FILED 8/13/2026 9:16:51 AM FRCL-2026-6017 TENESHIA HUDSPETH, COUNTY CLERK, HARRIS COUNTY, TEXAS

COPY

RECORDING REQUESTED BY

WHEN RECORDED MAIL TO

ServiceLink Agency Sales and Posting, LLC
c/o Trustee Corps
17100 Gillette Avenue
Irvine, CA 92614
(949) 252-8300

TS No TX07000409-26-1 APN 004-119-000-0009 TO No 260266939

NOTICE OF FORECLOSURE SALE and APPOINTMENT OF SUBSTITUTE TRUSTEE

WHEREAS, on January 11, 2018, RUDY RAMIREZ, A SINGLE MAN as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of RUTH W GARNER as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC as nominee for NETWORK FUNDING, LP, its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of $122,735 00, payable to the order of Flagstar Bank, N A as current Beneficiary, which Deed of Trust recorded on January 12, 2018 as Document No RP-2018-17511 and that said Deed of Trust was modified by Modification Agreement and recorded December 21, 2021 as Instrument Number RP-2021-727103 and that said Deed of Trust was modified by Modification Agreement and recorded August 8, 2024 as Instrument Number 2024-288319 and that said Deed of Trust was modified by Modification Agreement and recorded December 23, 2024 as Instrument Number RP-2024-476492 and that said Deed of Trust was modified by Modification Agreement and recorded May 1, 2025 as Instrument Number RP-2025-162265 in Harris County, Texas Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit SEE **EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN 004-119-000-0009

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Flagstar Bank, N A , the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust

NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, November 3, 2026** at **10:00 AM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at a public venue to the highest bidder for cash The sale will take place in Harris County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows **Magnolia South Ballroom inside the Bayou City Event Center or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner`s Court**

The Deed of Trust may encumber both real and personal property Formal notice is hereby given of Flagstar Bank, N A 's election to proceed against and sell both the real property and any personal property described in said Deed of Trust in accordance with and Flagstar Bank, N A 's rights and remedies under the Deed of Trust and Section 9 604(a) of the Texas Business and Commerce Code

NOTICE IS FURTHER GIVEN, that except to the extent that the Substitute Trustee may bind and obligate

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Mortgagors to warrant title the Property under the terms of the Deed of Trust. Pursuant to Section 51 009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and are advised to conduct an independent investigation of the nature and physical condition 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 expressed or implied warranties, except as to the warranted

Effective **March 1, 2026**, new federal regulations (89 Fed. Reg 70 258) may impact residential real property (1-4 residential units) title transfers to covered entities trusts, with reporting requirements unless exempt https //www federalregister gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers

In accordance with Texas Property Code Section 51 0076, the undersigned attorney or authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint ServiceLink Agency Sales and Posting, LLC and the named Substitute Trustee(s) below, Substitute Trustee to act under and by virtue of said Deed of Trust

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.

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Starr Meehan, Authorized Signatory

Dated August 12, 2026

Certificate of Posting

My name is _____

and my address is _____.

I declare under penalty of perjury that on _____ I filed and/or recorded this Notice of Foreclosure Sale at the office of the Harris County Clerk and caused it to be posted at the location directed by the Harris County Commissioners

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

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SALE INFORMATION CAN BE OBTAINED ON LINE AT https://www.servicelinkauction.com/ FOR AUTOMATED SALES INFORMATION PLEASE CALL: ServiceLink Auction | Hudson and Marshall AT (866) 539-4173

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT (800) 567-4735
THIS IS AN ATTEMPT TO COLLECT A DEBT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

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EXHIBIT "A"

LOT NINE (9), BLOCK ONE-HUNDRED AND THIRTEEN (113), AUGUSTA ADDITION, AN ADDITION TO THE CITY OF HOUSTON, HARRIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 56, PAGE 139, DEED RECORDS, HARRIS COUNTY, TEXAS

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