FILED 10/19/2026 8:43:52 AM FRCL-2026-7851 TENESHIA HUDSPETH, COUNTY CLERK, HARRIS COUNTY, TEXAS

Notice of Substitute Trustee Sale

T.S. #: 26-22186

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.

Date, Time, and Place of Sale - The sale is scheduled to be held at the following date, time and place:

Date: **12/1/2026**

Time: The sale will begin no earlier than **10:00 AM** or no later than three hours thereafter. The sale will be completed by no later than **1:00 PM**

Place: **Harris** County Courthouse in **Houston**, Texas, at the following location: **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** OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

Property To Be Sold - The property to be sold is described as follows:

412 HENRY ST - 003-219-000-0004 TRACT 1:
LOT FOUR (4), IN BLOCK FIFTY-FIVE (55), OF ALLEN ADDITION, A SUBDIVISION IN HARRIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 1, PAGE 56 OF THE MAP RECORDS OF HARRIS COUNTY, TEXAS;
AND
662 AVENUE C - 039-009-000-0013 TRACT 2:
LOTS 13 AND 14, BLOCK 15, OF CENTRAL PARK, A SUBDIVISION IN HARRIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED VOLUME 5, PAGE 23, OF THE MAP AND/OR PLAT RECORDS OF HARRIS COUNTY, TEXAS

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust is dated 4/21/2022 and is recorded in the office of the County Clerk of Harris County, Texas, under County Clerk's File No RP-2022-223380 recorded on 4/28/2022 of the Real Property Records of Harris County, Texas.

6622 AVENUE C
HOUSTON, TX 77011
AND
412 HENRY ST
HOUSTON Texas 77009

Trustor(s):	**B&L REAL ESTATE SOLUTIONS, LLC, A TEXAS LIMITED LIABILITY COMPANY**	Original Beneficiary:	**CIVIC FINANCIAL SERVICES, LLC, A CALIFORNIA LIMITED LIABILITY COMPANY**
Current Beneficiary:	**U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for Legacy Mortgage Asset Trust 2024-INV1**	Loan Servicer:	**Fay Servicing, LLC**
Current Substituted Trustees:	**Auction.com, LLC, Roy Crush, Jeff Leva, Sandy Dasigenis, Steve Leva, Patricia Poston, Megan L. Randle, Ebbie Murphy, Sabrina Palmer, Jack Palmer, Rick Snoke, Wayne Daughtrey, Nicole Durrett, Prestige Default Services, LLC, Agency Sales and Posting LLC, Prestige Posting and Publishing LLC**		

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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 §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

Type of sale - The present Beneficiary under the Deed of Trust has elected to conduct a unified foreclosure sale pursuant to the provisions of Texas Business and Commercial Code § 9.604 (a) and to include in the non-judicial foreclosure pursuant to the power of the sale granted by the deed of trust described in this Notice of Trustee's Sale all of the personal property and fixtures described in Deed of Trust. The present Beneficiary reserves the right to revoke its election as to some or all of said personal property and/or fixtures, or to add additional personal property and/or fixtures to the election herein expressed, at the present Beneficiary's sole election, from time to time and at any time until the consummation of the trustee's sale to be conducted pursuant to the Deed of Trust and Notice of Trustee's Sale. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of $658,400.00, executed by B&L REAL ESTATE SOLUTIONS, LLC, A TEXAS LIMITED LIABILITY COMPANY, and payable to the order of CIVIC FINANCIAL SERVICES, LLC, A CALIFORNIA LIMITED LIABILITY COMPANY; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of B&L REAL ESTATE SOLUTIONS, LLC, A TEXAS LIMITED LIABILITY COMPANY to B&L REAL ESTATE SOLUTIONS, LLC, A TEXAS LIMITED LIABILITY COMPANY. U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for Legacy Mortgage Asset Trust 2024-INV1 is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses.

Questions concerning the sale may be directed to the undersigned or to the beneficiary:
U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for Legacy Mortgage Asset Trust 2024-INV1
c/o **Fay Servicing, LLC**
1601 LBJ Freeway, Suite 150
Farmers Branch, TX 75234
1 (800) 495-7166

2026 FIRST DRAFT

T.S. #: 26-22186

Dated: 10/19/2026

Auction.com, LLC, Roy Crush, Jeff Leva, Sandy Dasigenis, Steve Leva, Patricia Poston, Megan L. Randle, Ebbie Murphy, Sabrina Palmer, Jack Palmer, Rick Snoke, Wayne Daughtrey, Nicole Durrett, Prestige Default Services, LLC, Agency Sales and Posting LLC, Prestige Posting and Publishing LLC,

Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Phone: (972) 893-3096 ext. 1035
Fax: (949) 427-2732

AFTER RECORDING, PLEASE RETURN TO:
Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Attn: Trustee Department

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