

FEB 19 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.

Roster
County Clerk, Williamson Co., TX

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: February 17, 2026

NOTE: Note described as follows:

Date: August 25, 2005
Maker: Refugio Gallo
Payee: Deutsche Bank National Trust Company, as Trustee for FFMLT Trust 2005-FF11, Mortgage Pass-Through Certificates, Series 2005-FF11 successor to original lender
Original Principal Amount: \$64,000.00

DEED OF TRUST: Deed of Trust described as follows:

Date: August 25, 2005
Grantor: Refugio Gallo
Trustee: Matthew Haddock
Beneficiary: Deutsche Bank National Trust Company, as Trustee for FFMLT Trust 2005-FF11, Mortgage Pass-Through Certificates, Series 2005-FF11 successor to original lender
Recorded: INSTRUMENT NO. 2005068944, WHICH WAS RECORDED IN THE REAL PROPERTY RECORDS OF WILLIAMSON COUNTY, TEXAS.

LENDER: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR FFMLT TRUST 2005-FF11, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-FF11

BORROWERS: REFUGIO GALLO

PROPERTY: The property described as follows:

THE PROPERTY LOCATED IN WILLIAMSON 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: David Garvin, Angela Zavala, Richard Zavala, Jr., Michelle Jones, Sharlet Watts, David Ackel, Travis Kaddatz, Violet Nunez, Jacqualine Hughes, Aarti Patel, Ramiro Cuevas, Jami Grady, Aleena Litton, Joshua Sanders, Cary Corenblum, Shawn Schiller, Thalia Toler, Daniel McQuade, Daniel Hart, Auction.com LLC

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:

APRIL 7, 2026, the first Tuesday of the month, to commence at **10:00AM**, or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

In Williamson County, Texas, at **WILLIAMSON COUNTY JUSTICE CENTER, 405 MARTIN LUTHER KING, GEORGETOWN, TX 78626 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: August 25, 2005
Grantor: Refugio Gallo
Trustee: Matthew Haddock
Beneficiary: Deutsche Bank National Trust Company, as Trustee for FFMLT Trust 2005-FF11, Mortgage Pass-Through Certificates, Series 2005-FF11 successor to original lender
Recorded: INSTRUMENT NO. 2005068944, WHICH WAS RECORDED IN THE REAL PROPERTY RECORDS OF WILLIAMSON COUNTY, TEXAS.

PROPERTY: The property described as follows:

THE PROPERTY LOCATED IN WILLIAMSON 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.***

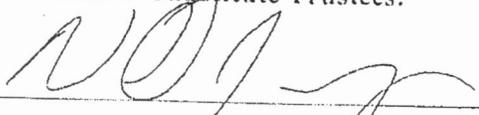
SUBSTITUTE TRUSTEE: David Garvin, Angela Zavala, Richard Zavala, Jr., Michelle Jones, Sharlet Watts, David Ackel, Travis Kaddatz, Violet Nunez, Jacqueline Hughes, Aarti Patel, Ramiro Cuevas, Jami Grady, Aleena Litton, Joshua Sanders, Cary Corenblum, Shawn Schiller, Thalia Toler, Daniel McQuade, Daniel Hart, Auction.com LLC

Substitute Trustee's Mailing Address:

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

Each Substitute Trustee is appointed effective as of February 17, 2026, 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:

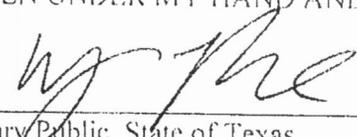
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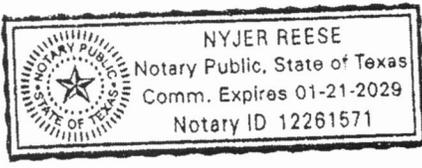
Name: William Jennings, Attorney for Deutsche Bank National Trust Company, as Trustee for FFMLT Trust 2005-FF11, Mortgage Pass-Through Certificates, Series 2005-FF11 and NewRez LLC d/b/a Shellpoint Mortgage Servicing

THE STATE OF TEXAS §
 §
COUNTY OF DALLAS §

BEFORE ME, the undersigned authority, on this day appeared 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 February 17, 2026


Notary Public, State of Texas



Notice of Sale executed by:
Angela Zavala
Name: Angela Zavala

Substitute Trustee

EXHIBIT A

LOT 41, BLOCK W, MESA RIDGE SECTION 9, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN CABINET E, SLIDE 174, PLAT RECORDS, WILLIAMSON COUNTY, TEXAS.