

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date 7/28/2022	Grantor(s)/Mortgagor(s) MICHELLE MARSH AND MATTHEW SMITH, WIFE AND HUSBAND
Original Beneficiary/Mortgagee MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC ("MERS") SOLELY AS A NOMINEE FOR UNITED WHOLESALE MORTGAGE, LLC, A LIMITED LIABILITY COMPANY, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee Lakeview Loan Servicing LLC
Recorded in Volume N/A Page N/A Instrument No RP-2022-390190	Property County HARRIS
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 11/3/2026	Earliest Time Sale Will Begin 10 00 AM
Place of Sale of Property Bayou City Event Center, Magnolia South Ballroom, 9401 Knight Road, Houston TX 77045 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, Auction com, LLC, Patricia Poston, Chris Poston, Amar Sood, Sandy Dasigenis, Jeff Leva or Steve Leva, 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 9/14/2026

Dated 9/15/2026



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

SANDY DASIGENIS
Printed Name



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

MH File Number TX-26-131887-POS
Loan Type FHA

TX-26-131887-POS

Legal Description

EXHIBIT "A"

BEING A 0.0478 ACRE PARCEL OF LAND SITUATED IN THE G. WHITE SURVEY, ABSTRACT 82, HARRIS COUNTY, TEXAS, AND BEING OUT OF LOT 4, BLOCK 17, UNIT A OF ELENA FRUIT AND COTTON FARMS AS RECORDED IN VOLUME 725, PAGE 106 OF THE DEED RECORDS OF HARRIS COUNTY, AND BEING THE SAME PROPERTY AS DESCRIBED IN DEED RECORDED IN HARRIS COUNTY CLERK'S FILE RP-2021-646457, WITH THE BASIS OF BEARINGS BEING TEXAS STATE PLANE SOUTH CENTRAL ZONE NAD83, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 1/2" IRON ROD FOUND IN THE WESTERN RIGHT OF WAY OF RIVERSIDE DRIVE (60' R.O.W.) FOR THE SOUTHEAST CORNER OF THE CALLED 2.5798 ACERS AS DESCRIBED IN H.C.C.F. 20090205330, AND MARKING THE NORTHEAST CORNER OF THE HEREIN DESCRIBED PARCEL,

THENCE, SOUTH 10° 22' 05" EAST, A DISTANCE OF 65.00 FEET ALONG THE WESTERN RIGHT OF WAY OF RIVERSIDE DRIVE TO A 1/2" IRON ROD SET WITH PLASTIC CAP FOR THE NORTHEAST CORNER OF THAT TRACT BEING PART OF LOT 5 AS DESCRIBED IN H.C.C.F. Y617767, AND MARKING THE SOUTHEAST CORNER OF THE HEREIN DESCRIBED PARCEL,

THENCE, SOUTH 85° 57' 08" WEST, ALONG THAT TRACT BEING PART OF LOT 5, PASSING AT A DISTANCE OF 160.02 FEET TO A 1/2" IRON ROD SET WITH PLASTIC CAP FOR REFERENCE, AND CONTINUING FOR A TOTAL DISTANCE OF 338.02 FEET TO A POINT FOR CORNER IN THE SAN JACINTO RIVER FOR THE NORTHWEST CORNER OF THAT TRACT BEING PART OF LOT 5, AND MARKING THE SOUTHWEST CORNER OF THE HEREIN DESCRIBED PARCEL,

THENCE, NORTH 26° 40' 02" WEST, A DISTANCE OF 60.00 FEET ALONG THE SAN JACINTO RIVER TO A POINT FOR CORNER FOR THE SOUTHWEST CORNER OF THE CALLED 2.5798 ACRES, AND MARKING THE NORTHWEST CORNER OF THE HEREIN DESCRIBED PARCEL,

THENCE, NORTH 84° 27' 36" EAST, A DISTANCE OF 354.06 FEET ALONG THE SOUTHERN LINE OF THE CALLED 2.5798 ACRES BACK TO THE POINT OF BEGINNING AND CONTAINING 0.0478 ACRES OF LAND