NEWREZ LLC, D/B/A SHELLPOINT MORTGAGE SERVICING (ALW)
RAMOS, SANDRA
13423 CASTLE WAY DRIVE, HOUSTON, TX 77083

CONVENTIONAL

Firm File Number: 24-041705

NOTICE OF TRUSTEE'S SALE

WHEREAS, on October 30, 2002, SANDRA RAMOS, A SINGLE WOMAN AND MANUEL RAMOS, A SINGLE MAN, as Grantor(s), executed a Deed of Trust conveying to ROBERT K. FOWLER, as Trustee, the Real Estate hereinafter described, to ABN AMRO MORTGAGE GROUP, INC. in payment of a debt therein described. The Deed of Trust was filed in the real property records of **HARRIS** COUNTY, TX and is recorded under Clerk's File/Instrument Number W196404, to which reference is herein made for all purposes.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness;

WHEREAS, the undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on , **Tuesday, December 1, 2026** between ten o'clock AM and four o'clock PM and beginning not earlier than 11:00 AM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate in **HARRIS** COUNTY, TX to the highest bidder for cash. The sale will be conducted At the Bayou City Event Center Pavilion located at 9401 Knight Rd, Houston, TX 77045, specifically, the 11,681 Square Feet area of covered concrete, being a 13,979 Square Feet area of covered concrete under the Bayou City Event Center Pavilion, save and except a 2,298 Square Feet Concession and Restroom area under said Pavilion; of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if the preceding area is no longer the designated area, the sale will be conducted at the area most recently designated by the County Commissioner's Court.

Said Real Estate is described as follows: In the County of Harris, State of Texas:

LOT ELEVEN (11), IN BLOCK THREE (3) OF KINGSVILLE PARK, SECTION TWO (2), A SUBDIVISION IN HARRIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED AT FILM CODE NO. 506063, OF THE MAP RECORDS OF HARRIS COUNTY, TEXAS.

Property Address:	13423 CASTLE WAY DRIVE HOUSTON, TX 77083
Mortgage Servicer:	NEWREZ LLC, D/B/A SHELLPOINT MORTGAGE SERVICING
Mortgagee:	FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED CREDIT RISK TRANSFER TRUST, SERIES 2020-3 601 OFFICE CENTER DRIVE SUITE 100 FORT WASHINGTON, PA 19034

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.

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

SUBSTITUTE TRUSTEE
Amar Sood
1725 Wakefield Drive
Houston, TX 77018

WITNESS MY HAND this day October 16, 2026.

By: _____
Grant Tabor
Texas Bar No. 24027905
gtabor@logs.com

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FILED 10/22/2026 9:53:53 AM FRCL-2026-7927 TENESHIA HUDSPETH, COUNTY CLERK, HARRIS COUNTY, TEXAS

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Attorneys for Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Credit Risk Transfer Trust, Series 2020-3

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 military service to the sender of this notice immediately.

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