

FILED

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

2026 APR 30 AM 11:04

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.: 144437-TX

Date: April 29, 2026

County where Real Property is Located: Franklin

ORIGINAL MORTGAGOR: WENDY W. STILES AND CHRISTOPHER T. STILES, WIFE AND HUSBAND

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: LAKEVIEW LOAN SERVICING, LLC

MORTGAGE SERVICER: ROCKET MORTGAGE, LLC

DEED OF TRUST DATED 5/26/2022, RECORDING INFORMATION: Recorded on 6/7/2022, as Instrument No. 165511 in Book 430 Page 786

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): BEING A TRACT OF LAND LOCATED IN THE JOSEPH SLOAN SURVEY, ABSTRACT NO. 425, FRANKLIN COUNTY, TEXAS, MORE COMPLETELY DESCRIBED IN ATTACHED LEGAL EXHIBIT "A"

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 7/7/2026, the foreclosure sale will be conducted in Franklin 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 12:00 PM, 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.

ROCKET MORTGAGE, LLC is acting as the Mortgage Servicer for LAKEVIEW LOAN SERVICING, LLC who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. ROCKET MORTGAGE, LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

LAKEVIEW LOAN SERVICING, LLC
c/o ROCKET MORTGAGE, LLC
8950 Cypress Waters Blvd.
Coppell, TX 75019

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



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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 AUCTION.COM, LLC, AGENCY SALES AND POSTING, LLC, 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 Auction.com, 1 Mauchly, Irvine, CA 92618.

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
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San Diego, California 92108

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Phone: (866) 931-0036

144437-TX

Date: May 26, 2022

EXHIBIT "A"**LEGAL DESCRIPTION**

Being a tract of land located in the Joseph Sloan Survey, Abstract No. 425, Franklin County, Texas, and in the City of Mount Vernon, and being all of a called 5.927 acre tract conveyed to Delores D. Tunnell and Jim W. Tunnell, JR. in a Deed found in Volume 97, Page 870 of the Official Public Records of Franklin County, Texas, and being more particularly described as follows:

Beginning at 1/2" Iron rod found at the northwest corner of said 5.927 acre tract, the northwest corner of Lot No. 1 of the Tunnell Addition as shown on Slide No. 324C of the Plat Records of Franklin County, Texas, the southwest corner of part of the remainder of a called 58 3/4 acre tract (Tract No. 7 - First) conveyed to G.W. Rutherford in a Deed found in Volume 73, Page 219 of the Deed Records of Franklin County, Texas, a northeast corner of a called 3.48 acre tract conveyed to the State of Texas in a Deed found in Volume 245, Page 103 of the Deed Records of Franklin County, Texas, and a southeast corner of a called 10.35 acre tract conveyed to the State of Texas in a Deed found in Volume 245, Page 427 of the Deed Records of Franklin County, Texas, the same lying in the north line of said Sloan Survey, the south line of the James Duncan Survey, Abstract No. 145, Franklin County, Texas, and the eastern right-of-way line of Texas State Highway No. 37, from which a 1/2" Iron rod with a cap marked "CBG" found bears North 88°31'42" West 182.25 feet and a concrete right-of-way monument (Type I) found bears North 01°52'30" West 146.51 feet;

Thence South 88°55'30" East along the north line of said 5.927 acre tract, Lot No. 1 and said Sloan Survey and the south line of said 58 3/4 acre tract and said Duncan Survey for a distance of 95.13 feet to a 1/2" Iron rod found at the western corner of the residue of a tract conveyed to Guy P. Hill in a Deed found in Volume "P", Page 385 of the Deed Records of Franklin County, Texas;

Thence South 81°58'48" East along the north line of said 5.927 acre tract and Lot No. 1 and the south line of said Hill residue, across said Sloan Survey, and a distance of 35.70 feet passing a 1/2" Iron rod with a cap marked "Denney" previously set at the northeast corner of Lot No. 1, then continuing on and passing the southeast corner of said Hill residue and a point in a west line of the remainder of a tract conveyed to J.L. Rutherford in a Deed found in Volume "Y", Page 547 of the Deed Records of Franklin County, Texas, then continuing on across said Rutherford tract (1/547) for a total distance of 205.14 feet to a 1/2" Iron rod with a cap marked "DCA" found in a south line of said Rutherford tract (1/547) and at an angle point in the north line of said 5.927 acre tract;

Thence North 88°34'17" East along a north line of said 5.927 acre tract and a south line of said Rutherford tract (1/547) for a distance of 230.16 feet to a 5/8" iron pipe found at the northeast corner of said 5.927 acre tract and the northwest corner of the remainder of a called 2 acre tract (Tract No. 2 - First) described in second said Deed;

Thence South 01°39'15" East along an east line of said 5.927 acre tract, the west line of the remainder of said 2 acre tract, then a west line of a called 0.609 acre tract conveyed to Charles Spencer Mohundro in a Deed found in Volume 423, Page 374 of the Official Public Records of Franklin County, Texas for a distance of 326.76 feet to a 5/8" iron pipe found at an ell corner of said 0.609 acre tract and a southeast corner of said 5.927 acre tract;

Thence South 85°37'58" West along a south line of said 5.927 acre tract and a north line of said 0.609 acre tract for a distance of 9.89 feet to a 5/8" iron pipe found at a northwest corner of said 0.609 acre tract and an ell corner of said 5.927 acre tract;

Thence South $01^{\circ}36'07''$ East along an east line of said 5.927 acre tract and a west line of said 0.609 acre tract for a distance of 175.35 feet to a $1/2''$ iron rod with a cap marked "DCA" found at a southeast corner of said 5.927 acre tract and the southwest corner of said 0.609 acre tract, the same called to lie in the northern right-of-way line of West Main Street (U.S. Highway No. 67) as shown on Texas Department of Transportation Right-of-Way Map CSJ No. 10-4-4 (un-dated), from which a $1/2''$ iron rod found at the southeast corner of said 0.609 acre tract bears North $89^{\circ}13'39''$ East 100.09 feet, and another $1/2''$ iron rod found bears North $89^{\circ}13'39''$ East 100.09 feet and South $16^{\circ}58'24''$ East 1.82 feet;

Thence North $88^{\circ}51'58''$ West along a south line of said 5.927 acre tract and the northern right-of-way line of West Main Street for a distance of 190.91 feet to a $1/2''$ iron rod found at a southwest corner of said 5.927 acre tract and an ell corner of last said right-of-way;

Thence North $00^{\circ}46'04''$ West along an east line of last said right-of-way and a west line of said 5.927 acre tract for a distance of 21.13 feet to a concrete right-of-way monument (Type I) found at a northeast corner of last said right-of-way, an ell corner of said 5.927 acre tract, and an eastern corner of said 3.48 acre tract;

Thence South $89^{\circ}43'52''$ West along a south line of said 5.927 acre tract, a north line of said 3.48 acre tract and a north line of last said right-of-way, and at a distance of 195.06 feet passing a $1/2''$ iron rod with a cap marked "Denney" previously set at the southeast corner of Lot No. 1, then continuing on along the south line of Lot No. 1 for a total distance of 325.15 feet to a concrete right-of-way monument (Type I) found at a southwest corner of said 5.927 acre tract, the southwest corner of Lot No 1, the northeast corner of the intersection of HW 67 and SH 37, and an ell corner of said 3.48 acre tract;

Thence North $01^{\circ}52'30''$ West along a west line of said 5.927 acre tract and an east line of said 3.48 acre tract and the right-of-way of SH 37 for a distance of 504.23 feet to the place of beginning, and containing 5.924 acres of land.

Parcel ID: 20123

Commonly Known As: 808 Main St W, Mount Vernon, Texas 75457-2213