C&M No. 44-25-01302/ FILE NOS

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUB TRUSTEE

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. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated March 19, 2021 and recorded under Clerk's File No. 2021051995, in the real property records of Williamson County Texas, with Allen Kruse, A Single Man as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Royal United Mortgage LLC, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Allen Kruse, A Single Man securing payment of the indebtedness in the original principal amount of \$83,150.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Allen Kruse. MSR Asset Vehicle LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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. PHH Mortgage Corporation is acting as the Mortgage Servicer for the Mortgagec. PHH Mortgage Corporation, is representing the Mortgagee, whose address is: 1 Mortgage Way, Mount Laurel, NJ 08054.

Legal Description:

BEING 0.23 OF AN ACRE OF LAND, BEING THE EAST 20 FEET OF LOT 10 AND THE WEST 40 FEET OF LOT 11, MARESH AND CASSENS ADDITION TO TAYLOR TEXAS, A SUBDIVISION RECORDED IN CABINET A, SLIDE 18, PLAT RECORDS, WILLIAMSON COUNTY, TEXAS, SAME BEING THAT CERTAIN DONALD BARRON AND JULIE BARRON TRACT RECORDED IN DOCUMENT NUMBER 2011003403, OFFICIAL PUBLIC RECORDS, WILLIAMSON COUNTY, TEXAS, TOGETHER WITH A PORTION OF THE VACATED ALLEY AS VACATED BY ORDINANCE NUMBER 2011-17, RECORDED IN DOCUMENT NUMBER 2011049924, OFFICIAL PUBLIC RECORDS, WILLIAMSON COUNTY, TEXAS, SAD 0.23 AND BEING MORE PARTICULARLY DESCRIBED BY EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES:

SALE INFORMATION

Date of Sale: 09/02/2025

Earliest Time Sale Will Begin: 10:00 AM

The place of the sale shall be: Williamson County Courthouse, Texas at the following Location of Sale: location: At the northeast basement door in the new addition to the Williamson County Justice Center, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

TERMS OF SALE

A default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.



The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "AS IS," "WHERE IS" condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the Deed of Trust.

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.

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.

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 David Ackel, Travis Kaddatz, Violet Nunez, Jacqualine Hughes, Aarti Patel, Ramiro Cuevas, Jami Grady, Alcena Litton, Joshua Sanders, Cary Corenblum, Shawn Schiller, Thalia Toler, Daniel McQuade, Daniel Hart, Angela Zavala, Michelle Jones, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Auction.com, as Substitute Trustee.

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is: Codilis & Moody, P.C. 20405 State Highway 249, Suite 170 Houston, TX 77070 (281) 925-5200

Executed on August 4, 2025.

/s/ Will Morphis SBOT No. 24131905, Attorney at Law Codilis & Moody, P.C. 20405 State Highway 249, Suite 170 Houston, TX 77070 (281) 925-5200

Posted and filed by

Printed Name:

C&M No. 44-25-01302

EXHIBIT "A"

LEGAL DESCRIPTION

File No: 08-02197314

BEING 0.23 OF AN ACRE OF LAND, BEING THE EAST 20 FEET OF LOT 10 AND THE WEST 40 FEET OF LOT 11, MARESH AND CASSENS ADDITION TO TAYLOR TEXAS, A SUBDIVISION RECORDED IN CABINET A, SLIDE 18, PLAT RECORDS, WILLIAMSON COUNTY, TEXAS, SAME BEING THAT CERTAIN DONALD BARRON AND JULIE BARRON TRACT RECORDED IN DOCUMENT NUMBER 2011003403, OFFICIAL FUBLIC RECORDS, WILLIAMSON COUNTY, TEXAS, TOGETHER WITH A PORTION OF THE VACATED ALLEY AS VACATED BY ORDINANCE NUMBER 2011-17, RECORDED IN DOCUMENT NUMBER 2011049924, OFFICIAL PUBLIC RECORDS, WILLIAMSON COUNTY, TEXAS, SAD 0.23 OF AN ACRE OF LAND TO BE MORE PARTICULARLY DESCRIBED AS FOLLOWS:

SEGINNING AT AN IRON ROD FOUND IN THE NORTHERLY RIGHT-OF-WAY LINE OF MARESH STREET, IN THE SOUTHERLY LINE OF SAID LOT 11, FOR THE SOUTHEAST CORNER KEREOF:

THENCE SOUTH 71 DEGREES 00 MINUTES 00 SECONDS WEST, ALONG THE SOUTHERLY LINE OF SAID LOTS 10 AND 11, AT 20.00 FEET PASSING THE SOUTHEAST CORNER OF SAID LOT 10, AND THE SOUTHWEST CORNER OF SAID LOT 11, IN ALL 59.70 FEET TO AN IRON ROD FOUND IN THE SOUTHERLY LINE OF SAID LOT 10, FOR THE SOUTHWEST CORNER HEREOF,

THENCE NORTH 18 DEGREES 26 MINUTES 30 SECONDS WEST, THROUGH SAID LOT 10, 156.81-FEET TO AN IRON ROD FOUND IN THE SOUTHERLY LINE OF AN 18 FOOT ALLEY, IN THE NORTHERLY LINE OF SAID LOT 10, FOR A POINT IN THE WESTERLY LINE HEREOF;

THENCE NORTH 18 DEGREES 26 MINUTES 30 SECONDS WEST, THROUGH SAID ALLEY, 12.17 FEET TO A CALCULATED POINT IN SAID ALLEY, FOR THE NORTHWEST CORNER HEREOF,

THENCE NORTH 71 DEGREES 03 MINUTES 33 SECONDS WEST, CONTINUING THROUGH SAID ALLEY, AT 0.94 FEET PASSING AN IRON ROD FOUND, AT 58.87 FEET PASSING AN IRON ROD FOUND, IN ALL 59.64 FEET TO A CALCULATED POINT FOR THE NORTHEAST CORNER HEREOF.

THENCE SOUTH 18 DEGREES 26 MINUTES 44 SECONDS EAST, CONTINUING THROUGH SAID ALLEY, 13.01 FEET TO AN IRON ROD FOUND IN THE NORTHERLY LINE OF SAID LOT 11, IN THE SOUTHERLY LINE OF SAID ALLEY, FOR A POINT IN THE EASTERLY LINE HEREOF,

THENCE SOUTH 18 DEGREES 26 MINUTES 44 SECONDS EAST, THROUGH SAID LOT 11, 155.90 FEET TO THE POINT OF BEGINNING.

PARCEL: R-13-1301-0011-00000