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.

DATE, TIME, PLACE OF SALE:

Date: Tuesday, the 1st day of December, 2026
Time: 10:00 am or not later than three hours after that time
Place: AT The Bayou City Event Center, Magnolia South Ballroom, located at 9401 Knight Rd, Houston, TX 77045 OR AS DESIGNATED BY THE COUNTY COMMISSIONER S OFFICE in Harris County, Texas.

TERMS OF SALE: CERTIFIED FUNDS FOR FULL PURCHASE PRICE MUST BE PRESENTED AT THE TIME OF SALE. FinCEN data submission and certification requirements, if applicable, must be met timely by entities and trusts as defined by 89 CFR 70258. We ask for the required data or exemption to be submitted and certified to the law firm at the time of sale and no later than one (1) business day after the sale, if applicable.

DEED OF TRUST INFORMATION - INSTURMENT TO BE FORECLOSED:

Date:	May 17, 2006
Grantor(s):	Oscar Arreguin and Alma A. Arreguin
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for LENDERS DIRECT CAPITAL CORPORATION, its successors and assigns
Original Principal:	$74,450.00
Recording Information:	Deed Inst.# Z315102,
Current Mortgagee/Beneficiary:	HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-HE4, Asset Backed Pass-Through Certificates
Secures:	The Promissory Note (the "Note") in the original principal amount of $74,450.00 and all obligations contained therein. All sums secured by the Deed of Trust have been and are hereby declared immediately due and payable as a result of default under the Note and/or Deed of Trust.

MODIFICATIONS AND RENEWALS:

As used herein, the terms "Note" and "Deed of Trust" mean the Note and Deed of Trust as modified, renewed, and/or extended.

PROPERTY TO BE SOLD:

Property County:	Harris
Property Description:	(See Attached Exhibit "A")
Property Address:	10102 Shadow Pine Dr, Houston, TX 77070
Condition and Important Recitals:	Should a conflict occur between the property address and the legal description contained in "Exhibit A" the legal description shall control. The property will be sold "AS IS" without any representations, warranties, or recourse, and subject to any liens or interests that may survive the sale. Any purchaser who purchases the property does so at his/her/its own risk and is strongly encouraged to engage in significant due diligence prior to sale.

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer represents the Current Mortgagee pursuant to a mortgage servicing agreement with the Mortgagee. Pursuant to Texas Property Code § 51.0025, as well as the mortgage servicing agreement, the Mortgage Servicer is authorized to collect the debt and to institute foreclosure of the deed of trust referenced above. The Mortgage Servicer information is below:

Mortgage Servicer: NewRez, LLC d/b/a Shellpoint Mortgage Servicing

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NOT FOR OFFICIAL USE

Mortgage Servicer Address: 75 Beattie Place, Suite 300 Greenville, SC 29601

SUBSTITUTE TRUSTEE(S): McCalla Raymer Leibert Pierce, LLP, Auction.com LLC

SUBSTITUTE TRUSTEE ADDRESS: 1320 Greenway Drive, Suite 780 Irving, TX 75038

ATTENTION ALL PROSPECTIVE BIDDERS: On March 1, 2026, the data collection and reporting requirements under the U.S. Financial Crimes Enforcement Network (FinCEN) new Anti-Money Laundering Rule (Rule), found at 89 FR 70258, will go into effect.* The Rule applies to certain residential real estate sale transactions, including nonjudicial foreclosures, where the transfer is to a legal entity or trust, and the source of funds is non-financed (which includes cash, certified funds, private financing, or financing provided by an institution not subject to a federal Anti-Money Laundering or Suspicious Activity Report requirement.) As part of this Rule, non-exempt purchasers are required to provide additional information and documentation about themselves, their legal entities, and the source of funds used in the reportable transaction, if applicable.* The collection of this information and documentation by our firm is required to comply with the Rule's federal reporting requirements, if applicable. To submit and certify the required information, review informative resources/guides, or to certify an exemption please visit https://fincen.foreclosurehotline.net/. Note that a data submission or exemption form provided by an auctioneer may not be complete, which could require further data collection by the firm. Please submit and certify the required information at the time of sale and no later than one (1) business day after the sale, if applicable. If you have questions about the Rule or its applicability to you, please seek the advice of your own independent legal counsel, as this firm cannot give you legal advice.

* The Rule is the subject of ongoing litigation in several jurisdictions. We suggest that you seek your own legal counsel if you have questions about the status of the Rule and its applicability to your sale, if any.

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code, (2) to final confirmation and audit of the status of the loan with the holder of the Deed of Trust, and (3) to confirmation that the successful bidder has timely provided to the firm all information required by the Rule, 89 FR 70258, if applicable.

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.

/s/ Maisyn Oliver
Maisyn Oliver - Bar #: 24130719
Attorney for HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-HE4, Asset Backed Pass-Through Certificates
Maisyn.Oliver@mccalla.com
1320 Greenway Drive, Suite 780
Irving, TX 75038
(469) 942-7141 Office
(469) 533-6670 Fax

DOCUMENT PREPARED BY:

McCalla Raymer Leibert Pierce, LLP
1320 Greenway Drive, Suite 780 Irving, TX 75038
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

Certificate of Posting

I am Chris Poston whose address is 1320 Greenway Drive, Suite 780 Irving, TX 75038. I declare under penalty perjury that October 22, 2026 I filed and/or recorded this Notice of Foreclosure Sale at the office of the Harris County Clerk and caused it to be posted at the location directed by the Harris County Commissioners.

Return to: McCalla Raymer Leibert Pierce, LLP, **1320 Greenway Drive, Suite 780 Irving, TX 75038**

File No.: 26-05836TX

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EXHIBIT "A"

THE EAST 10 FEET OF LOT 10 AND THE WEST 40 FEET OF LOT 11, IN BLOCK 18, OF

REPLAT OF TALLOW WOOD, SECTION TWO (2), A SUBDIVISION IN HARRIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 301, PAGE 87 OF THE MAP RECORDS OF HARRIS COUNTY, TEXAS.

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