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NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 10/13/2021	Grantor(s)/Mortgagor(s): AMBER L PACHA AND BRENT J PACHA, WIFE AND HUSBAND COMMUNITY PROPERTY
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR MID AMERICA MORTGAGE, INC. ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Lakeview Loan Servicing, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 2021159240	Property County: WILLIAMSON
Mortgage Servicer: M&T Bank is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 1 Fountain Plaza, Buffalo, NY 14203
Date of Sale: 11/3/2026	Earliest Time Sale Will Begin: 10:00 AM
Place of Sale of Property: OUTSIDE THE NORTHEAST LOWER LEVEL DOOR OF THE WILLIAMSON COUNTY JUSTICE CENTER AT 405 MLK STREET, GEORGETOWN, TX OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

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, Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX 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: 8/27/2026



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

Dated: September 3, 2026

Angela Zavala

Printed Name:



Substitute Trustee

c/o Xome
1255 West 15th Street, Suite 1060
Plano, TX 75075
<https://sales.mccarthyholthus.com/>

FILED
at 12:44 o'clock P M

SEP 03 2026

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

MH File Number: TX-26-131393-POS
Loan Type: FHA

EXHIBIT "A"

BEING the West 95 feet of Lot 1, Block 5, of the Irvin's Addition in and to the City of Bartlett, Williamson County, Texas, according to the plat of record in Cabinet A, Slide 25, of the Plat Records of Williamson County, Texas, being that certain tract of land, as conveyed to W.L. Stokes, Jr. by deed as recorded in Volume 382, Page 462, of the Deed Records of Williamson County, Texas. Surveyed on the ground in the month of February, 2000, under the supervision of Don H. Bizzell, Registered Professional Land Surveyor, and being more particularly described as follows;

BEGINNING at an iron pin set in the intersection of the east line of Farm to Market Highway No. 487, (Brune Street), and the south line of Clark Street, marking the Northwest corner of the above-referenced Lot 1, being the Northwest corner, of the above-referenced Stokes tract, for the Northwest corner hereof;

THENCE, along the said south line of Clark Street, being the north line of the said Lot 1, S 71° 00' E, 95.00 feet to an iron pin found marking the Northeast corner of the said Stokes tract, being the Northwest corner of that certain tract of land as conveyed to Clarence Rosenholm by deed as recorded in Volume 316, Page 254, of the Deed Records of Williamson County, Texas, for the Northeast corner hereof;

THENCE, S 19° 00' W, 177.72 feet to an iron pin found on the north line of an alley, being the south line of the said Lot 1, marking the Southeast corner of the said Stokes tract, being the Southwest corner of the said Rosenholm tract, for the Southeast corner hereof;

THENCE, along the said north line of the alley, N 71° 00' W, 95.00 feet to an iron pin set at the intersection of the said north line of the alley and the said east line of F.M. Highway No. 487, for the Southwest corner of the said Lot 1, being the Southwest corner of the said Stokes tract, for the Southwest corner hereof;

THENCE, along the said east line of RM. Highway No. 487, N 19° 00' E, 177.72 feet to the Place of **BEGINNING**.