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FILED  
at 12:00 o'clock PM  
JUL 14 2025  
Nancy E. Ruter  
County Clerk, Williamson Co., TX

## Notice of Substitute Trustee Sale

T.S. #: 25-14663

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: 8/5/2025  
Time: The sale will begin no earlier than 10:00 AM or no later than three hours thereafter.  
The sale will be completed by no later than 1:00 PM  
Place: Williamson County Courthouse in Georgetown, Texas, at the following location:  
**THE NORTHEAST BASEMENT DOOR IN THE NEW ADDITION TO THE WILLIAMSON COUNTY JUSTICE CENTER 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:

**SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A"**

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust is dated 4/22/2022 and is recorded in the office of the County Clerk of Williamson County, Texas, under County Clerk's File No 2022050697, recorded on 4/22/2022, The subject Deed of Trust was modified by Loan Modification recorded on 06/14/2024 as Instrument No. 2024047467 of the Real Property Records of Williamson County, Texas.  
Property Address: 107 S RIO GRANDE GRANGER Texas 76530

Trustor(s):	STEPHEN KIRKMAN	Original Beneficiary:	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR FIRST BANK, ITS SUCCESSORS AND ASSIGNS
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Current Beneficiary:	FIRST BANK	Loan Servicer:	Servbank
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Current Substituted Trustees:	Auction.com, Michelle Jones, Angela Zavala, Rick Snoke, Prestige Default Services, LLC
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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 STEPHEN KIRKMAN, A SINGLE MAN. 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 \$112,650.00, executed by STEPHEN KIRKMAN, A SINGLE MAN, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR FIRST BANK, ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of STEPHEN KIRKMAN, A SINGLE MAN to STEPHEN KIRKMAN. FIRST BANK 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:

**FIRST BANK**  
c/o Servbank  
3138 E Elwood St  
Phoenix, AZ 85034  
(800) 272-3286

Dated: JUL 14 2025

Auction.com, Michelle Jones, Angela Zavala, Rick Snoke, Prestige Default Services, LLC,

  
Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Phone: (972) 893-3096 ext. 1035  
Fax: (949) 427-2732



## EXHIBIT A

### 0.13 ACRES

Being 0.13 acres of land, more or less, out of the G.S. Stratton Survey, Abstract No. 571, Williamson County, Texas, being that tract called a portion of Lots 18 & 19, Block 4, Walton Addition to the City of Granger, said plat recorded in Cabinet A, Slide 185, Plat Records, Williamson County, Texas, as conveyed to Terri A. Hall, by deed recorded in Document No. 2007047038, Official Public Records, Williamson County, Texas, as surveyed on the ground by Texas Land Surveying, Inc. on March 24<sup>th</sup>, 2022, and further described by metes and bounds as follows:

**BEGINNING** at a 1/2 inch iron rod found in the east line of South Rio Grande Street and the west line of said Lot 19 and said Block 4, marking the southwest corner of a tract conveyed to Gloria Mae Bartosh, by deed recorded in Document No. 2018110863, of said Official Public Records, for the northwest corner of said Hall tract and this tract;

**THENCE:** S 85°13'37" E, 90.00 feet with the south line of said Bartosh tract and the north line of said Hall tract to a 1/2 inch iron rod with pink cap stamped "TLS" set in the west line of a tract conveyed to Jeffery Glick, et ux, by deed recorded in Document No. 2021093109, of said Official Public Records, marking the southeast corner of said Bartosh tract, for the northeast corner of said Hall tract and this tract;

**THENCE:** S 04°38'20" W, 65.00 feet with the west line of said Glick tract and the east line of said Hall tract to a 1/2 inch iron rod found in the north line of West Elm Street and the south line of Lot 18 and said Block 4, marking the southwest corner of said Glick tract, for the southeast corner of said Hall tract and this tract;

**THENCE:** N 85°12'29" W, 90.03 feet with the north line of said West Elm Street and the south line of said Hall tract, said Lots 18 & 19 and said Block 4 to a 1/2 inch iron rod found at the intersection of the north line of West Elm Street and the east line of South Rio Grande Street, for the southwest corner of said Lot 19, said Block 4, said Hall tract and this tract;

**THENCE:** N 04°39'57" E, 64.97 feet with the east line of said South Rio Grande Street and the west line of said Lot 19, said Block 4 and said Hall tract to the Point of Beginning.