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FILED
at 12:30 o'clock PM

OCT 30 2025 (ans)

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

1026 VICTORIA ST
TAYLOR, TX 76574

0000010621910

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.

1. **Date, Time, and Place of Sale.**

Date: December 02, 2025

Time: The sale will begin at 10:00 AM or not later than three hours after that time.

Place: THE NORTHEAST BASEMENT DOOR IN THE NEW ADDITION TO THE WILLIAMSON COUNTY JUSTICE CENTER OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. **Terms of Sale.** Cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated December 20, 2016 and recorded in Document INSTRUMENT NO. 2016119722 real property records of WILLIAMSON County, Texas, with ESTHER JOYCE AN UNMARRIED WOMAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by ESTHER JOYCE AN UNMARRIED WOMAN, securing the payment of the indebtednesses in the original principal amount of \$130,854.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC. is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. **Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

6. **Mortgage Servicer Information.** 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 lien securing the Property referenced above. ROCKET MORTGAGE, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o ROCKET MORTGAGE, LLC
635 WOODWARD AVE.
DETROIT, MI 48226



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TAYLOR, TX 76574

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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.

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead DAVID ACKEL, TRAVIS KADDATZ, COLETTE MAYERS, THOMAS GILBRAITH, C JASON SPENCE, MIKE HANLEY, STEPHEN MAYERS, ISRAEL CURTIS, AARTI PATEL, DYLAN RUIZ, VIOLET NUNEZ, AMY ORTIZ, RAMIRO CUEVAS, CARY CORENBLUM, JOSHUA SANDERS, ALEENA LITTON, MATTHEW HANSEN, AUCTION.COM, ANGELA ZAVALA, MICHELLE JONES, RICHARD ZAVALA, JR., SHARLET WATTS, JOHN W. LATHAM, BRETT ADAMS, JOHN LATHAM, MICHAEL LATHAM, OR TOBEY LATHAM, whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Israel Saucedo

Certificate of Posting

My name is _____, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on _____ I filed at the office of the WILLIAMSON County Clerk and caused to be posted at the WILLIAMSON County courthouse this notice of sale.

Declarants Name: _____

Date: _____

EXHIBIT "A"

THESE NOTES DESCRIBE THAT CERTAIN "0.207 ACRE" TRACT OF LAND LOCATED IN THE DOAK'S ADDITION, TO THE CITY OF TAYLOR, LOCATED IN WILLIAMSON COUNTY, TEXAS; BEING ALL OF THAT CERTAIN TRACT AS DESCRIBED AS THE SOUTH SIXTY (60) FEET OF LOT 13, BLOCK 4 OF SAID SUBDIVISION, AND CONVEYED IN A WARRANTY DEED FROM EUGENE HUMPHRIES, ET UX TO D. A. PUGH, DATED 7-25-1953 AND RECORDED IN VOLUME 390, PAGE 75 OF THE DEED RECORDS, WILLIAMSON COUNTY, TEXAS (DRWC), SAVE AND EXCEPT THAT CERTAIN 10 FEET WIDE STRIP OF LAND OFF THE WEST END OF SAID LOT FOR THE WIDENING OF VICTORIA STREET, DATED 5-15-1893 AND RECORDED IN VOLUME 65, PAGE 91 DRWC; BEING SURVEYED ON THE GROUND UNDER THE DIRECT SUPERVISION OF BRUCE L. BRYAN, REGISTERED PROFESSIONAL LAND SURVEYOR NO. 4249, ON AUGUST 5, 2015; SUBJECT TRACT BEING MORE FULLY DESCRIBED AS FOLLOWS {BEARINGS DESCRIBED HEREIN ARE BASED ON THE TEXAS STATE PLANE COORDINATE SYSTEM, CENTRAL ZONE (4203), NAD 83, 93 ADJ. DISTANCES AND AREAS ARE SHOWN IN GRID VALUES.};

BEGINNING AT A 1/2" IRON ROD FOUND IN THE EAST LINE OF SAID 10 FEET WIDE STRIP ALONG THE EAST RIGHT-OF-WAY (ROW) OF VICTORIA STREET, BEING IN THE COMMON LINE OF SAID LOT 13 AND LOT 14 OF SAID SUBDIVISION, AND MARKING THE THE SOUTHWEST CORNER OF HEREIN DESCRIBED TRACT;

THENCE NORTH 21°10'23" WEST, WITH THE EAST LINE OF SAID 10 FEET WIDE STRIP, A DISTANCE OF 60.05 FEET (CALLED 60.00 FEET), TO A 1/2" IRON ROD WITH A YELLOW CAP STAMPED "TLS" FOUND AT THE SOUTHWEST CORNER OF A CALLED "0.48 ACRES" CONVEYED IN A SPECIAL WARRANTY DEED WITH VENDOR'S LIEN FROM WELLS FARGO BANK, NATIONAL ASSOCIATION AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2007-FXD2 TO NEAL LEE BINGHAM, A MARRIED MAN, DATED 4-14-2015 AND RECORDED IN DOCUMENT NO. 2015029058 OF THE OFFICIAL PUBLIC RECORDS, WILLIAMSON COUNTY, TEXAS (OPRWC), THE NORTHWEST CORNER OF SAID "PUGH" TRACT, AND MARKING THE NORTHWEST CORNER OF HEREIN DESCRIBED TRACT FROM WHICH A 1/2" IRON ROD WITH A YELLOW CAP STAMPED "TLS" FOUND AT THE NORTHWEST CORNER OF SAID "0.48 ACRES" BEARS NORTH 21° 10' 23" WEST, 139.87 FEET (CALLED 146.00');

THENCE NORTH 68° 50' 08" EAST, WITH THE COMMON NORTH LINE OF SAID "PUGH" TRACT AND THE SOUTH LINE OF SAID "0.48 ACRES", A DISTANCE OF 149.85 FEET (CALLED 150.00 FEET). TO A 1/2 " IRON ROD WITH A YELLOW CAP STAMPED "TLS" FOUND IN THE WEST LINE OF AN ALLEY AND THE EAST LINE OF LOT 13 AT THE SOUTHEAST CORNER OF SAID "0.48 ACRES", AND MARKING THE NORTHEAST CORNER OF HEREIN DESCRIBED TRACT FROM WHICH A 1/2" IRON ROD WITH A YELLOW CAP STAMPED "TLS" FOUND AT THE NORTHEAST CORNER OF SAID "0.48 ACRES" BEARS NORTH 21° 12' 56" WEST, 140.08 FEET (CALLED 146.00');

THENCE SOUTH 21° 12' 56" WEST, WITH THE WEST LINE OF SAID ALLEY AND THE EAST LINE OF LOT 13, A DISTANCE OF 60.07 FEET (CALLED 60.00 FEET), TO A 1/2" IRON ROD FOUND AT THE SOUTHEAST CORNER OF LOT 13, THE NORTHEAST CORNER OF LOT 14, AND MARKING THE SOUTHEAST CORNER OF HEREIN DESCRIBED TRACT;

THENCE SOUTH 68° 50' 29" WEST, WITH THE SAID COMMON LINE OF LOT 13 AND LOT 14, A DISTANCE OF 149.89 FEET (CALLED 150.00 FEET), TO THE POINT OF BEGINNING, CONTAINING ACCORDING TO THE DIMENSIONS HEREIN STATED AN AREA OF 0.207 ACRES (9,001 SQUARE FEET).