SEP 0 4 2025

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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.

Matter No.: 138676-TX

August 11, 2025

County where Real Property is Located: Williamson

ORIGINAL MORTGAGOR:

JOSEPH ZEPEDA III, A SINGLE MAN

ORIGINAL MORTGAGEE:

PREMIER MORTGAGE FUNDING, INC

CURRENT MORTGAGEE:

FEDERAL HOME LOAN MORTGAGE CORPORATION AS TRUSTEE

FOR FREDDIE MAC SEASONED CREDIT RISK TRANSFER TRUST,

SERIES 2022-1

MORTGAGE SERVICER:

NewRez LLC D/B/A Shellpoint Mortgage Servicing

DEED OF TRUST DATED 1/28/2004, RECORDING INFORMATION: Recorded on 2/9/2004, as Instrument No. 2004010266

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): BEING A TRACT OR PARCEL OF LAND CONTAINING 1.00 ACRE (43,558 SQUARE FEET) OUT OF AND PART OF A CALLED 20.00 ACRE TRACT AS DESCRIBED IN VOLUME 2230, PAGE 471, W.C.O.R., SITUATED IN THE THOMAS E. SHELL SURVEY, ABSTRACT NO. 557, WILLIAMSON COUNTY, TEXAS. SAID 1.00 ACRE TRACT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS IN EXHIBIT "A"

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 10/7/2025, the foreclosure sale will be conducted in Williamson County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than 10:00 AM, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

NewRez LLC D/B/A Shellpoint Mortgage Servicing is acting as the Mortgage Servicer for FEDERAL HOME LOAN MORTGAGE CORPORATION AS TRUSTEE FOR FREDDIE MAC SEASONED CREDIT RISK TRANSFER TRUST, SERIES 2022-1 who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. NewRez LLC D/B/A Shellpoint Mortgage Servicing, as Mortgage Servicer, is representing the Mortgagee, whose address is:

FEDERAL HOME LOAN MORTGAGE CORPORATION AS TRUSTEE FOR FREDDIE MAC SEASONED CREDIT RISK TRANSFER TRUST, SERIES 2022-1 c/o NewRez LLC D/B/A Shellpoint Mortgage Servicing 55 Beattie Place, Suite 100 Greenville, South Carolina 29601-2743

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AP NOS/SOT 08212019

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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 §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE ANGELA ZAVALA, MICHELLE JONES, ALDRIDGE PITE, LLP or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Aldridge Pite, LLP, 3333 Camino Del Rio South, Suite 225, San Diego, CA 92108-0935, Phone: (866) 931-0036.

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.

> By: Hollis Hamilton Hollis Rose Hamilton, Attorney Aldridge Pite, LLP 3333 Camino Del Rio South, Suite 225 San Diego, California 92108

Return to:

ALDRIDGE PITE, LLP 3333 Camino Del Rio South, Suite 225 P.O. BOX 17935 SAN DIEGO, CA 92108-0935 FAX #: 619-590-1385

Phone: (866) 931-0036

EXHIBIT " ______

138676-TX

LEGAL DESCRIPTION

BEING A TRACT OR PARCEL OF LAND CONTAINING 1.00 ACRE (43,558 SQUARE FEET) OUT OF AND PARTY OF A CALLED 20.00 ACRE TRACT AS DESCRIBED IN VOLUME 2230, PAGE 471, W.C.D.R., SITUATED IN THE THOMAS EXCHELL SURVEY, ABSTRACT NO. 557, WILLIAMSON COUNTY, TEXAS. SAID 1.00 ACRE TRACT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 1" IRON PIPE FOUND, LYING IN THE WESTERLY RIGHT-OF-WAY LINE OF COUNTY ROAD 474, MARKING THE SOUTHEAST CORNER OF SAID 20.00 ACRE TRACT, SAME BEING THE NORTHEAST CORNER OF THE HAASE TRACT, AS REFERENCED BY W.C.A.D. ACCOUNT NO. R383842;

THENCE ALONG THE SOUTHERLY LINE OF SAID 20.00 ACRE TRACT, SAME BEING THE NORTHERLY LINE OF SAID HAASE TRACT, SOUTH 71" 31' 00" WEST, A DISTANCE OF 350.71' TO A CAPPED 12" IRON ROD (SET)

THENCE NORTH 18' DO' 11" WEST, A DISTANCE OF 46.23' TO A CAPPED 12" IRON ROD SETS

THENCE NORTH 69" 31" 41" EAST, A DISTANCE OF 125.33" TO A CAPPED 1/2" IRON ROD SET;

THENCE NORTH 33' 26' 33" EAST, A DISTANCE OF 356.03' TO A CAPPED 16" IRON ROD SET, LYING IN THE WESTERLY RIGHT-OF-WAY LINE OF COUNTY ROAD 474;

THENCE ALONG THE WESTERLY RIGHT-OF-WAY LINE OF COUNTY ROAD 474, SOUTH 06' 56' 00" EAST, A DISTANCE OF 275.72' TO THE PLACE OF BEGINNING AND CONTAINING 1.00 ACRE 43: 558 SQUARE FEET) OF LAND.