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at 2:20 FILED P o'clock M

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

SEP 10 2026

|                                                                                                                                                                                                                                   |                                                                                                      |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|
| <b>Deed of Trust Date:</b><br>8/27/2019                                                                                                                                                                                           | <b>Grantor(s)/Mortgagor(s):</b><br>JOSEPH R BELGER                                                   |
| <b>Original Beneficiary/Mortgagee:</b><br>MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.<br>("MERS") SOLELY AS A NOMINEE FOR GUILD MORTGAGE<br>COMPANY, A CALIFORNIA CORPORATION ITS SUCCESSORS AND<br>ASSIGNS                    | <b>Current Beneficiary/Mortgagee:</b><br>Guild Mortgage Company LLC County Clerk, Williamson Co., TX |
| <b>Recorded in:</b><br><b>Volume:</b> N/A<br><b>Page:</b> N/A<br><b>Instrument No:</b> 2019081243                                                                                                                                 | <b>Property County:</b><br>WILLIAMSON                                                                |
| <b>Mortgage Servicer:</b><br>Guild Mortgage Company LLC is representing the Current<br>Beneficiary/Mortgagee under a servicing agreement with the Current<br>Beneficiary/Mortgagee.                                               | <b>Mortgage Servicer's Address:</b><br>5887 Copley Drive,<br>San Diego, CA 92111                     |
| <b>Date of Sale:</b> 11/3/2026                                                                                                                                                                                                    | <b>Earliest Time Sale Will Begin:</b> 10:00 AM                                                       |
| <b>Place of Sale of Property:</b> Williamson County Justice Center, 405 Martin Luther King, Georgetown, TX 78626 OR IN THE AREA<br>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, 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: 9/8/2026

Dated: September 10, 2026



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

Angela Zavala

Printed Name:



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

**MH File Number:** TX-26-132524-POS  
**Loan Type:** FHA

EXHIBIT "A"

FIELD NOTES

FIELD NOTES FOR 0.2147 ACRES BEING A PORTION OF LOTS 2 AND 18 AND ALL OF LOTS 1 AND 19, BLOCK 7 OF W. C. SMITH ADDITION A SUBDIVISION IN THE CITY OF TAYLOR, TEXAS RECORDED IN CAB. A SLIDES 251-252 OF THE WILLIAMSON COUNTY, TEXAS PLAT RECORDS. SAID TRACT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS.

BEGINNING at an iron pin found on the East R.O.W. of Heights Boulevard, said point being on the West line of said Lot 18 from which the West common corner of said Lots 18 and 19 bears S 49° 00' 00" E, about 10.00 feet, for the most Westerly corner of this tract and the POINT OF BEGINNING.

THENCE N 49° 18' 19" E through the interior of said Lot 18, 74.60 feet to an iron pin found on the common line of said Lots 18 and 2.

THENCE S 66° 50' 38" E through the interior of said Lot 2, 72.94 feet to an iron pin found on the East line of said Lot 2, also being on the West R.O.W. of East Smith Avenue for the most Easterly corner of this tract.

THENCE S 11° 05' 32" W at about 10.00 feet pass the East common corner of said Lots 1 and 2, in all a distance of 84.67 to an iron pin found at a point of curve to the right.

THENCE along said curve to the right at about an arc distance of 31.50 feet pass the South common corner of said Lots 1 and 19, in all along said curve whose elements are I= 120° 17' 32", R= 30.50 A= 63.90 whose chord bears S 71° 07' 45" W, 52.16 feet to an iron pin found at a point of tangency on the East line of of Heights Boulevard.

THENCE N 49° 00' 00" W with the East line of said Heights Boulevard, at a about 74.42 feet pass the West common corner of said Lots 18 and 19, in all a distance of 74.42 feet to the POINT OF BEGINNING and containing 0.2147 acres more or less.