

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 3/3/2022	Grantor(s)/Mortgagor(s): SHANNON HANSEN, A MARRIED WOMAN AND SPOUSE, REGINA HANSEN SIGNING PRO FORMA TO PERFECT THE LIEN
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR AMERICAN FINANCING CORPORATION, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: M&T Bank
Recorded in: Volume: N/A Page: N/A Instrument No: 2022001245	Property County: CASS
Mortgage Servicer: M&T Bank is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 1 Fountain Plaza, Buffalo, NY 14203
Date of Sale: 8/4/2026	Earliest Time Sale Will Begin: 10:00 AM
Place of Sale of Property: 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 IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX LLC, Christine Wheelless, Kevin Key, Jay Jacobs, Phillip Hawkins, Heather Golden, Jabria Foy, Kara Riley, Catherine Geddie, Harriett Fletcher or Sheryl LaMont, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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.

NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL 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.

Dated: 5/18/2026



Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for M&T Bank

Dated: May 21, 2026



Printed Name:



Substitute Trustee
c/o Xome
1255 West 15th Street, Suite 1060
Plano, TX 75075
<https://sales.mccarthyholthus.com/>

2026 MAY 21 A 10:40

FILED FOR RECORD

MH File Number: TX-25-107878-POS
Loan Type: FHA

Tejas

Legal Description

EXHIBIT A

BEING 7.61 acres of land situated in the BBB & CRR CO Survey, Abstract 151 and the Samuel Burnham Survey, Abstract 67, Cass County, Texas and being the residue of that certain called 19.978 acre tract as conveyed to Danny Ray Johnson, et ux and recorded in CCC 2013005645 of the Official Public Records and the residue of that certain called 5.351 acre tract as conveyed to Danny Ray Johnson and recorded in Volume 653, Page 251 and all of that certain Danny Ray Johnson called 2 acre tract as recorded in Volume 543, Page 635 and all of that certain Edith Ruth Johnson Called 1 acre tract as recorded in Volume 924, Page 100 and all of that certain Danny Ray Johnson, et ux called 1 acre tract as recorded in Volume 696, Page 205 of the Deed Records of said county; said 7.61 acres of land to be more particularly described by metes and bounds as follows:

BEGINNING at a ¼ inch iron pipe found for the Northeast corner of the above referenced Danny Ray Johnson 1 acre tract and a Northwest corner of a called 187.210 acre tract as recorded in Volume 1148, Page 193 of said Deed Records and being in the South right-of-way line of State Highway 77 E;

THENCE South 19°00'16" West, a distance of 216.74 feet with the East boundary line of said 1 acre tract and a West boundary line of said 187.210 acre tract to a 6 inch fence post for the Southeast corner of said 1 acre tract and an ell corner of said 187.210 acre tract and being the Northeast corner of the above referenced 5.351 acre tract;

THENCE South 70°30'27" West, a distance of 800.19 feet with a North boundary line of said 187.210 acre tract to a 6 inch fence post for a Southeast corner of the residue of a called 20.446 acre tract as recorded in CCC 2019003068 of said public records;

THENCE North 18°40'38" East, a distance of 322.52 feet with the West boundary line of the residue of said 5.351 acre tract and an East boundary line of the residue of said 20.446 acre tract to a ½ inch iron rod found for a Northeast corner of said 20.446 acre residue tract;

THENCE South 74°56'17" West, a distance of 237.47 feet with a South boundary line of the above referenced 19.978 acre residue tract and a North boundary line of said 20.446 acre residue tract to a ½ inch iron rod found for corner;

THENCE with the West and North boundary line of said 19.978 acre residue tract and the East and South boundary line of said 20.446 acre residue tract: North 01°22'14" East, 187.11 feet to a ½ inch iron rod found; North 30°41'30" East, 86.34 feet to a ½ inch iron rod found; North 63°02'21" East, 50.56 feet to a ½ inch iron rod found; North 80°26'33" East, 58.22 feet to a ½ inch iron rod found; South 80°19'44" East, 69.78 feet to a 6 inch fence post and South 63°41'16" East, a distance of 105.55 feet to a ½ inch iron rod found for Northeast corner of said 19.978 acre residue tract and a Southeast corner of said 20.446 acre residue tract and being in the West boundary line of the above referenced 2 acre tract;

THENCE North 14°30'32" East, a distance of 137.63 feet with an East boundary line of said 20.446 acre residue tract and the West boundary line of said 2 acre tract to a ½ inch iron rod found for a Northeast corner of said residue tract and the Northwest corner of said 2 acre tract in the South right-of-way line of State Highway 77 E;

THENCE South 76°51'47" East with the North boundary line of said 2 acre tract and the South right-of-way line of State Highway 77 E passing the Northeast corner of said 2 acre tract and the Northwest corner of the above referenced Edith Ruth Johnson tract and later passing the Northeast corner of said Edith Ruth Johnson tract and the Northwest corner of the above mentioned Danny Ray Johnson 1 acre tract and continuing a total distance of 618.21 feet to the place of beginning and containing 7.61 acres of land.