

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2026-21013-TX

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: **4/7/2026**
Time: **The earliest time the sale will begin is 1:00 PM**, or within three (3) hours after that time.
Place: Hunt County Courthouse, Texas, at the following location: 2507 Lee Street, Greenville, TX 75401 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 if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

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

See Exhibit "A"

Commonly known as: 9101 LONG ALLEN TRAIL QUINLAN, TX 75474

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust dated **8/2/2018** and recorded in the office of the County Clerk of Hunt County, Texas, recorded on **8/8/2018** under County Clerk's File No **2018-12082**, in Book -- and Page -- of the Real Property Records of Hunt County, Texas.

Grantor(s): LINDA K. RUTLEDGE, AN UNMARRIED WOMAN
Original Trustee: Thomas E Black, Jr.
Substitute Trustee: Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Agency Sales and Posting LLC, Resolve Trustee Services, LLC
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for WEI Mortgage LLC, its successors and assigns
Current Mortgagee: Freedom Mortgage Corporation
Mortgage Servicer: Freedom Mortgage Corporation

FILED FOR RECORD
at 12:24 o'clock P M

FEB 06 2026

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

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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 referenced property securing the above referenced loan.

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the mortgagee 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 time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. 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 mortgagee 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.

Notice to Bidders - Please be advised that the Trustee may require entity or trust bidders at this trustee's sale to provide information, documentation and/or certification of the vesting instructions and the data required to be reported pursuant to FinCEN regulations effective for transfers of residential real property to covered transferees on or after March 1, 2026. The required information must be provided to the trustee before a trustee's deed upon sale will be issued for covered transfers. These federal regulations will require reporting if a trustee's deed is issued on or after March 1, 2026, even if the foreclosure sale is conducted prior to March 1, 2026. Additional information regarding these regulations and the required transferee information and certifications can be found at <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers> and https://www.fincen.gov/rre-faqs#D_5.

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 \$121,696.00, executed by LINDA K. RUTLEDGE, AN UNMARRIED WOMAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for WEI Mortgage LLC, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee 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(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

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

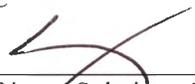
T.S. #: 2026-21013-TX

Freedom Mortgage Corporation
11988 EXIT 5 PKWY BLDG 4
FISHERS IN 46037-7939
Phone: (855) 690-5900

Default and Request to Act - Default has occurred under the deed of trust, and the mortgagee has requested me, as Trustee, to conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.

Dated: 2/6/26

Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Agency Sales and Posting LLC, Resolve Trustee Services, LLC



c/o Nestor Solutions, LLC
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115
Fax: (888) 345-5501

For sale information visit: <https://www.xome.com> or Contact (800) 758-8052.

SENDER OF THIS NOTICE:
AFTER FILING, PLEASE RETURN TO:

Nestor Solutions, LLC
214 5th Street, Suite 205
Huntington Beach, California 92648

LEGAL DESCRIPTION

EXHIBIT "A"

BEING ALL OF THAT CERTAIN 7.320 ACRE LOT, TRACT OR PARCEL OF LAND LOCATED IN THE ELIZABETH KUYKENDALL SURVEY, ABSTRACT NO. 578, HUNT COUNTY, TEXAS AND BEING THE SAME CALLED 7.377 ACRE TRACT OF LAND AS DESCRIBED IN SUBSTITUTE TRUSTEE'S DEED DATED OCTOBER 4, 1999, FROM NANCY E. ISHMAEL AND BOBBY J. ISHMAEL TO 21ST MORTGAGE CORPORATION, FKA 21ST CENTURY HOME MORTGAGE CORPORATION AND BEING RECORDED IN VOLUME 1408, PAGE 402 IN THE DEED RECORDS OF HUNT COUNTY, TEXAS. SAID TRACT OR PARCEL OF LAND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A FOUND 3/8 INCH IRON ROD FOR THE NORTHEAST CORNER OF THE DESCRIBED 7.320 ACRE TRACT FROM WHICH A FOUND SABINE RIVER AUTHORITY CONCRETE MONUMENT WITH BRASS CAP BEARS NORTH 12 DEGREES 00 MINUTES 14 SECONDS WEST A DISTANCE OF 1.84 FEET FOR REFERENCE. SAID FOUND 3/8 INCH IRON ROD BEING THE SAID POINT OF BEGINNING;

THENCE SOUTH 89 DEGREES 59 MINUTES 52 SECONDS WEST, (CALLED SOUTH 89 DEGREES 46 MINUTES 27 SECONDS WEST), WITH THE NORTH LINE OF THE DESCRIBED 7.320 ACRE TRACT, A DISTANCE OF 497.04 FEET, (CALLED 497.20 FEET), TO A FOUND 1 1/4 INCH IRON PIPE DRIVEN OVER A FOUND 3/8 INCH IRON ROD, SAID POINT BEING THE NORTHWEST CORNER OF THE DESCRIBED 7.320 ACRE TRACT;

THENCE SOUTH 00 DEGREES 03 MINUTES 29 SECONDS WEST, (CALLED SOUTH), WITH THE WEST LINE OF THE DESCRIBED 7.320 ACRE TRACT FOR A DISTANCE OF 633.70 FEET, CROSSING LONG ALLEN ROAD TO A FOUND 1 1/4 INCH IRON PIPE DRIVEN OVER A FOUND 3/8 INCH IRON ROD, SAID POINT BEING THE SOUTHWEST CORNER OF THE DESCRIBED 7.320 ACRE TRACT;

THENCE NORTH 89 DEGREES 37 MINUTES 45 SECONDS EAST, (CALLED NORTH 89 DEGREES 49 MINUTES 26 SECONDS EAST), AGAIN CROSSING SAID LONG ALLEN ROAD WITH THE SOUTH LINE OF THE DESCRIBED 7.320 ACRE TRACT, FOR A DISTANCE OF 507.82 FEET, (CALLED 507.33 FEET), TO A FOUND 1 1/4 INCH IRON PIPE DRIVEN OVER A FOUND 3/8 INCH IRON ROD, SAID POINT BEING THE SOUTHEAST CORNER OF THE DESCRIBED 7.320 ACRE TRACT;

THENCE NORTH 00 DEGREES 54 MINUTES 39 SECONDS WEST, (PER CALL AND BASIS OF BEARING), WITH THE EAST LINE OF THE DESCRIBED 7.320 ACRE TRACT, FOR A DISTANCE OF 637.05 FEET, (CALLED 637.33 FEET) TO THE SAID POINT OF BEGINNING AND CONTAINING 7.320 ACRES OF LAND MORE OR LESS.

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NOTE: THE COMPANY IS PROHIBITED FROM INSURING THE AREA OR QUANTITY OF LAND DESCRIBED HEREIN. ANY STATEMENT IN THE ABOVE LEGAL DESCRIPTION AS TO THE AREA OR QUANTITY OF LAND IS NOT A REPRESENTATION THAT SUCH AREA OR QUANTITY IS CORRECT, BUT IS MADE ONLY FOR INFORMATIONAL AND/OR IDENTIFICATION PURPOSES AND DOES NOT OVERRIDE ITEM 2 OF SCHEDULE B HEREOF.

Parcel ID: 28499

Property Commonly Known As: 9101 Long Allen Trail, Quinlan, TX 75474
Parcel ID: 28499