

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date 9/9/2020	Grantor(s)/Mortgagor(s) PATRICK CHRISTIAN RIOS AND SARA YAMILETH RIOS, HUSBAND AND WIFE
Original Beneficiary/Mortgagee MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC ("MERS") SOLELY AS A NOMINEE FOR THRIVE MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee Planet Home Lending, LLC
Recorded in Volume N/A Page N/A Instrument No RP-2020-438744	Property County HARRIS
Mortgage Servicer Planet Home Lending, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee	Mortgage Servicer's Address 321 Research Parkway, Meriden, CT 45342
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 LOT 23, IN BLOCK 1, OF CANYON LAKES AT STONEGATE SEC 14, A SUBDIVISION IN HARRIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED UNDER FILM CODE NO 570278, OF THE MAP RECORDS OF HARRIS COUNTY, TEXAS

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

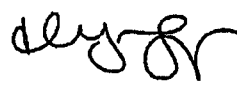
Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee

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

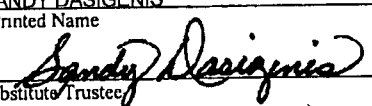
NOTICE PURSUANT TO TEX PROP CODE § 51 002(1) ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER 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 9/17/2026

Dated 9/24/2026


Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Planet Home Lending, LLC

SANDY DASIGENIS
Printed Name


Substitute Trustee
c/o Auction com
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Plano, TX 75075
<https://sales.mccarthyholthus.com/>

MH File Number TX-26-133246-POS
Loan Type VA