FILED 10/27/2026 12:45:45 PM FRCL-2026-8055 TENESHIA HUDSPETH, COUNTY CLERK, HARRIS COUNTY, TEXAS

Not a Copy

Notice of Substitute Trustee Sale

T.S. #: 24-10700

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: **PURSUANT TO TEXAS PROPERTY CODE 51.002. THE DESIGNATED SPACE FOR SALE OF REAL PROPERTY UNDER A POWER OF SALE IN THE AREA OF THE BAYOU CITY EVENT CENTER KNOWN AS MAGNOLIA SOUTH BALLROOM LOCATED AT 9401 KNIGHT ROAD IN THE CITY OF HOUSTON.** 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:

LOT ONE (1), BLOCK TWO (2), OF FALL CREEK, SECTION TEN (10), A SUBDIVISION IN HARRIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN FILM CODE NO. 541135 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 11/21/2012 and is recorded in the office of the County Clerk of Harris County, Texas, under County Clerk's File No 20120582622, recorded on 12/18/2012, in Book --, Page --, of the Real Property Records of Harris County, Texas.
Property Address: 14707 WINSTON FALLS LANE HUMBLE TX 77396-6071

Trustor(s):	**SOSAMMA JOSEPH and JOSEPH A NINAN**	Original Beneficiary:	**BANK OF AMERICA, N.A.**
Current Beneficiary:	**Wilmington Savings Fund Society, FSB, as Owner Trustee of the Residential Credit Opportunities Trust IX-C**	Loan Servicer:	**Nationstar Mortgage LLC, Subservicer for Rushmore Loan Management Services 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**		

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.

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Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash with funds being made payable to Prestige Default Services, LLC, 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 sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by SOSAMMA JOSEPH, HUSBAND AND WIFE AS JOINT TENANTS, AND JOSEPH A NINAN, HUSBAND AND WIFE AS JOINT TENANTS. 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 $237,121.00, executed by SOSAMMA JOSEPH, HUSBAND AND WIFE AS JOINT TENANTS, AND JOSEPH A NINAN, HUSBAND AND WIFE AS JOINT TENANTS, and payable to the order of BANK OF AMERICA, N.A.; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of SOSAMMA JOSEPH, HUSBAND AND WIFE AS JOINT TENANTS, AND JOSEPH A NINAN, HUSBAND AND WIFE AS JOINT TENANTS to SOSAMMA JOSEPH and JOSEPH A NINAN. Wilmington Savings Fund Society, FSB, as Owner Trustee of the Residential Credit Opportunities Trust IX-C 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. **All checks must be made payable to Prestige Default Services, LLC**

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Questions concerning the sale may be directed to the undersigned or to the beneficiary:
Wilmington Savings Fund Society, FSB, as Owner Trustee of the Residential Credit Opportunities Trust IX-C
c/o Nationstar Mortgage LLC, Subservicer for Rushmore Loan Management Services LLC
8950 Cypress Waters Blvd
Coppell, TX 75019

Dated: 10/27/2026

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
Sale Line Information: (949) 776-4697
Website: https://prestigepostandpub.com

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