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at 1:54 FILED o'clock P M

DEC 15 2025

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

25-002109

525 Dennis Drive, Round Rock, TX 78664

**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: 03/03/2026

Time: Between 10:00 AM – 1:00 PM and beginning not earlier than 10:00 AM and ending not later than three hours thereafter.

Place: The area designated by the Commissioners Court of Williamson County, pursuant to §51.002 of the Texas Property Code as amended: if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

**2. Terms of Sale.** Highest bidder for cash.

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated July 12, 2005 and recorded in the real property records of Williamson County, TX and is recorded under Clerk's Instrument No. 2005056738 with John Betz and Amanda Betz (grantor(s)) and Mortgage Electronic Registration Systems, Inc, solely as nominee for WR. Starkey Mortgage, L.L.P. mortgagee to which reference is herein made for all purposes.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by John Betz and Amanda Betz, securing the payment of the indebtedness in the original amount of \$140,790.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Wells Fargo Bank, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to be Sold.** LOT 5, BLOCK 16, EGGER'S ACRES, UNIT 3-B, A SUBDIVISION IN WILLIAMSON COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF OF RECORD IN CABINET B, SLIDES 215, PLAT RECORDS, WILLIAMSON COUNTY, TEXAS.

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 §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Wells Fargo Home Mortgage, as Mortgage Servicer, is representing the current Mortgagee whose address is:

Wells Fargo Bank, N.A.  
11625 N Community House Rd  
Charlotte, NC 28277

7. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code §51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint Kirk Schwartz Esq., or Carson Emmons, Esq., or Justin Ritchie, Esq., or Jeffrey Kramer, Esq., OR AWEST OR Agency Sales and Posting LLC, whose address is 7500 Dallas Pkwy #200, Plano, TX 75024 OR AUCTION.COM LLC, or XOME Inc and Tejas Corporate Services LLC, or Abstracts/Trustees of Texas, LLC, or Angela Zavala, Michelle Jones, Richard Zavala, Jr or Sharlet Watts, as Substitute Trustee to act under and by virtue of said Deed of Trust.

**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.**

DEC 15 2025

December 10, 2025

Executed on

Executed on

/s/ Justin Ritchie

James E. Albertelli, P.A.  
Kirk Schwartz, Esq.  
Carson Emmons, Esq.  
Justin Ritchie, Esq.  
Jeffrey Kramer, Esq.  
6565 N. MacArthur, Suite 470  
Irving, TX 75039

Angela Zavala

**SUBSTITUTE TRUSTEE**  
Agency Sales & Posting  
Agency Sales and Posting LLC, OR AUCTION.COM  
LLC, OR Angela Zavala, Michelle Jones, Richard  
Zavala, Jr or Sharlet Watts  
1320 Greenway Drive, Suite 300  
Irving, TX 75038

**CERTIFICATE OF POSTING**

My name is Angela Zavala, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on 12/15/25 I filed at the office of the Williamson County Clerk and caused to be posted at the Williamson County courthouse this notice of sale.

Angela Zavala  
Declarant's Name: Angela Zavala  
Date: DEC 15 2025