FILED 9/10/2026 8:59:23 AM FRCL-2026-6543 TENESHIA HUDSPETH, COUNTY CLERK, HARRIS COUNTY, TEXAS

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NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEES

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 OF SUBSTITUTE TRUSTEE'S SALE

DATE: September 2, 2026

NOTE. Note described as follows.

Date	May 16, 2014
Maker	Andrea L Mc Neal
Original Principal Amount	$72,500 00

DEED OF TRUST: Deed of Trust described as follows

Date.	May 16, 2014
Grantor	Andrea L. Mc Neal, Unmarried
Trustee	Joseph H Kelly
Beneficiary.	NewRez LLC d/b/a Shellpoint Mortgage Servicing as Servicer and Authorized Agent of U S Bank, N A , as Trustee, Successor in Intrest to Wachovia Bank, National Association, as Trustee, for Mid-State Trust XI successor to original lender
Recorded.	INSTRUMENT NO 20140248154 WHICH WAS RECORDED IN THE OFFICIAL PUBLIC RECORDS OF HARRIS COUNTY, TEXAS

CURRENT MORTGAGEE: NewRez LLC d/b/a Shellpoint Mortgage Servicing as Servicer and Authorized Agent of U S Bank, N A , as Trustee, Successor in Intrest to Wachovia Bank, National Association, as Trustee, for Mid-State Trust XI

BORROWERS. Andrea L Mc Neal

PROPERTY: The property described as follows

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THE PROPERTY LOCATED IN HARRIS COUNTY, TEXAS, INCLUDING PERSONAL PROPERTY, IF ANY, AS DESCRIBED IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, ***SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST***

SUBSTITUTE TRUSTEE: Jeff Leva, Sandy Dasigenis, Patricia Poston, Megan L Randle, Ebbie Murphy, Wayne Daughtrey, Steve Leva, David Garvin, Auction.com LLC

Substitute Trustee's Mailing Address

c/o SettlePou
3333 Lee Parkway, Eighth Floor
Dallas, Texas 75219

DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

November 3, 2026, the first Tuesday of the month, to commence at 10.00 AM, or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

In HARRIS County, Texas, LOCATED AT 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 COMMISSIONERS COURT.

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RECITALS

Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code Section 51.002, has requested that Substitute Trustee sell the Property according to the terms of the Deed of Trust and applicable law due to a default in the payment of the Note and/or in the performance of the obligations under the Deed of Trust that secures the Note

Formal notice is now given of Lender's election to proceed against and sell the real property described in the Deed of Trust, consistent with the Lender's rights and remedies under the Deed of Trust and applicable law

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, as Substitute Trustee, or any other substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law The sale and conveyance of the Property will be subject to all matters of record applicable to the Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants,

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representations, or warranties about the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS

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 PETITIONER OR PETITIONER'S ATTORNEY IMMEDIATELY.

APPOINTMENT OF SUBSTITUTE TRUSTEE

DEED OF TRUST: Deed of Trust described as follows

Date	May 16, 2014
Grantor	Andrea L Mc Neal, Unmarried
Trustee	Joseph H Kelly
Beneficiary.	NewRez LLC d/b/a Shellpoint Mortgage Servicing as Servicer and Authorized Agent of U S Bank, N.A , as Trustee, Successor in Intrest to Wachovia Bank, National Association, as Trustee, for Mid-State Trust XI successor to original lender
Recorded	INSTRUMENT NO 20140248154 WHICH WAS RECORDED IN THE OFFICIAL PUBLIC RECORDS OF HARRIS COUNTY, TEXAS

PROPERTY: The property described as follows.

THE PROPERTY LOCATED IN HARRIS COUNTY, TEXAS, INCLUDING PERSONAL PROPERTY, IF ANY, AS DESCRIBED IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, ***SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST***

SUBSTITUTE TRUSTEE: Jeff Leva, Sandy Dasigenis, Patricia Poston, Megan L Randle, Ebbie Murphy, Wayne Daughtrey, Steve Leva, David Garvin, Auction com LLC

Substitute Trustee's Mailing Address

c/o SettlePou
3333 Lee Parkway, 8th Floor
Dallas, Texas 75219

Each Substitute Trustee is appointed **effective as of September 2, 2026**, pursuant to

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Texas Property Code § 51 0075 to succeed to all title, powers, and duties of the original or successor trustees under the Deed of Trust

Appointment of Substitute Trustees.

By _____

Name J Garth Fennegan, Attorney NewRez LLC

THE STATE OF TEXAS §

COUNTY OF DALLAS §

BEFORE ME, the undersigned authority, on this day appeared J Garth Fennegan, and after being by me duly sworn, stated that they executed the foregoing instrument for the purposes and consideration therein expressed

GIVEN UNDER MY HAND AND SEAL OF OFFICE on September 1 2026

_____

Notary Public, State of Texas

NIJER REESE
Notary Public, State of Texas
Comm Expires 01 21-2029
Notary ID 12261571

Notice of Sale executed by.

_____

Name Sandy Dasigenis

Substitute Trustee

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EXHIBIT A

LOT SIX (6) BLOCK SEVEN (7) HIGHLAND ACRES HOMES, ANNEX THREE (3) AN ADDITION IN HOUSTON, HARRIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN THE MAP RECORDS OF HARRIS COUNTY, TEXAS