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at 2:27 FILED o'clock P M

MIDWEST LOAN SERVICES (MLS)  
RITCHIE, DAVID  
512 PANZANO DR, GEORGETOWN, TX 78628

CONVENTIONAL  
Firm File Number: 25-042250

JUN 18 2026

Nancy E. Roster  
County Clerk, Williamson Co., TX

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on January 31, 2022, DAVID RITCHIE JOINED HEREIN PRO FORMA BY SPOUSE MARUHA COOPWOOD, as Grantor(s), executed a Deed of Trust conveying to ALLAN B. POLUNSKY, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR UNIVERSITY FEDERAL CREDIT UNION, ITS SUCCESSORS AND ASSIGNS in payment of a debt therein described. The Deed of Trust was filed in the real property records of WILLIAMSON COUNTY, TX and is recorded under Clerk's File/Instrument Number 2022015657, to which reference is herein made for all purposes.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness;

WHEREAS, the undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, August 4, 2026** between ten o'clock AM and four o'clock PM and beginning not earlier than 10:00 AM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate at the County Courthouse in WILLIAMSON COUNTY, TX to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

Said Real Estate is described as follows: In the County of Williamson, State of Texas:

**LOT 48, BLOCK VV, OF FINAL PLAT OF RANCHO SIENNA SECTION 18A, A SUBDIVISION IN WILLIAMSON COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF RECORD IN DOCUMENT NUMBER 2019026158 OF THE OFFICIAL PUBLIC RECORDS OF WILLIAMSON, COUNTY TEXAS**

Property Address: 512 PANZANO DR  
GEORGETOWN, TX 78628  
Mortgage Servicer: MIDWEST LOAN SERVICES  
Mortgagee: UNIVERSITY FEDERAL CREDIT UNION  
400 QUINCY ST.  
HANCOCK, MI 49930

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.

**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**

SUBSTITUTE TRUSTEE  
Auction.com LLC  
1 Mauchly  
Irvine, CA 92618

WITNESS MY HAND this day June 16, 2026.

By:   
Grant Tabor  
Texas Bar No. 24027905  
gtabor@logs.com  
13105 Northwest Freeway, Suite 960  
Houston, TX 77040  
Telephone No: (713) 462-2565  
Facsimile No: (847) 879-4823  
Attorneys for UNIVERSITY FEDERAL CREDIT UNION

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 military service to the sender of this notice immediately.