

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

Assert and protect your rights as a member of the armed forces of the United States. If you 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.

1. Date, Time, and Place of Sale.

DATE: July 7, 2026

TIME: 10:00 AM

PLACE: FRONT STEPS ON THE EAST SIDE OF THE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE

- 2. Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. 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 party of the property. Pursuant to section 50.009 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.
- 3. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated September 5, 2008 and recorded as Instrument Number 2008-00001356, real property records of Carson County, Texas.
- 4. Obligations Secured.** Deed of Trust or Contract Lien executed by JAMES OLES AND REAGAN OLES, securing the payment of the indebtedness in the original principal amount of \$201,308.00, and obligations therein described including by not limited to the promissory note; and all modifications renewals and extensions of the promissory note. Freedom Mortgage Corporation is the current mortgagee of the note and deed of trust or contract lien.
- 5. Default.** A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.
- 6. Property to be Sold.** The property to be sold is described as follows:
All of Lots 11 and 12, in Block 97, WARE'S ADDITION to the town of Panhandle, Carson County, Texas, according to the duly recorded map or plat thereof, recorded in Volume 1, Page 13, Plat Records and in Plat Cabinet 1, Slides 21, & 22, Carson County, Texas.
- 7. Mortgage Servicer Information.** 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 Services is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the property referenced above. Freedom Mortgage Corporation as Mortgage Servicer, is representing the current mortgagee, whose address

is:

**GAYLA CATES
CARSON CO. & DIST. CLERK
FILED APR 9 '26 AM 9:42**




**11988 Exit 5 Pkwy
Bldg 4
Fishers, Indiana 46037**

8. **Appointment of Substitute Trustee.** In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint Jennifer Hooper, Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX LLC, whose address is c/o Brock & Scott, 4225 Wingren Drive, Suite 105, Irving, TX 75602, Substitute Trustee to act under and by virtue of said Deed of Trust.
9. **Limitation of Damages.** 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 Mortgagee, 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.

Date: 4/7/2026



Jennifer Hooper

Certificate of Posting

I am _____ whose address is _____. I declare under penalty of perjury that on _____ I filed this Notice of [Substitute] Trustees Sale at the office of the Carson County Clerk and caused it to be posted at the location directed by the Carson County Commissioners Court.

Declarant's Name: _____

Date: _____