

at 2:30 FILED o'clock P M

NOV 10 2025

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

**ATTENTION SERVICE MEMBERS: ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING IN ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR 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.**

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**WHEREAS, BENJAMIN L. TAIT AND YANA KHARLAMOVA, HUSBAND AND WIFE** delivered that one certain Deed of Trust dated AUGUST 15, 2022, which is recorded in INSTRUMENT NO. 2022096636 of the real property records of WILLIAMSON County, Texas, conveying to the Trustee(s) therein named the real property therein described, to secure the payment of a Promissory Note in the principal amount of \$525,000.00 payable to the order of ADVISA MORTGAGE SERVICES, LTD., to which reference is hereby made for a description of the Promissory Note, the terms and covenants of the Deed of Trust, and the property therein conveyed; and

**WHEREAS, default, as same is defined in the Promissory Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and**

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

**WHEREAS, VETERANS LAND BOARD OF THE STATE OF TEXAS, the Mortgagee or Mortgage Servicer, has instructed a Substitute Trustee to sell real property described in the Deed of Trust in order to satisfy the indebtedness secured thereby.**

**THEREFORE, NOTICE IS HEREBY GIVEN that on DECEMBER 2, 2025, beginning at 10:00 AM, or not later than three (3) hours after that time, a Substitute Trustee will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:**

**LOT 5, IN BLOCK C, OF PARMER RANCH PHASE ONE, AN ADDITION IN WILLIAMSON COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER DOCUMENT NUMBER 2021084149, REAL PROPERTY RECORDS, WILLIAMSON COUNTY, TEXAS.**

The sale will occur at that area designated by the Commissioners Court of WILLIAMSON County, Texas, for such sales (OR AT THE NORTHEAST BASEMENT DOOR IN THE NEW ADDITION TO THE WILLIAMSON COUNTY JUSTICE CENTER).

**BE ADVISED that, pursuant to the Texas Property Code, a mortgagee may be the mortgage servicer and a mortgagee or a mortgage servicer may administer the foreclosure of property on behalf of the mortgagee if they have entered into an agreement granting the current mortgage servicer authority to service the mortgage. The Mortgage Servicer, if not the Mortgagee, is representing the Mortgagee under a servicing agreement. The name and address of the Mortgagee is VETERANS LAND BOARD OF THE STATE OF TEXAS, 1700 N. CONGRESS, AUSTIN, TEXAS 78701-1496. The name and address of the Mortgage Servicer is GATEWAY MORTGAGE, P.O. BOX 1560, JENKS, OK 74037. The name and address of a Substitute Trustee is Michael J. Schroeder, 3610 North Josey Lane, Suite 206, Carrollton, Texas 75007. A substitute trustee is authorized by the Texas Property Code to set reasonable conditions for a sale. A purchaser at a sale acquires the property "as is" without any expressed or implied warranties at the purchaser's own risk. A purchaser at a sale is not a consumer. If a sale is set aside, the Purchaser will be entitled only to a return of the purchase price, less any applicable fees and costs, and shall have no other recourse against the mortgagor, the mortgagee, or the substitute trustee.**

Dated: NOVEMBER 10, 2025.

**SUBSTITUTE TRUSTEE(S)  
MICHAEL J. SCHROEDER OR ANGELA ZAVALA OR  
MICHELLE JONES**

FILE NO.: GMG-3212  
PROPERTY: 1312 KNEEHIGH LANE  
GEORGETOWN, TEXAS 78633

BENJAMIN L. TAIT

NOTICE SENT BY:  
MICHAEL J. SCHROEDER  
3610 NORTH JOSEY LANE, SUITE 206  
CARROLLTON, TEXAS 75007  
Tele: (972) 394-3086  
Fax: (972) 394-1263



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On August 1, 2025, the Debtor filed an *Emergency Motion to Temporarily Suspend Plan Payments* [ECF No. 29], which the Court set for hearing on August 12, 2025. The Debtor failed to appear at the hearing. In any event, because the case was dismissed effective July 15, 2025, the Debtor's motion is moot.

**IT IS HEREBY ORDERED, ADJUDGED, AND DECREED AS FOLLOWS:**

1. This bankruptcy case is hereby DISMISSED effective July 15, 2025.

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The relief described hereinbelow is SO ORDERED.

Signed August 05, 2025.

*Christopher G. Bradley*  
CHRISTOPHER G. BRADLEY  
UNITED STATES BANKRUPTCY JUDGE

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF TEXAS  
AUSTIN DIVISION

In re: YANA KHARLAMOVA TAIT	§	
	§	Case No. 25-10795
	§	Chapter 7
GATEWAY MORTGAGE,	§	
A DIVISION OF GATEWAY FIRST BANK	§	
AS SERVICING AGENT FOR VETERANS	§	
LAND BOARD OF THE STATE OF TEXAS	§	
Movant,	§	
vs.	§	
YANA KHARLAMOVA TAIT, Debtor(s),	§	
and RANDOLPH N. OSHEROW, Trustee,	§	
Respondents.	§	

**ORDER TERMINATING STAY**

This case came on for hearing on this date before this Court upon the Motion for Relief from Stay of Act Against Property filed by GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK AS SERVICING AGENT FOR VETERANS LAND BOARD OF THE STATE OF TEXAS ("Movant"); and it appearing that all notices of hearing on said Motion were properly served upon all parties entitled to notice thereof; and it appearing that no

opposition to the Motion has been made by any party herein, and the Court being fully advised in the premises, finds that the Motion should be granted.

IT IS, THEREFORE, ORDERED, ADJUDGED AND DECREED that the automatic stay of 11 U.S.C. § 362 is hereby TERMINATED as to VETERANS LAND BOARD OF THE STATE OF TEXAS, its successors and assigns, with respect to the real property locally known as 1312 KNEEHIGH LANE, GEORGETOWN, TEXAS 78633 and legally described as:

LOT 5, IN BLOCK C, OF PARMER RANCH PHASE ONE, AN ADDITION IN WILLIAMSON COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER DOCUMENT NUMBER 2021084149, REAL PROPERTY RECORDS, WILLIAMSON COUNTY, TEXAS.

to allow said creditor, or its successors and assigns, to have such contacts with the Debtor(s) and to take appropriate actions against said Property pursuant to the terms and provisions of the Note and Deed of Trust attached to the Motion and pursuant to applicable state law.

IT IS FURTHER ORDERED that the provisions of Bankruptcy Rule 4001(a)(3) shall not apply to this order.

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APPROVED:

/s/ Michael J. Schroeder

Michael J. Schroeder

State Bar No. 17817380

Law Office of Michael J. Schroeder

3610 North Josey Lane, Suite 206

Carrollton, Texas 75007

Telephone (972) 394-3086

Facsimile: (972) 394-1263

ATTORNEY FOR GATEWAY MORTGAGE,  
A DIVISION OF GATEWAY FIRST BANK AS  
SERVICING AGENT FOR VETERANS LAND  
BOARD OF THE STATE OF TEXAS

GMG-3212