

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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.

NOTICE IS HEREBY GIVEN THAT BECAUSE THE DEFAULT IN PERFORMANCE OF THE OBLIGATIONS OF THE DEED OF TRUST, SUBSTITUTE TRUSTEE WILL SELL THE PROPERTY BY PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH AT THE PLACE AND DATE SPECIFIED TO SATISFY THE DEBT SECURED BY THE DEED OF TRUST

INSTRUMENT / DEED OF TRUST TO BE FORECLOSED

TMLF No. 199025 **Original Principal Amount:** \$76,556 00
Recording Information: S852931 **Deed of Trust Date:** 01/23/1998

Grantor(s) / Mortgagor(s):
MARGARET KEYS-SHEPHERD, AN UNMARRIED WOMAN

Original Mortgagee:
COUNTRYWIDE HOME LOANS, INC

Current Mortgagee:
ROCKET MORTGAGE, LLC S/B/M NATIONSTAR MORTGAGE LLC

PROPERTY TO BE SOLD

Property Address: 3706 VILLA GLEN DRIVE, HOUSTON, TX 77088

County: HARRIS

Property Description: LOT FIVE (5), IN BLOCK TEN (10), OF INWOOD FOREST VILLAGE, AN ADDITION IN HARRIS COUNTY, TEXAS ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 299, PAGE 64 OF THE MAP RECORDS OF HARRIS COUNTY, TEXAS

FORECLOSURE SALE INFORMATION

Place of Sale: 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

Sale Date: 11/03/2026 **Sale Time:** 10:00 AM

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The sale will begin at the earliest time stated above or within three hours after that time. The sale will be conducted as public auction and the property will be sold to the highest bidder for cash equivalent, except that lender's bid may be by credit against the indebtedness secured by the line of the Deed of Trust.

Pursuant to Texas Property Code § 51.0075(a), Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

Pursuant to Texas Property Code § 51.009, purchaser acquires the foreclosed property as is without any expressed or implied warranties, at the purchaser's own risk.

It is the responsibility of prospective bidders to ascertain the property status and suitability for the intended purpose. Bidders should exercise due diligence and caution throughout the bidding process. Prospective bidders are reminded that by law the Foreclosure Sale will be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been released or subordinated to the Deed of Trust or Contract Lien.

ROCKET MORTGAGE, LLC is acting as the mortgage servicer and authorized to represent the mortgagee, **ROCKET MORTGAGE, LLC S/B/M NATIONSTAR MORTGAGE LLC**, by virtue of servicing agreement with the mortgagee. Pursuant to the servicing agreement and Texas Property Code § 51.0025, the mortgage servicer, **ROCKET MORTGAGE, LLC** is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above.

The Mortgagee's address is:

ROCKET MORTGAGE, LLC S/B/M NATIONSTAR MORTGAGE LLC
8950 CYPRESS WATERS BLVD, COPPELL, TX 75019

If **ROCKET MORTGAGE, LLC S/B/M NATIONSTAR MORTGAGE LLC** passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust or Contract Lien and the Texas Property Code.

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 as attorney or authorized agent for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead **THE MORTGAGE LAW FIRM, PLLC, XOME INC, TEJAS CORPORATE SERVICES, LLC, NFPDS-TX LLC, SERVICELINK AGENCY SALES AND POSTING, LLC AND AUCTION.COM, LLC**, whose address is C/O THE MORTGAGE LAW FIRM, PLLC, 18383 Preston Road, Suite 200, Dallas, TX 75252, or either one of them, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the 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

Executed date 9/2/2026



Jorge Rios-Jimenez, Chief Operating Officer

THE MORTGAGE LAW FIRM, PLLC
18383 PRESTON ROAD, SUITE 200
DALLAS, TX 75252
(469) 521-9700

CERTIFICATE OF POSTING

My name is _____, and my address is
C/O THE MORTGAGE LAW FIRM, PLLC, 18383 PRESTON ROAD, SUITE 200, DALLAS, TX
75252. I declare under penalty of perjury that on _____ I filed at the
office of the HARRIS county Clerk and caused to be posted at the HARRIS county courthouse this notice
of sale

Signature _____

Declarant Name _____

Date _____