NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:	Grantor(s)/Mortgagor(s):
9/10/2021	A CONTRACTOR AND A CONT
7/10/2021	TIMOTHY JOHN KIMMEL AND KIMBERLY KIMMEL,
	HUSBAND AND WIFE
Original Beneficiary/Mortgagee:	Current Beneficiary/Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.	Lakeview Loan Servicing, LLC
("MERS") SOLELY AS A NOMINEE FOR ARK-LA-TEX FINANCIAL	
SERVICES, LLC DBA BENCHMARK MORTGAGE, ITS SUCCESSORS	
AND ASSIGNS	
Recorded in:	Property County:
Volume: N/A	WILLIAMSON
Page: N/A	
Instrument No: 2021138485	
Mortgage Servicer:	Mortgage Servicer's Address:
LoanCare, LLC is representing the Current Beneficiary/Mortgagee under a	3637 Sentara Way,
servicing agreement with the Current Beneficiary/Mortgagee.	Virginia Beach, VA 23452
Date of Sale: 2/3/2026	Earliest Time Sale Will Begin: 10am
Place of Sale of Property: Williamson County Justice Center, 405 Martin Luther King, Georgetown, TX 78626 OR IN THE AREA	
DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LOT 12, BLOCK E, MALLARD PARK, PHASE 2, A SUBDIVISION IN WILLIAMSON COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN CABINET BB, SLIDE 224, OF THE PLAT RECORDS OF WILLIAMSON COUNTY, TEXAS, AS CORRECTED IN DOCUMENT NO. 2006054813 OF THE OFFICIAL PUBLIC RECORDS WILLIAMSON COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, David Ackel, Travis Kaddatz, Violet Nunez, Jacqualine Hughes, Aarti Patel, Ramiro Cuevas, Jami Grady, Aleena Litton, Joshua Sanders, Cary Corenblum, Shawn Schiller, Thalia Toler, Daniel McQuade, Daniel Hart, Auction.com LLC, Angela Zavala, Michelle Jones, Richard Zavala, Jr or Taylor Grantham, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there 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

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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.

NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL 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.

Dated

Dated: 12/8/2025

Thuy Frazier, Attorney McCarthy & Holthus, LLP 1255 West 15th Street, Suite 1060 Plano, TX 75075 Attorneys for LoanCare, LLC

Substitute Tru c/o Auction.com 1255 West 15th Street, Suite 1060

Plano, TX 75075

https://sales.mccarthyholthus.com/

MH File Number: TX-25-124320-POS Loan Type: VA

DEC 1 1 2025

Name E. Rate

County Clerk, Williamson Co., TX