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FILED
at 12:10 o'clock P M

APR 30 2026

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**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.**

Matter No.: 144747-TX

Date: April 15, 2026

County where Real Property is Located: Williamson

ORIGINAL MORTGAGOR: JANNIE GARLAND AND TANNER OHM, WIFE AND HUSBAND

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR UNITED WHOLESALE MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: SELECT PORTFOLIO SERVICING, INC.

MORTGAGE SERVICER: SELECT PORTFOLIO SERVICING

DEED OF TRUST DATED 3/10/2023, RECORDING INFORMATION: Recorded on 3/10/2023, as Instrument No. 2023018947

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): THESE NOTES DESCRIBE THAT CERTAIN TRACT LOCATED IN THE JEHU BEVIL SURVEY, A-59, SITUATED IN THE CORPORATE CITY LIMITS OF THE CITY OF THRALL, SUBJECT TRACT BEING ALL OF "LOT FIFTEEN (15) AND PART OF LOT FOURTEEN (14), BLOCK NO. SEVEN (7)", LOCATED IN THE TOWN OF THRALL, PLAT OF WHICH IS RECORDED IN CABINET A, SLIDE 70B OF THE PLAT RECORDS OF WILLIAMSON COUNTY, MORE COMPLETELY DESCRIBED IN ATTACHED LEGAL EXHIBIT "A"

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 6/2/2026, the foreclosure sale will be conducted in Williamson County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than 10:00 AM, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

SELECT PORTFOLIO SERVICING is acting as the Mortgage Servicer for SELECT PORTFOLIO SERVICING, INC. who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. SELECT PORTFOLIO SERVICING, as Mortgage Servicer, is representing the Mortgagee, whose address is:

SELECT PORTFOLIO SERVICING, INC.
c/o SELECT PORTFOLIO SERVICING
3217 S. Decker Lake Dr.
Salt Lake City, Utah 84119



Matter No.: 144747-TX

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.

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE AUCTION.COM, LLC, AGENCY SALES AND POSTING, LLC, ALDRIDGE PITE, LLP** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Auction.com, 1 Mauchly, Irvine, CA 92618.

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.

By: Hollis Hamilton
Hollis Rose Hamilton, Attorney
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San Diego, California 92108

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Phone: (866) 931-0036

144747-TX

EXHIBIT A

STATE OF TEXAS
COUNTY OF WILLIAMSON

FEBRUARY 28, 2019

0.146 ACRES

These notes describe that certain tract located in the JEHU BEVIL SURVEY, A-59, situated in the corporate city limits of the City of Thrall, subject tract being all of "Lot Fifteen (15) and part of Lot Fourteen (14), Block No. Seven (7)", located in the Town of Thrall, plat of which is recorded in Cabinet A, Slide 70B of the Plat Records of Williamson County (PRWC), same being conveyed in a Warranty Deed with Vendors Lien from Catherine Spinn, Independent Executrix of the Estate of Dorothy Alice Skrbak, Deceased to Cody D. Copeland dated 9-10-2018 and recorded in Document No. 2018080727, Official Public Records of Williamson County (OPRWC); subject tract being surveyed on the ground under the direct supervision of Bruce Lane Bryan, Registered Professional Land Surveyor No. 4249 during the month of October, 2018 and being more fully described as follows:

BEGINNING at the Southwest corner of subject tract in the East line of Vernon Street, same being the Northwest corner of "Tract 1 - 0.146 Acres" (surveyed this date by the undersigned); set a ½" iron rod set (capped BRYAN TECH SERVICES) at said corner; found a ½" iron pipe at the Southwest corner of said "Tract 1 - 0.146 Acres", same being the Northwest corner of a tract conveyed to William Hetzer, Jr., et ux dated 9-22-1971 and recorded in Volume 540, Page 202, Deed Records of Williamson County (DRWC), bearing South 13° 48' 45" East a distance of 50.09 feet;

THENCE North 13° 48' 45" West with the West line of "Block Seven (7)" and East line of Vernon Street, passing corner of Lot 14, a total distance of 50.09 feet a ½" iron pipe found at the Northwest corner of said Copeland tract (found what appears to be a sucker rod at base, did not honor) same being the Northwest corner of said "Lot Fifteen (15)" and the Southwest corner of "Lot Sixteen (16)" as conveyed in a Special Warranty Deed from Tom W. Ford and Wendy S. Ford to TW Ford, LP dated 12-12-2016 and recorded in Document No. 2017010899, OPRWC;

THENCE North 76° 11' 15" East with the common line of said subject tract and said Lots 15 and 16, a distance of 127.00 feet to a ½" iron rod (capped Bryan Tech Services) set at the Northeast corner of subject tract from which a found an iron rod (did not honor) bears North 42° 32' 27" West, 1.62 feet, same being the Southeast corner of said Lot 16 and the Northeast corner of said Lot 15" in the West line of a 16 foot wide alley (per plat);

THENCE South 13° 48' 45" East with said West line of 16 foot wide alley, passing the Northeast corner of said Lot 14, a distance of 50.09 feet to a set ½" iron rod (capped Bryan Tech Services) at the Southeast corner of subject tract, same being the Northeast corner of said "Tract 1 - 0.146 Acre"; a found ½" iron rod (capped Bryan Tech Services) at the Southeast corner of aforementioned "Tract 1 - 0.146 Acre", same being the Northeast corner of said William Hetzer, Jr. tract and the Southeast corner of said Cody Copeland Tract, bearing South 13° 48' 45" East a distance of 50.09 feet;

THENCE South 76° 11' 15" West with the common line of subject tract and said "Tract 1 - 0.146 Acre", a distance of 127.00 feet to the PLACE OF BEGINNING, containing according to the dimensions herein stated, an area of 0.146 Acres.