUINLAN IN HUNT COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 400, PAGE 472, OF THE DEED RECORDS OF HUNT COUNTY, TEXAS.

FILED FOR RECORD
at 2:09 o'clock P M

MAY 29 2025

BECKY LANDRUM
County Clerk, Hunt County, Tex.
by *[Signature]*



4844440

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 §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Wells Fargo Home Mortgage, as Mortgage Servicer, is representing the current Mortgagee whose address is:

Wells Fargo Bank, N.A.
11625 N Community House Rd
Charlotte, NC 28277

7. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code §51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint Kirk Schwartz Esq. or Carson Emmons, Esq. or Justin Ritchie, Esq. OR AWEST OR Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Shawn Schiller, Patrick Zwiers, Darla Boettcher, Irene Lindsay, Dana Kamin, Lisa Bruno, Angie Uselton, Jami Hutton, Tonya Washington, Monica Henderson, Terry Waters, Logan Thomas, Robert LaMont whose address is 1320 Greenway Drive, Suite 300, Irving, TX 75038 OR AUCTION.COM , Substitute Trustee to act under and by virtue of said Deed of Trust.

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.

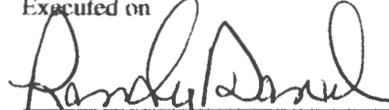
05/23/2025

Executed on

/s/Justin Ritchie

James E. Albertelli, P.A.
Kirk Schwartz, Esq.
Carson Emmons, Esq.
Justin Ritchie, Esq.
6565 N. MacArthur, Suite 470
Irving, TX 75039

5-29-25
Executed on



SUBSTITUTE TRUSTEE
Agency Sales & Posting
Robert LaMont, Harriett Fletcher, Sheryl LaMont,
Allan Johnston, Sharon St. Pierre, Ronnie Hubbard,
Randy Daniel OR AUCTION.COM
1320 Greenway Drive, Suite 300
Irving, TX 75038

CERTIFICATE OF POSTING

My name is Randy Daniel, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on 5-29-25 I filed at the office of the Hunt County Clerk and caused to be posted at the Hunt County courthouse this notice of sale.

Declarant's Name: Randy Daniel

Date: 5-29-25