

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 11/7/2022	Grantor(s)/Mortgagor(s): LYNDON JOHN BERWICK AND RACHEL JUNE BERWICK, HUSBAND AND WIFE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR MOVEMENT MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Lakeview Loan Servicing, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 2022-26199	Property County: HUNT
Mortgage Servicer: M&T Bank is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 1 Fountain Plaza, Buffalo, NY 14203
Date of Sale: 4/7/2026	Earliest Time Sale Will Begin: 1pm
Place of Sale of Property: THE COMMON AREA AT THE BASE OF THE CENTRAL STAIRWAY ON THE 2ND FLOOR INSIDE THE COURTHOUSE, OR THE BASE OF THE NORTH STEPS OUTSIDE THE COURTHOUSE, IN THE EVENT THE COURTHOUSE IS CLOSED 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.	

Legal Description: LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Randy Daniel, Cindy Daniel, Liz Hach, Cheryl Harris, Brian Hooper, Mike Jansta, Mike Hayward, or Jay Jacobs, Randy Daniel or Cindy Daniel or Liz Hach or Cheryl Harris, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

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.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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.

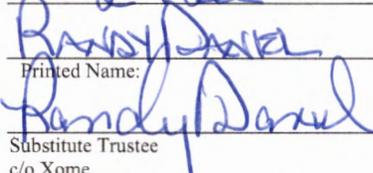
NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(1): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A 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.

Dated: 1/30/2026



Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for M&T Bank

Dated: 2/4/26



Printed Name:

Randy Daniel
Substitute Trustee
c/o Xome
1255 West 15th Street, Suite 1060
Plano, TX 75075
<https://sales.mccarthyholthus.com>

FILED FOR RECORD
at 8:54 o'clock A M

MH File Number: TX-26-126352-POS
Loan Type: FHA

FEB 05 2026

BECKY LANDRUM
County Clerk, Hunt County, Tex.
by 

EXHIBIT A
Legal Description

The land hereinafter referred to is situated in the City of Commerce, County of Hunt, State of TX, and is described as follows:

Tract 1

A 0.36 (called 0.35) acre tract lying and being situated in the William Jernigan Survey, Abstract No. 1259, Block 40, Leagues 4 and 7, University Land, Town of Commerce, Hunt County, Texas, being all of a called 0.35 acre tract, called Tract 1 in Volume 2015, Page 4135, Official Public Records of Hunt County, Texas, said tract being more particularly described as follows:

BEGINNING at a 3/8" iron rod found in the westerly R.O.W. line of Bois D'Arc St. for the northeast corner of the herein described tract, the northeast corner of said Tract 1, the southeast corner of a tract described in a deed to Michael Cagle and Carlyle Cagle in Vol. 774, Pg. 76, Official Public Records of Hunt County, Texas;

THENCE along and with said R.O.W. line, same being the east line of the herein described tract, the east line of said Tract 1, S 00°06'41" E, 82.49 feet (called S 00°06'41" E, 82.48 feet, per deed) to a 1/2" iron rod found for the southeast corner of the herein described tract, the southeast corner of a tract described in a deed to Vincent Jones recorded in Vol. 2018, Page 9895, Official Public Records of Hunt County, Texas;

THENCE along and with the north line of said Jones Tract, the south line of said Tract 1, same being the south line of the herein described tract, S 89°31'12" W, at a distance of 166.11 feet passing a 1/2" iron rod marking the northwest corner of said Jones Tract, a total distance of 187.96 feet (S 89°30'18" W, 188.01 feet per deed) to a 1/2" iron rod found for the southwest corner of the herein described tract, the southeast corner of a tract conveyed to Leon Hines and Ada R. Hines in Vol. 1187, Page 149, Official Public Records of Hunt County, Texas;

THENCE along the east line of said Hines Tract, the west line of said Tract 1, same being the west line of the herein described tract, N 01°45'42" E, 84.74 feet (N 01°37'41" E, 84.99 feet) to a 1/2" iron rod found for the northwest corner of the herein described tract, the northwest corner of said Tract 1, the northeast corner of said Hines Tract, the southwest corner of said Cagle Tract;

THENCE along the south line of said Cagle Tract, same being the north line of the herein described tract, the north line of said Tract 1, S 89°48'05" E, 185.19 feet (S 89°43'53" E, 185.43 feet) to the POINT OF BEGINNING and containing 0.36 acres, more or less.

All set 1/2" iron rods capped with "AMERISURVEYORS" cap. Basis of Bearing: Recorded Deed.

Tract 2

A 0.41 acre tract lying and being situated in the William Jerigan Survey, Abstract No. 1259, Block 40, Leagues 4 and 7, University Land, Town of Commerce, Hunt County, Texas, being all of a called 0.41 acre tract, called Tract 2, in Volume 2015, Page 4135, Official Public Records of Hunt County, Texas, said Tract being more particularly described as follows:

COMMENCING at a 1/2" iron rod found in the westerly R.O.W. line of Bois D'Arc St. marking the northeast corner of a tract described in a deed to Vincent Jones recorded in Vol. 2016, Pg. 9895, Official Public Records of Hunt County, Texas;

THENCE along and with the north line of said Jones Tract, S 89°31'12" W, 166.11 feet (S 89°30'18" W, per deed) to a 1/2" iron rod found for the northeast corner and POINT OF BEGINNING of the herein described tract, the northwest corner of said Jones Tract;

THENCE along the west line of said Jones Tract, the east line of said Tract 2, same being the east line of the herein described tract, S 01°12'45" E at a distance of 49.77 feet passing a 1/2" iron rod found marking the southwest corner of said Jones Tract, the northwest corner of a tract described in a deed to Fang Chiao Yen and Yu Tsai Sui in Vol. 2015, Pg. 6152, Official Public Records of Hunt County, Texas, a total distance of 110.51 feet (S 01°22'02" E, 110.19 feet, per deed) to a 1/2" iron rod found for the southeast corner of the herein described tract, the southeast corner of said Tract 2, the southwest corner of said Yen/Sui Tract, a point in the northerly R.O.W. line of a 20' Alley;

THENCE along and with said R.O.W. line, same being the south line of the herein described tract, the south line of said Tract 2, S 88°54'42" W, 161.57 feet (S 88°48'17" W, 162.45 feet) to a 1" iron rod found for the southwest corner of the herein described tract, the southwest corner of said Tract 2, the southeast corner of a tract deeded to William Aimes and

Rosie Mac Aimes and described in Vol 818, Pg 145, Official Public Records of Hunt County, Texas;

THENCE along the east line of said Aimes Tract, the west line of said Tract 2, same being the west line of the herein described tract N 01°09'45" W, at 110.64 feet passing a 5/8" iron rod found on-line, a total distance of 111.64 feet (N 00°58'57" W, 111.40 feet) to a point of reference for the northwest corner of the herein described tract, the northwest corner of said Tract 2, the southeast corner of a tract described in a deed to Charles P. Yates in Vol. 1026, Pg. 550, Official Public Records of Hunt County, Texas, the southwest corner of a called 0.189 acre tract in a deed to Farzad Nekuyi in Vol 2018, Pg. 2782, Official Public Records of Hunt County, Texas;

THENCE along the south line of said Nekuyi Tract, the north line of said Tract 2, same being the north line of the herein described tract, N 89°16'46" E, at a distance of 46.78 feet passing a 1/2" iron rod with red cap marking the southeast corner of said Nekuyi Tract, the southwest corner of a tract described in a deed to Leon Hines and Ada R. Hines in Vol. 1187, Pg. 149, Official Public Records of Hunt County, Texas, a total distance of 139.63 feet (N 89°13'57" E) to a 1/2" iron rod found for an angle point of the herein described tract, the southwest corner of Tract 1, as described in said Vol 2015, Pg. 4135, the southeast corner of a tract deeded to Leon Hines and Ada R. Hines in said Vol. 1187, Pg. 149;

THENCE along the south line of said Tract 1, same being the north line of the herein described tract, N 89°31'12" E, 21.85 feet to the POINT OF BEGINNING and containing 0.41 acres, more or less.
All set 1/2" iron rods capped with "AMERISURVEYORS" cap. Basis of Bearing: Recorded Deed.

Note: The Company is prohibited from insuring the area or quantity of the land described herein. Any statement in the legal description contained in Schedule "A" as to area or quantity of land is not a representation that such area or quantity is correct, but is made only for informal identification purposes and does not override Item 2 of Schedule "B" hereof.