

JUL 02 2026

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: July 1, 2026

NOTE: Note described as follows:

Date: March 21, 2016
Maker: KRISTIN SPENCER; FREDERICK SPENCER
Payee: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING,
successor to the original lender
Original Principal
Amount: \$264,127.00

DEED OF TRUST: Deed of Trust described as follows:

Date: March 21, 2016
Grantors: KRISTIN SPENCER; FREDERICK SPENCER
Trustee: LEW DONAGHEY
Beneficiary: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING,
successor to the original lender
Recorded: INSTRUMENT NO. 287189, WHICH WAS RECORDED IN THE
REAL PROPERTY RECORDS OF CORYELL COUNTY, TEXAS.

LENDER: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING

BORROWER: KRISTIN SPENCER; FREDERICK SPENCER

PROPERTY: The property described as follows:

THE PROPERTY LOCATED IN CORYELL COUNTY, TEXAS, 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: XOME INC., TEJAS CORPORATE SERVICES, LLC, NFPDS-TX LLC, DONNA STOCKMAN, DAVID STOCKMAN, GUY WIGGS, JANET PINDER, JEFF BENTON, BONNY MOUNGER, ANGELA BROWN, JAMIE DWORSKY, RICHARD H. HESTER, LESLIE SHULER, ROBIN SHELTON, OR DAVID GARVIN

Substitute Trustee's Mailing Address:

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

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

SEPTEMBER 1, 2026, the first Tuesday of the month, to commence at **10:00 AM**, or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

In CORYELL County, Texas, AT NORTH DOOR/STEPS/PORCH THE NORTH ENTRANCE TO THE COURTHOUSE AT 620 EAST MAIN STREET, GATESVILLE, TX 76528 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 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 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.

APPOINTMENT OF SUBSTITUTE TRUSTEE

DEED OF TRUST: Deed of Trust described as follows:

Date: March 21, 2016
Grantors: KRISTIN SPENCER; FREDERICK SPENCER
Trustee: LEW DONAGHEY
Beneficiary: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING,
successor to the original lender
Recorded: INSTRUMENT NO. 287189, WHICH WAS RECORDED IN THE
REAL PROPERTY RECORDS OF CORYELL COUNTY, TEXAS.

PROPERTY: The property described as follows:

THE PROPERTY LOCATED IN CORYELL COUNTY, TEXAS, 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: XOME INC., TEJAS CORPORATE SERVICES, LLC, NFPDS-TX LLC, DONNA STOCKMAN, DAVID STOCKMAN, GUY WIGGS, JANET PINDER, JEFF BENTON, BONNY MOUNGER, ANGELA BROWN, JAMIE DWORSKY, RICHARD H. HESTER, LESLIE SHULER, ROBIN SHELTON, OR DAVID GARVIN

Substitute Trustee's Mailing Address:

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

Appointment of Substitute Trustees:

By: _____

Name: William Jennings, Attorney for
NewRez LLC

THE STATE OF TEXAS

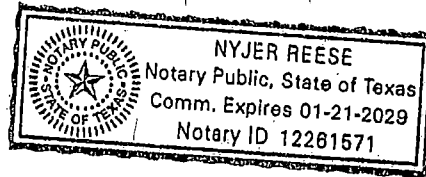
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COUNTY OF DALLAS

BEFORE ME, the undersigned authority, on this day appeared William Jennings, 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 July 1 2026.

[Signature]
Notary Public, State of Texas



Notice of Sale executed by:

[Signature]
Name: David Garvin

Substitute Trustee

EXHIBIT A

LOT FIFTEEN (15), BLOCK FIFTEEN (15), OF TURKEY CREEK ESTATES SECTION THREE, COPPERAS COVE, CORYELL COUNTY, TEXAS, AS SHOWN OF RECORD IN VOLUME 4, PAGE 43, PLAT RECORDS OF CORYELL COUNTY, TEXAS.