FILED 10/8/2026 9:13:25 AM FRCL-2026-7427 TENESHIA HUDSPETH, COUNTY CLERK, HARRIS COUNTY, TEXAS

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

STATE OF TEXAS §
§
COUNTY OF HARRIS §

The following capitalized terms, as used in this document, shall have the meanings as set forth below

Borrower:	**Larry Wiley, Jr.**
Lender:	Resource One Credit Union
Note:	Promissory Note dated August 31, 2022 executed by Larry Wiley, Jr delivered to Resource One Credit Union ("Resource One"), as Lender, in the original principal amount of $669,750 00 (the "Note")
Deed of Trust:	Deed of Trust dated August 31, 2022, executed by and between Larry Wiley, Jr , as borrower and grantor ("Borrower"), granting Resource One a security interest in real property commonly known as the address at 12103 Drummond Maple in Humble, Texas (the "Property") to secure repayment of the Note and which is recorded at Instrument Number RP-2022-447194 of the Real Property Records of Harris County, Texas (the "Deed of Trust")
Property:	LOT FIFTEEN (15), IN BLOCK ONE (1), OF GROVES, SEC 29, A SUBDIVISION IN HARRIS COUNTY, TEXAS ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN FILM CODE NO 689435 OF THE MAP RECORDS OF HARRIS COUNTY, TEXAS
Original Trustee:	Mary Beth Spuck
Substitute Trustee:	Russell A Devenport, Sean Carmichael, Sandy Dasigenis, Jeff Leva, Steve Leva and / or David Garvin any of them to act
Address of Substitute Trustee:	777 Main Street Suite 2700 Fort Worth, Texas 76102

COPY NOT FOR

FILED 10/8/2026 9:13:25 AM FRCL-2026-7427 TENESHIA HUDSPETH, COUNTY CLERK, HARRIS COUNTY, TEXAS

UNOFFICIAL COPY

Sale Date:	November 3, 2026, which is the first Tuesday of said month
Earliest Time For Sale:	10 00 o'clock a m on the Sale Date with the sale to take place between 10·00 am and 4 00 pm, the earliest time at which the Foreclosure Sale will begin is 10 00 a m and not later than three hours thereafter
County:	Harris County, Texas
Designated Sale Area:	Bayou City Event Center, located at 9401 KNIGHT RD , HOUSTON, TEXAS 77045 or as designated by the County Commissioner's Office or as designated by the County Commissioner's Court

A Under the terms of the Deed of Trust, the Property was conveyed in trust to Original Trustee for the benefit of the holder of the Note to secure, among other obligations, the payment of the Note

B Resource One Credit Union ("Resource One") is the legal owner and holder of the indebtedness evidenced by the Note and secured by the Deed of Trust

C Default has occurred under the terms of the Note and the Deed of Trust The indebtedness evidenced by the Note has either matured or has been accelerated in accordance with the terms of the Note and the Deed of Trust and as provided by law, and is now fully due and payable

D By written instrument entitled "Appointment of Substitute Trustee," which was recorded as Clerk's Instrument Number RP-2026-275797 of the Real Property Records of Harris County, Texas, Resource One appointed the Substitute Trustee to assume the powers of and to act in the place and stead of Original Trustee under the Deed of Trust, the appointment being in the manner authorized by the Deed of Trust Resource One also requested the Substitute Trustee to sell the Property in the manner provided in the Deed of Trust and as required by law to satisfy, in whole or in part, the obligations secured by the Deed of Trust

NOW, THEREFORE, notice is hereby given that the undersigned, as the Substitute Trustee under the Deed of Trust, will sell the property by public sale at auction at the Designated Sale Area and on the Sale Date described above to the highest bidder for cash Such public sale will begin no earlier than the Earliest Time for Sale described above and no later than three (3) hours after that time

NO WARANTIES, EITHER EXPRESS OR IMPLIED, ARE OR SHALL BE MADE REGARDING THE PROPERTY AS TO MERCHANTABILITY, HABITABILITY,

FILED 10/8/2026 9:13:25 AM FRCL-2026-7427 TENESHIA HUDSPETH, COUNTY CLERK, HARRIS COUNTY, TEXAS

UNOFFICIAL COPY

FITNESS FOR PURPOSE, WORKMANSHIP, OR QUALITY, AND NO POLICY OF TITLE INSURANCE WILL BE FURNISHED TO THE PURCHSER

Pursuant to section 51 0075 of the Texas Property Code, the Substitute Trustee reserves the right to set further reasonable conditions for conducting the public sale Any such further conditions shall be announced before bidding is opened for the sale

If the sale is set aside for any reason, the purchaser at the sale shall be entitled only to a return of the funds paid The purchaser shall have no further recourse against the Lender, the Borrower, the Lender's attorney or the Substitute Trustee.

The Deed of Trust permits the Lender to postpone, withdraw, or reschedule the public sale for another day In that case, the Substitute Trustee under the Deed of Trust need not appear at the date, time and place of the currently scheduled sale to announce the postponement, withdrawal, or rescheduling Notice of the date of any rescheduled sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code Any such reposting or refiling may be after the Sale Date set forth herein

Notice is further given, that except to the extent that the Substitute Trustee may bind and obligate Resource One to warrant title to the Property under the Deed of Trust, pursuant to § 51 009 of the Texas Property Code, the Property will be sold in an "as is" and "where is" condition Conveyance of the Property will be made without any representations or warranties whatsoever, expressed or implied Prospective bidders are strongly urged to examine the applicable governmental records to determine the nature and extent of any title issues, liens, encumbrances or property taxes related to the Property and should independently satisfy themselves regarding the nature of the Property and its physical condition prior to the sale

The name and address of the sender of this Notice of Substitute Trustee's Sale is

Russell Devenport
777 Main Street
Suite 2700
Fort Worth, Texas 76102

The real property components and the personal property components of the Property will be sold together at the non-judicial foreclosure sale described above, as permitted by Section 9 604 of the Texas Business and Commerce Code, as amended

EXECUTED on October 6, 2026

SUBSTITUTE TRUSTEE

Russell Devenport, Substitute Trustee