Notice of Substitute Trustee Sale

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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 **10:00AM** or no later than three hours thereafter. The sale will be completed by no later than 1:00 PM. **(Attention all bidders: cashier's checks must be made payable to Assured Lender Services, Inc.)**
Place:	**Harris** County, TX at the following location: **The Bayou City Event Center, Magnolia South Ballroom, located at 9401 Knight Rd, Houston, TX 77045**, OR IF THE PRECEDING AREA IS NO LONGER THE DESIGNATED AREA, AT 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:

Lot Seven (7), In Block "H", Spring Branch Terrace, an addition in Harris County, Texas, according to the map or plat thereof recorded in Volume 43, Page 67 of the Map Records of Harris County, Texas.

Personal Property Description: See attached Exhibit "A"

APN: 081-258-000-0007

Commonly known as: 4925 Steffani Lane, Houston, TX 77041

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust, Security Agreement and Assignment of Leases and Rents, dated 01/13/2026 (the "Deed of Trust") and recorded in the office of the County Clerk of Harris County, Texas, recorded on 01/16/2026 as Document No. RP-2026-18211 of the Real Property Records of Harris County, Texas.

Trustor(s):	Orlando Godoy	Original Beneficiary:	Commercial Mortgage Consultants, Inc, a/an Colorado Corporation
Current Beneficiary:	U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2026-P1	Loan Servicer:	PHH Mortgage Services/Onity Mortgage
Current Substituted Trustees:	**Patricia Poston, Chris Poston, Amar Sood, Sandy Dasigenis, Jeff Leva, Steve Leva, Michele Sanders or Cherie Maples**		

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

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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 within the loan documents. 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 $490,000.00, executed by Orlando Godoy, and payable to the order of Commercial Mortgage Consultants, Inc, a/an Colorado Corporation; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Orlando Godoy. U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2026-P1 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.

NOTICE TO POTENTIAL BIDDERS: WE REQUIRE CERTIFIED FUNDS AT SALE BY CASHIER'S CHECK(S) PAYABLE DIRECTLY TO "ASSURED LENDER SERVICES, INC." TO AVOID DELAYS IN ISSUING THE FINAL DEED.

Questions concerning the sale may be directed to the undersigned or to the beneficiary:

U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2026-P1
2945 Townsgate Road
Suite 110
Westlake Village, CA 91361
Brett Neal
bneal@velocitycommercial.com
(818) 338-9538

Dated: 10/22/26

Patricia Poston, Chris Poston, Amar Sood, Sandy Dasigenis, Jeff Leva, Steve Leva, Michele Sanders or Cherie Maples

Assured Lender Services, Inc.
111 Pacifica, Suite 140
Irvine, CA 92618
Phone: (714) 508-7373
Fax: (714) 505-3831

AFTER RECORDING, PLEASE RETURN TO:
Assured Lender Services, Inc.
111 Pacifica, Suite 140
Irvine, CA 92618
Attn: Trustee Department

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Exhibit "A"
(Personal Property)

All equipment, fixtures, and other articles of personal property now or hereafter owned by Trustor, and now or hereafter attached or affixed to the Real Property; together with all accessions, parts, and additions to, all replacements of, and all substitutions for, any such property; and together with all proceeds (including without limitation all insurance proceeds and refunds of premiums) from any sale or disposition of the Property.

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