

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.

1. Date, Time, and Place of Sale.

Date: 11/03/2026

Time: Between 10:00 AM – 1:00 PM and beginning not earlier than 10:00 AM and ending on not later than three hours thereafter.

Place: The area designated by the Commissioners Court of Harris County, pursuant to §51.002 of the Texas Property Code as amended: if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

2. Terms of Sale. Highest bidder for cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated June 15, 2021 and recorded in the real property records of Harris County, TX under Clerk's Instrument No. RP-2021-345052 with Jimmy Dee Torres and Monica Torres (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for CrossCountry Mortgage, LLC, its successors and assigns (mortgagee) to which reference is herein made for all purposes.

4. Obligations Secured. Deed of Trust or Contract Lien executed by Jimmy Dee Torres and Monica Torres, securing the payment of the indebtedness in the original amount of \$279,720.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. CrossCountry Mortgage, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to be Sold. LOT EIGHTEEN (18), IN BLOCK NINE (9), OF EL LAGO ESTATES, SECTION SEVEN (7), A SUBDIVISION IN HARRIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 118, PAGE 45 OF THE MAP RECORDS OF HARRIS COUNTY, TEXAS.

6. Mortgage Servicer Information. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Rocket Mortgage, LLC, as Mortgage Servicer, is representing the current Mortgagee whose address is:

CrossCountry Mortgage, LLC
8950 Cypress Waters Blvd
Coppell, TX 75019

7. Substitute Trustee(s) Appointed to Conduct Sale. In accordance with Texas Property Code §51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint Kirk Schwartz, Esq., Lori Long, Esq., Jonathan D. Sawyer, Esq., OR Agency Sales and Posting LLC, whose address is 7500 Dallas Pkwy #200, Plano, TX 75024 OR AUCTION.COM LLC, or XOME Inc, NFPDS-TX LLC and Tejas Corporate Services LLC, or Abstracts/Trustees of Texas, LLC, or Tejas Corporate Services, LLC, as 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.

Please be advised that the trustee will require any entity or trust bidder at this trustee's sale to provide beneficial ownership information, documentation, and written certification as required under FinCEN's Anti-Money Laundering Regulations for Residential Real Estate Transfers, effective for transfers to covered transferees closing on or after March 1, 2026. This requirement applies where the purchaser is a legal entity (including an LLC, corporation, or partnership) or a trust, and the transfer is not financed by an institutional lender subject to existing anti-money laundering requirements. The required information and certification must be provided to the trustee prior to issuance of the trustee's deed upon sale. No trustee's deed will be issued for a covered transfer until all required FinCEN information has been received and certified. Additional information regarding these regulations and required transferee disclosures can be found at:

<https://www.fincen.gov/rre> and <https://www.fincen.gov/rre-faqs>

September 14, 2026

Executed on

/s/ Lori Liane Long

James E. Albertelli, P.A.

Kirk Schwartz, Esq.

Lori Liane Long, Esq.

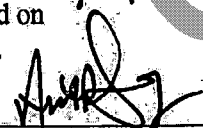
Jonathian D. Sawyer, Esq.

6565 N. MacArthur, Suite 470

Irving, TX 75039

9/17/26

Executed on


SUBSTITUTE TRUSTEE

Agency Sales and Posting LLC, or AUCTION.COM

LLC, or Tejas Corporate Services, LLC

7500 Dallas Pkwy #200, Plano, TX 75024

CERTIFICATE OF POSTING

My name is Amar Sohal, and my address is 7500 Dallas Pkwy #200, Plano, TX 75024. I declare under penalty of perjury that on 9/17/26 I filed at the office of the Harris County Clerk and caused to be posted at the Harris County courthouse this notice of sale.


Declarant's Name: Amar Sohal

Date: 9/17/26