

OCT 23 2025

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

22TX373-0427

3310 CRYSTAL CIR, TAYLOR, TX 76574

NOTICE OF FORECLOSURE SALE

Property:

The Property to be sold is described as follows:

BEING LOT 15, BLOCK "A", BULL RANCH SECTION ONE, A SUBDIVISION TO THE CITY OF TAYLOR, WILLIAMSON COUNTY, TEXAS, AS SHOWN ON PLAT OF SAID SUBDIVISION OF RECORD IN CABINET G, SLIDES 325-326, PLAT RECORDS OF WILLIAMSON COUNTY, TEXAS.

Security Instrument:

Deed of Trust dated September 16, 2020 and recorded on September 24, 2020 as Instrument Number 2020114922 in the real property records of WILLIAMSON County, Texas, which contains a power of sale.

Sale Information:

December 02, 2025, at 10:00 AM, or not later than three hours thereafter, at the northeast basement door in the new addition to the Williamson County Justice Center, or as designated by the County Commissioners Court.

Terms of Sale:

Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.

Obligation Secured:

The Deed of Trust executed by CINDY COTTLE AND JAMES WILLIAM COTTLE secures the repayment of a Note dated September 16, 2020 in the amount of \$242,406.00. FREEDOM MORTGAGE CORPORATION, whose address is c/o Freedom Mortgage Corporation, 951 Yamato Road, Suite 175, Boca Raton, FL 33431, is the current mortgagee of the Deed of Trust and Note and Freedom Mortgage Corporation is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

Substitute Trustee:

In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

Substitute Trustee(s): 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, Angela Zavala, Michelle Jones, Richard Zavala, Jr., Sharlet Watts, Jr, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Jim Mills, Susan Mills, Jeff Benton, Andrew Mills-Middlebrook, George Hawthorne, Ed Henderson, Molly Johnson, Kyle Walker, Chris Moehle, Sam Lennox, Carma Austin, Auction.com, LLC, Dustin George

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.

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.



Miller, George & Suggs, PLLC
Tracey Midkiff, Attorney at Law
Jonathan Andring, Attorney at Law
Rachel Son, Attorney at Law
6080 Tennyson Parkway, Suite 100
Plano, TX 75024



Substitute Trustee(s): 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, Angela Zavala, Michelle Jones, Richard Zavala, Jr., Sharlet Watts, Jr, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Jim Mills, Susan Mills, Jeff Benton, Andrew Mills-Middlebrook, George Hawthorne, Ed Henderson, Molly Johnson, Kyle Walker, Chris Moehle, Sam Lennox, Carma Austin, Auction.com, LLC, Dustin George
c/o Miller, George & Suggs, PLLC
6080 Tennyson Parkway, Suite 100
Plano, TX 75024

Certificate of Posting

I, Angela Zavala, declare under penalty of perjury that on the 23 day of October, 2025, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of WILLIAMSON County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).