

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEES

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.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: December 19, 2025

NOTE: Note described as follows:

Date: July 15, 2005
Maker: Susano Roman, Noelia Roman
Payee: Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac Seasoned Credit Risk Transfer Trust, Series 2023-1 successor to original lender
Original Principal Amount: \$108,000.00

DEED OF TRUST: Deed of Trust described as follows:

Date: July 15, 2005
Grantor: Susano Roman, Noelia Roman
Trustee: Charles A. Brown
Beneficiary: Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac Seasoned Credit Risk Transfer Trust, Series 2023-1 successor to original lender
Recorded: INSTRUMENT NO. 12089 WHICH WAS RECORDED IN THE REAL PROPERTY RECORDS OF ROCKWALL COUNTY, TEXAS.

LENDER: Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac Seasoned Credit Risk Transfer Trust, Series 2023-1

BORROWERS: SUSANO ROMAN, NOELIA ROMAN

PROPERTY: The property described as follows:

FILED FOR RECORD
at 12:38 o'clock _____ M

DEC 30 2025

BECKY LANDRUM
County Clerk, Hunt County, Tex.
by 

THE PROPERTY LOCATED IN ROCKWALL COUNTY, TEXAS, INCLUDING PERSONAL PROPERTY, IF ANY, AS DESCRIBED IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, ***SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST.***

SUBSTITUTE TRUSTEE: Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Tonya Washington, Meryl Olsen, Misty McMillan, Tiffiney Bruton, Tionna Hadnot, Auction.com, Terry Waters, Jack Beckman, David Stockman, Guy Wiggs, Donna Stockman, Michelle Schwartz, Kathy Arrington, Janet Pinder, Brandy Bacon, Jamie Dworsky, Stockman Foreclosure Services Inc, Randy Daniel, Cindy Daniel, or David Garvin.

Substitute Trustee's Mailing Address:

c/o SettlePou
3333 Lee Parkway, Eighth Floor
Dallas, Texas 75219

DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

March 3, 2026, the first Tuesday of the month, to commence at 12:00PM, or within three (3) hours of that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

In Rockwall County, Texas, at Rockwall County Courthouse, 1111 Yellowjacket Lane, Rockwall, TX 75087 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE.

RECITALS

Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code Section 51.002, has requested that Substitute Trustee sell the Property according to the terms of the Deed of Trust and applicable law due to a default in the payment of the Note and/or in the performance of the obligations under the Deed of Trust that secures the Note.

Formal notice is now given of Lender's election to proceed against and sell the real property described in the Deed of Trust, consistent with the Lender's rights and remedies under the Deed of Trust and applicable law.

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, as Substitute Trustee, or any other substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The

sale and conveyance of the Property will be subject to all matters of record applicable to the Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants, representations, or warranties about the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS.

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU 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 PETITIONER OR PETITIONER'S ATTORNEY IMMEDIATELY.

APPOINTMENT OF SUBSTITUTE TRUSTEE

DEED OF TRUST: Deed of Trust described as follows:

Date: July 15, 2005
Grantor: Susano Roman, Noelia Roman
Trustee: Charles A. Brown
Beneficiary: Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac Seasoned Credit Risk Transfer Trust, Series 2023-1 successor to original lender
Recorded: INSTRUMENT NO. 12089 WHICH WAS RECORDED IN THE REAL PROPERTY RECORDS OF ROCKWALL COUNTY, TEXAS.

PROPERTY: The property described as follows:

THE PROPERTY LOCATED IN ROCKWALL COUNTY, TEXAS, INCLUDING PERSONAL PROPERTY, IF ANY, AS DESCRIBED IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, ***SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST.***

SUBSTITUTE TRUSTEE: Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Angie Uselton, Tonya Washington, Meryl Olsen, Misty McMillan, Tiffiney Bruton, Tionna Hadnot, Auction.com, Terry Waters, Jack Beckman, David Stockman, Guy Wiggs, Donna Stockman, Michelle Schwartz, Kathy Arrington, Janet Pinder, Brandy Bacon, Jamie Dworsky, Stockman Foreclosure Services Inc, Randy Daniel, Cindy Daniel, or David Garvin.

Substitute Trustee's Mailing Address:

c/o SettlePou
3333 Lee Parkway, 8th Floor
Dallas, Texas 75219

Each Substitute Trustee is appointed effective as of December 19, 2025, pursuant to Texas Property Code § 51.0075 to succeed to all title, powers, and duties of the original or successor trustees under the Deed of Trust.

Appointment of Substitute Trustees:

By: 

Name: Ryan Sheets, Attorney for Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac Seasoned Credit Risk Transfer Trust, Series 2023-1 and Newrez LLC d/b/a Shellpoint Mortgage Servicing

THE STATE OF TEXAS §
 §
COUNTY OF DALLAS §

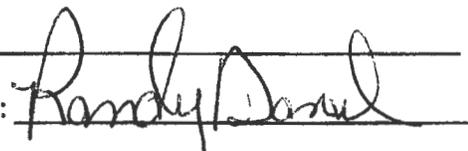
BEFORE ME, the undersigned authority, on this day appeared Ryan Sheets, and after being by me duly sworn, stated that they executed the foregoing instrument for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE on December 19, 2025.


Notary Public, State of Texas



Notice of Sale executed by:


Name: Randy Daniel

Substitute Trustee

EXHIBIT A

All the property, to-wit:

BEING all that certain lot, tract or parcel of land situated in the Shelby County School Land Survey, Abstract No. 946, HUNT County, Texas, being all of a called 19.174 acre tract of land conveyed to Meadow Wood Homes, Inc. as described in deed recorded in Volume 1248, Page 170, Deed Records, HUNT County, Texas, described as follows:

BEGINNING at a 3/8 inch iron rod found for corner in the centerline of County Road 2648 at the Northwest corner of said called

10.174 acre tract, said point also being the Southwest corner of a tract of land conveyed to Rebecca Ann Milan by deed recorded in Volume 918, Page 650, Deed Records, HUNT County, Texas;

THENCE South 89 degrees 15 minutes 00 seconds East (Directional Control) along the North line of said called 10.174 acre tract,

passing a 1/2 inch iron rod found for witness at 25.46 feet, a total distance of 1198.88 feet to a 1/2 inch iron rod found for the Northeast corner of same, said point also being the Southeast corner of a tract of land conveyed to Gary Wayne Trimble and wife, Tina F. Trimble by deed recorded in Volume 641, Page 379, Deed Records, HUNT County, Texas;

THENCE South 00 degrees 36 minutes 29 seconds West, a distance of 368.83 feet to a 1/2 inch iron rod found for corner, the Southeast corner of said Meadow Wood Homes, Inc. Tract;

THENCE North 89 degrees 16 minutes 47 seconds West along the South line of said called 10.174 acre tract, a distance of 1199.24 feet to a 60d nail set for corner in the centerline of County Road 2648, said point also being the Northwest corner of a tract of land conveyed to Willie Don Cheek and wife, Bonnie J. Cheek by deed recorded in Volume 899, Page 173, Deed Records, HUNT County, Texas, from which a 1/2 inch iron found for witness bears South 89 degrees 16 minutes 47 seconds East 29.91 feet;

THENCE North 00 degrees 39 minutes 50 seconds East along said centerline, a distance of 369.45 feet to the PLACE OF BEGINNING and containing 442,614 square feet or 10.16 acres of land, more or less, of which approximately 0.23 of an acre lies

within said road.

The improvements thereon being known as 4683 County Road 2648, Royse City, Texas - 75189.