

at 1:43 FILED o'clock PM

MAY 11 2026

Nancy E. Rister
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, UMAIR HUSAIN SULEMAN AND NASHMEA AYAZ, HUSBAND AND WIFE delivered that one certain Deed of Trust dated APRIL 19, 2022, which is recorded in INSTRUMENT NO. 2022049803 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 \$276,450.00 payable to the order of R BANK, TEXAS, 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, GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK, 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 JUNE 2, 2026, 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 20, BLOCK 26, SONTERRA WEST SECTION 8-C, A SUBDIVISION IN WILLIAMSON COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN CABINET RE, SLIDE 325, OF THE PLAT RECORDS OF 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 GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK, 244 SOUTH GATEWAY PLACE, JENKS, OKLAHOMA 74037. 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: MAY 11, 2026.

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

FILE NO.: GMG-3480
PROPERTY: 113 SOAPSTONE DR
JARRELL, TX 76537

UMAIR HUSAIN SULEMAN

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

