

FILED FOR RECORD
at 12:14 o'clock P M

FEB 06 2026

Notice of Substitute Trustee Sale

T.S. #: 26-17891

BECKY LANDRUM
County Clerk, Hunt County, Tex.
by *T. L. L.*

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 sale will begin no earlier than **1:00 PM** or no later than three hours thereafter. The sale will be completed by no later than **4:00 PM**
Place: **Hunt County Courthouse in GREENVILLE, Texas, at the following location: Hunt County Courthouse, 2507 Lee Street, Greenville, TX 75401**
OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

PLEASE SEE EXHIBIT A

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust is dated 11/6/2023 and is recorded in the office of the County Clerk of Hunt County, Texas, under County Clerk’s File No 2023-21795, recorded on 11/7/2023, of the Real Property Records of Hunt County, Texas.
Property Address: 107 NORTH 6TH STREET CELESTE Texas 75423

Trustor(s): **RICHARD ALLEN SPEAKMAN III** Original Beneficiary: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR INDEPENDENT BANK ITS SUCCESSORS AND ASSIGNS**

Current Beneficiary: **NewRez LLC D/B/A SHELLPOINT MORTGAGE SERVICING** Loan Servicer: **NewRez LLC, F/K/A New Penn Financial, LLC, D/B/A Shellpoint Mortgage Servicing**

Current Substituted Trustees: **Auction.com, LLC, David Sims, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Sharon St. Pierre, Allan Johnston, Randy Daniel, Avriel DuVerney, Jabria Foy, Heather Golden, Kara Riley, Debby Akens, Kara Riley, Debby Akens, and Rick Snoke, Prestige Default Services, LLC, Agency Sales and Posting LLC, Resolve Trustee Services, LLC, Abstracts/Trustees of Texas, LLC**

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.

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash with funds being made payable to Prestige Default Services, LLC, subject to the provisions of the deed of trust permitting the beneficiary

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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. 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 beneficiary 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.

Type of sale - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by RICHARD ALLEN SPEAKMAN III, A SINGLE PERSON. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

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 \$157,101.00, executed by RICHARD ALLEN SPEAKMAN III, A SINGLE PERSON, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR INDEPENDENT BANK ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of RICHARD ALLEN SPEAKMAN III, A SINGLE PERSON to RICHARD ALLEN SPEAKMAN III. NewRez LLC D/B/A SHELLPOINT MORTGAGE SERVICING is the current owner and holder of the Obligations and is the beneficiary 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 and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses. **All checks must be made payable to Prestige Default Services, LLC**

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

**NewRez LLC D/B/A SHELLPOINT MORTGAGE SERVICING c/o NewRez LLC, F/K/A New Penn Financial, LLC, D/B/A Shellpoint Mortgage Servicing
75 Beattie Place, Suite 300
Greenville, South Carolina 29601-2743
800-365-7107**

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Dated: 2/6/26

Auction.com, LLC. David Sims, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, Sharon St. Pierre, Allan Johnston, Randy Daniel, Avriel DuVerney, Jabria Foy, Heather Golden, Kara Riley, Debby Akens, Kara Riley, Debby Akens, and Rick Snoke, Prestige Default Services, LLC, Agency Sales and Posting LLC, Resolve Trustee Services, LLC, Abstracts/Trustees of Texas, LLC,

~~Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Phone: (972) 893-3096 ext. 1035
Fax: (949) 427-2732
Sale Line Information: (800) 793-6107
Website: www.auction.com~~

AFTER RECORDING, PLEASE RETURN TO:
Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Attn: Trustee Department

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EXHIBIT A

All that certain lot, tract or parcel of land situated in the J C Sadler Survey, Abstract No 954, City of Celeste, Hunt County, Texas, and being known as Lot 19 and part of Lot 20 of Granberry Addition North, an Addition to the City of Celeste, according to the Plat thereof recorded in Volume 400, Page 294 of the Plat Records of Hunt County, Texas, and being known as that tract of land conveyed to Loyd Shelton, et ux, by Deed recorded in Volume 817, Page 825 of the Deed Records of Hunt County, Texas, and being more particularly described as follows

BEGINNING at a 1 2" iron rod with plastic cap stamped "STOVALL & ASSOC" set (hereinafter called 1 2" iron rod set) for corner in the West line of Sixth Street at the Southeast corner of the above dated Lot 19, said point also being the Northeast corner of Lot 4, Block No 2 of the Granberry Addition, an Addition to the City of Celeste, according to the Plat thereof recorded in Volume 400, Page 218 of the Plat Records of Hunt County, Texas.

THENCE S 89 deg 59 min 11 sec W with the North line of Lot 4 a distance of 135 01 feet to a 1/2" iron rod set for corner at the Northwest corner of Lot 4.

THENCE N 00 deg 42 min 28 sec W with the West line of Lot 19 and the West line of the above cited Lot 20 a distance of 100 00 feet to a 1 2" iron rod set for corner at the Northwest corner of the above cited Shelton tract, said point also being the Southwest corner of that tract of land conveyed to Carol Ann Johnson as recorded in Volume 142, Page 616 of the Real Property Records of Hunt County, Texas.

THENCE N 89 deg 59 min 11 sec E with the North line of said Shelton tract and the South line of said Johnson tract a distance of 135 01 feet to a 1 2" iron rod set for corner in the West line of Sixth Street at the Northeast corner of said Shelton tract, said point also being the Southeast corner of said Johnson tract.

THENCE S 00 deg 42 min 28 sec E with the West line of Sixth Street a distance of 100 00 feet to the POINT OF BEGINNING and containing 0 31 acres of land