

### APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF 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.

The undersigned, in accordance with Texas Property Code §51.0076, as attorney-in-fact for the Mortgagee or Mortgage Servicer, hereby removes the original trustee and any and all successor substitute trustees, and appoints in their stead: Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC, or any one of them, c/o Nestor Solutions, LLC, 214 5<sup>th</sup> Street, Suite 205, Huntington Beach, California 92648, as Substitute Trustee, to hereafter exercise all powers and duties conferred upon the original trustee under the Deed of Trust, and further authorizes and directs the Substitute Trustee to conduct and execute the remedies provided to the beneficiary therein.

1. **Date, Time, and Place of Sale.**

Date: 6/2/2026

Time: The earliest time the sale will begin is 10:00 AM, or within three (3) hours after that time.

Place: Cass County Courthouse, Texas, at the following location: 100 East Houston St, Linden, TX 75563 THE NORTH ENTRANCE OF THE CASS COUNTY COURTHOUSE LOCATED AT 100 HOUSTON ST., LINDEN, TX OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court.

FILED FOR RECORD  
2026 MAY -7 P 1:00  
AMY L. VARNELL  
CASS COUNTY CLERK

2. **Property To Be Sold.** See Exhibit "A"

Commonly known as: 150 COUNTY ROAD 1115 ATLANTA, TX 75551

3. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 11/3/2022 and recorded in the office of the County Clerk of Cass County, Texas, recorded on 11/4/2022 under County Clerk's File No 2022006232, in Book -- and Page --, along with Correction Instrument recorded on 11/20/2023 in Instrument No. 2023006880 The subject Deed of Trust was modified by Loan Modification recorded as Instrument 2025000845 and recorded on 02/13/2025 in the Real Property Records of Cass County, Texas.

Grantor(s): JAMES MCCREERY, A SINGLE MAN  
Original Trustee: SCOTT R. VALBY  
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, its successors and assigns  
Current Mortgagee: Freedom Mortgage Corporation  
Mortgage Servicer: Freedom Mortgage Corporation

4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Mortgagee thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale. Pursuant to §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.

5. **Notice Regarding Federal Reporting Requirements.** Please be advised that the highest bidder ("purchaser") at this trustee's sale may be required to provide information, documentation and/or certification as mandated by applicable federal law, and entity and trust purchasers should be prepared to provide beneficial ownership information as may be required by federal reporting requirements effective for transfers of residential real property to covered transferees on or after 3/1/2026. If applicable, the required information must be provided to the trustee before a trustee's deed will be issued for covered transfers. Additional information regarding these regulations and the required transferee information and certifications can be found at [https://www.fincen.gov/rre-faq#D\\_5](https://www.fincen.gov/rre-faq#D_5) or <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers>.

6. **Obligations Secured.** The Deed of Trust provides that it secures the payment of the indebtedness and obligations described therein (collectively, the "Obligations"), including, but not limited to: (1) the promissory note in the original principal amount of \$240,405.00, executed by JAMES MCCREERY, A SINGLE MAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of the Trustor(s) to the current holder of the Obligations, secured by the Deed of Trust. Default has occurred in the payment of the indebtedness, and the same is now wholly due and payable. The owner and holder

Resolve

of the Obligations has requested that the Substitute Trustee sell the Property to satisfy the indebtedness.

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 Servicer is authorized to collect the debt and administer any resulting foreclosure of the lien securing the Property referenced above. **Freedom Mortgage Corporation** as Mortgage Servicer, represents the current mortgagee, whose address is:

c/o Freedom Mortgage Corporation  
11988 EXIT 5 PKWY BLDG 4  
FISHERS IN 46037-7939  
Phone: (855) 690-5900

**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.**

**NESTOR SOLUTIONS, LLC, as attorney-in-fact for  
FREEDOM MORTGAGE CORPORATION**



By: \_\_\_\_\_

Dated: 5/1/2026 Christopher K. Baxter  
Senior Vice President  
Texas Bar No. 90001747  
214 5th Street, Suite 205  
Huntington Beach, California 92648  
Phone: (888) 403-4115 Fax: (888) 345-5501

For sale information visit: <https://www.xome.com> or Contact (800) 758-8052

EXHIBIT "A"

LEGAL DESCRIPTION

All that certain tract lot or parcel of land, a part of the Dixon H. Dier Survey A-256, Cass County, Texas and also being all of that certain called 5.154 acre tract of land that is described in an instrument dated 01-12-2022 from Timothy D. Cowgill, et ux, Julie, to United Built Homes, LLC that is recorded in 2022000443 of the Deed Records of Cass County, Texas, and being more completely described as follows to wit:

Beginning at a 5/8 inch iron rod found for corner at the S.W.C. of said tract and the N.W.C. of the remainder of a called 111.0 acres (Vol 571 Pg 717) and in the N.E.B.L. of CRH 15;

Thence North 31 degrees 19 minutes 33 seconds West, along the S.W.B.L. of said tract and the N.E.B.L. of said CR 1115 for a distance of 411.28 feet to a 5/8 inch iron rod found for corner;

Thence North 42 degrees 59 minutes 00 seconds West, along said lines for a distance of 159.86 feet to a 5/8 inch iron rod found for corner at the N.W.C. of said tract;

Thence North 79 degrees 31 minutes 04 seconds East, along the N.B.L. of said tract and along said residue for a distance of 721.30 feet to a 5/8 inch iron rod found for corner at the N.E.C. of said tract;

Thence South 02 degrees 43 minutes 11 seconds West, along the E.B.L. of said tract and along said residue for a distance of 235.97 feet to a 5/8 inch iron rod found for corner at the S.E.C. of said tract;

Thence South 44 degrees 47 minutes 35 seconds West, along the S.B.L. of said tract and along said residue for a distance of 522.93 feet to the place of beginning containing 5.1554 acres

T.S. #: 2026-23581-TX