

FEB 19 2026

Nancy E. Roster

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**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, PLACE OF SALE:**

**Date:** Tuesday, the 7th day of April, 2026  
**Time:** 10:00 AM or not later than three hours after that time  
**Place:** AT "At the northeast basement door in the new addition to the Williamson County Justice Center, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court" in Williamson County, Texas.

**TERMS OF SALE:** CERTIFIED FUNDS FOR FULL PURCHASE PRICE MUST BE PRESENTED AT THE TIME OF SALE

**DEED OF TRUST INFORMATION - INSTRUMENT TO BE FORECLOSED:**

**Date:** July 26, 2021  
**Grantor(s):** Dalton Nichols, a married man and Joanna Nichols, signing pro forma to perfect lien only  
**Original Mortgagee:** Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for SFMC, LP dba Service First Mortgage Company, its successors and assigns  
**Original Principal:** \$300,000.00  
**Recording Information:** Deed Inst.# 2021116276,  
**Current Mortgagee/Beneficiary:** SFMC, LP dba Service First Mortgage Company  
**Secures:** The Promissory Note (the "Note") in the original principal amount of \$300,000.00 and all obligations contained therein. All sums secured by the Deed of Trust have been and are hereby declared immediately due and payable as a result of default under the Note and/or Deed of Trust.

**MODIFICATIONS AND RENEWALS:**

As used herein, the terms "Note" and "Deed of Trust" mean the Note and Deed of Trust as modified, renewed, and/or extended.

**PROPERTY TO BE SOLD:**

**Property County:** Williamson  
**Property Description:** (See Attached Exhibit "A")  
**Property Address:** 1400 Santana St, Cedar Park, TX 78613  
**Condition and Important Recitals:** Should a conflict occur between the property address and the legal description contained in "Exhibit A" the legal description shall control. The property will be sold "AS IS" without any representations, warranties, or recourse, and subject to any liens or interests that may survive the sale. Any purchaser who purchases the property does so at his/her/its own risk and is strongly encouraged to engage in significant due diligence prior to sale.

**MORTGAGE SERVICING INFORMATION:**

The Mortgage Servicer represents the Current Mortgagee pursuant to a mortgage servicing agreement with the Mortgagee. Pursuant to Texas Property Code § 51.0025, as well as the mortgage servicing agreement, the Mortgage Servicer is authorized to collect the debt and to institute foreclosure of the deed of trust referenced above. The Mortgage Servicer information is below:

**Mortgage Servicer:** SFMC, LP dba Service First Mortgage Company

File No.: 25-02432TX

**Mortgage Servicer Address:** 1 Corporate Drive, Suite 360 Lake Zurich, IL 60047

**SUBSTITUTE TRUSTEE(S):** McCalla Raymer Leibert Pierce, LLP, Auction.com LLC

**SUBSTITUTE TRUSTEE ADDRESS:** 1320 Greenway Drive, Suite 780 Irving, TX 75038

ATTENTION ALL PROSPECTIVE BIDDERS: On March 1, 2026, the data collection and reporting requirements under the U.S. Financial Crimes Enforcement Network (FinCEN) new Anti-Money Laundering Rule (the "Rule"), found at 89 FR 70258, will go into effect. The Rule applies to certain residential real estate sale transactions (including nonjudicial foreclosures) where the transfer is to a legal entity or trust, and which includes cash purchases, private financing or financing provided by an institution not subject to a federal Anti-Money Laundering or Suspicion Activity Report requirement. As part of this Rule, purchasers and sellers are required to provide additional information and documentation about themselves, their legal entities, and/or the source of funds used in the reportable transaction. The collection of this information and documentation is required to comply with the Rule's federal reporting requirements. This notice is provided for informational purposes only and does not constitute legal advice. You are encouraged to consult with your own independent legal counsel if you have questions about how the FinCEN Anti-Money Laundering Rule affects your transaction and whether your transaction is reportable.

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code, (2) to final confirmation and audit of the status of the loan with the holder of the Deed of Trust, and (3) to confirmation that the successful bidder has timely provided all information required for reporting under the Rule, 89 FR 70258.

**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.**

/s/ Coury Jacocks  
Coury Jacocks - Bar #: 24014306  
Attorney for SFMC, LP dba Service First Mortgage Company  
Coury.Jacocks@mccalla.com  
1320 Greenway Drive, Suite 780  
Irving, TX 75038  
(469) 942-7141 Office  
(469) 533-6670 Fax

DOCUMENT PREPARED BY:

McCalla Raymer Leibert Pierce, LLP  
1320 Greenway Drive, Suite 780 Irving, TX 75038  
AS ATTORNEY FOR THE HEREIN  
IDENTIFIED MORTGAGEE AND/OR  
MORTGAGE SERVICER

I am Angela Zavala whose address is 1320 Greenway, #780 Irving, TX. I declare  
under penalty perjury that FEB 19 2026 I filed and/or recorded this Notice of Foreclosure Sale at the office of the Williamson  
County Clerk and caused it to be posted at the location directed by the Williamson County Commissioners.

**Return to: McCalla Raymer Leibert Pierce, LLP, 1320 Greenway Drive, Suite 780 Irving, TX 75038**

EXHIBIT "A"

Lot 12, Block N, REPLAT OF THE CROSSING AT CARRIAGE HILLS SECTION FIVE, according to the map or plat thereof recorded in Cabinet M, Slide 332, Official Public Record, Williamson County, Texas.