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at 1:13 o'clock PM

SEP 04 2025

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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

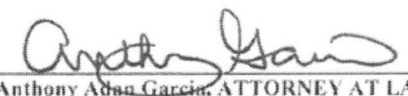
**WILLIAMSON County**  
**Deed of Trust Dated:** February 16, 2022  
**Amount:** \$195,000.00  
**Grantor(s):** ALGERITA GILLUM A/K/A ALGERITA JOYCE GILLUM  
**Original Mortgagee:** SECURITYNATIONAL MORTGAGE COMPANY  
**Current Mortgagee:** PNC MORTGAGE, A DIVISION OF PNC BANK NATIONAL ASSOCIATION  
**Mortgagee Address:** PNC MORTGAGE, A DIVISION OF PNC BANK NATIONAL ASSOCIATION, 3232 Newmark Drive, Miamisburg, OH 45342  
**Recording Information:** Document No. 2022024167  
**Legal Description:** BEING A 0.406 ACRE TRACT OR PARCEL OF LAND SITUATED TN WILLIAMSON COUNTY, TEXAS, AND BEING OUT OF AND A PART OF LOTS 2 AND 3, DOAK'S ADDITION TO THE CITY OF TAYLOR, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED TN VOLUME 56, PAGE 483, DEED RECORDS, WILLIAMSON COUNTY, TEXAS, AND BEING THE SAME TRACT OF LAND CONVEYED TO ALGERITA JOYCE GILLUM IN A DEED RECORDED IN VOLUME 1782, PAGE 588, DEED RECORDS, WILLIAMSON COUNTY, TEXAS, AND ONE HALF OF THE ALLEY ADJOINING SAID TRACT, SAID ALLEY VACATED ON VOLUME 526, PAGE 455, DEED RECORDS, WILLIAMSON COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS DESCRIBED IN EXHIBIT A  
Whereas, an Order to Proceed with Expedited Foreclosure under the Texas Rule Civil Procedure 736 was entered on July 28, 2025 under Cause No. 25-1187-C480 in the Judicial District Court of WILLIAMSON County, Texas  
**Date of Sale:** October 7, 2025 between the hours of 10:00 AM and 1:00 PM.  
**Earliest Time Sale Will Begin:** 10:00 AM  
**Place of Sale:** The foreclosure sale will be conducted at public venue in the area designated by the WILLIAMSON County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

DAVID ACKEL OR TRAVIS KADDATZ, ANGELA ZAVALA, MICHELLE JONES, RICHARD ZAVALA, JR, SHARLET WATTS, DYLAN RUIZ, VIOLET NUNEZ, RAMIRO CUEVAS, JAMI GRADY, ALEENA LITTON, DANIEL MCQUADE, JACQUALINE HUGHES, DANIEL LINKER, DANIEL MURPHY, THOMAS GILBRAITH, C JASON SPENCE, MIKE HANLEY, STEPHEN MAYERS, ISRAEL CURTIS OR COLETTE MAYERS, BRIAN HOOPER, MIKE JANSTA, MIKE HAYWARD, ANGELA ANDERSON, JAY JACOBS, AARTI PATEL, JOSHUA SANDERS, CARY CORENBUM, SHAWN SCHILLER, THALIA TOLER, DANIEL HART, AUCTION.COM LLC, TEJAS CORPORATE SERVICES, LLC, XOME INC. have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust. 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. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

**NOTICE IS FURTHER GIVEN** that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. **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.**

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.

  
Anthony Adam Garcia, ATTORNEY AT LAW  
HUGHES, WATTERS & ASKANASE, L.L.P.  
1201 Louisiana, SUITE 2800  
Houston, Texas 77002  
Reference: 2024-005690

  
Printed Name: Angela Zavala  
c/o Auction.com, LLC  
1 Mauchly  
Irvine, California 92618

**Exhibit "A"**  
**Property Description**

BEING A 0.406 ACRE TRACT OR PARCEL OF LAND SITUATED TN WILLIAMSON COUNTY, TEXAS, AND BEING OUT OF AND A PART OF LOTS 2 AND 3, DOAK'S ADDITION TO THE CITY OF TAYLOR, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED TN VOLUME 56, PAGE 483, DEED RECORDS, WILLIAMSON COUNTY, TEXAS, AND BEING THE SAME TRACT OF LAND CONVEYED TO ALGERITA JOYCE GILLUM IN A DEED RECORDED IN VOLUME 1782, PAGE 588, DEED RECORDS, WILLIAMSON COUNTY, TEXAS, AND ONE HALF OF THE ALLEY ADJOINING SAID TRACT, SAID ALLEY VACATED ON VOLUME 526, PAGE 455, DEED RECORDS, WILLIAMSON COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

COMMENCING at an iron rod found on the north right-of-way line of West 7th Street for the southeast corner of Lot 4 and the southwest corner of Lot 3 and the southwest corner and POINT OF BEGINNING of the herein described tract;

THENCE with the west line of this tract and Lot 3 and the east line of lot 4 North 01°04'52" East, a distance of 160.72 feet to an iron rod found for the northwest corner of this tract;

THENCE with the north line of this tract and the centerline of the abandoned alley South 88°10'08" East, a distance of 110.00 feet to an iron rod found for the northeast corner of this tract;

THENCE with the east line of this tract South 01°04'52" West, a distance of 160.72 feet to an iron rod found for the southeast corner of this tract and being a point on the north right-of-way line of West 7th Street;

THENCE with the south line of this tract and the north right-of-way line of West 7th Street North 88°10'08" West, a distance of 110.00 feet to the POINT OF BEGINNING, containing 0.406 acre of land, more or less.