SELECT PORTFOLIO SERVICING, INC. (SPS) HOWARD, ROSANNA 201 WEST LANE, QUINLAN, TX 75474 CONVENTIONAL Firm File Number: 25-043584 DEC 04 2025

BECKY LANDRUM
County Clerk, Hunt County, Tex.
by

NOTICE OF TRUSTEE'S SALE

WHEREAS, on January 27, 2020, BARRY L. HOWARD II AND ROSANNA HOWARD, HUSBAND AND WIFE, as Grantor(s), executed a Deed of Trust conveying to BAXTER & SCHWARTZ P. C., as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR NATIONSTAR MORTGAGE LLC D.B/A MR. COOPER in payment of a debt therein described. The Deed of Trust was filed in the real property records of **HUNT** COUNTY, TX and is recorded under Clerk's File/Instrument Number 2020-02101, to which reference is herein made for all purposes.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness;

WHEREAS, the undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on, Tuesday, February 3, 2026 between ten o'clock AM and four o'clock PM and beginning not earlier than 1:00 PM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate at the County Courthouse in HUNT COUNTY, TX to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §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.

Said Real Estate is described as follows: In the County of Hunt, State of Texas:

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN THE Z. HASSELL SURVEY, ABSTRACT NO. 418, HUNT COUNTY, TEXAS, AND BEING KNOWN AS LOT 21, BLOCK ONE OF HALE'S LAKE TAWAKONI RETREAT SECTION FOUR, AN ADDITION TO HUNT COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 400, PAGE 178 OF THE PLAT RECORDS OF HUNT COUNTY, TEXAS.

Property Address:

201 WEST LANE

OUINLAN, TX 75474

Mortgage Servicer:

SELECT PORTFOLIO SERVICING, INC.

Mortgagee: SELECT PORTFOLIO SERVICING, INC. 3217 S. DECKER LAKE DR.

SALT LAKE CITY, UT 84119

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.

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

SUBSTITUTE TRUSTEE Auction.com LLC 1 Mauchly Irvine, CA 92618

WITNESS MY HAND this day December 2, 2025.

Grant Tabor

Texas Bar No. 24027905

Kathryn Dahlin

Texas Bar No. 24053165 gtabor@logs.com kdahlin@LOGS.com 13105 Northwest Freeway, Suite 960 Houston, TX 77040 Telephone No: (713) 462-2565 Facsimile No: (847) 879-4823 Attorneys for Select Portfolio Servicing, Inc.

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 military service to the sender of this notice immediately.