NOTICE OF FORECLOSURE SALE

Property:

The Property to be sold is described as follows:

SEE EXHIBIT A

Security Instrument:

Deed of Trust dated November 19, 2021 and recorded on November 29, 2021 as Instrument Number 2021-00010511 in the real property records of HOWARD County, Texas, which contains a power of sale.

Sale Information:

February 03, 2026, at 10:00 AM, or not later than three hours thereafter, at the north steps of the Howard County Courthouse, or as designated by the County Commissioners Court.

Terms of Sale:

Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.

Obligation Secured:

The Deed of Trust executed by TERRY HALES AND CARLA JOANN TURNER secures the repayment of a Note dated November 19, 2021 in the amount of \$181,649.00. CARRINGTON MORTGAGE SERVICES, LLC, whose address is c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806, is the current mortgagee of the Deed of Trust and Note and Carrington Mortgage Services, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

Substitute Trustee:

In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

Posted
FILED at 1:42 f M O'clock 12-11-25

JURY PA

County Clerk, Howard County, Texas

P. Stace Deputy

Deputy



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Substitute Trustee(s): Shelley Nail, Donna Trout, Zane Nail, Zia Nail, Zoey Fernandez, Charles Green, Kristopher Holub, Ramiro Cuevas, Patrick Zwiers, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs_, Xome Inc. and Tejas Corporate Services, LLC, Dustin George

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 MORTGAGE OR MORTGAGE SERVICER.

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.

fortur Clenting

Miller, George & Suggs, PLLC Tracey Midkiff, Attorney at Law Jonathan Andring, Attorney at Law Rachel Son, Attorney at Law 6080 Tennyson Parkway, Suite 100 Plano, TX 75024 Substitute Prustee(s): Shelley Nail, Donna Trout, Zane Nail, Zia Nail, Zoey Fernandez, Charles Green, Kristopher Holub, Ramiro Cuevas, Patrick Zwiers, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Dustin George c/o Miller, George & Suggs, PLLC 6080 Tennyson Parkway, Suite 100 Plano, TX 75024

Certificate of Posting

I, declare under penalty of perjury that on the day of requirements of HOWARD County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

CONFIDENTIAL

Exhibit "A"

BEING a 10.08 acre tract (Tract 5A) out of the SW/4 of Section 8, Block 33, T-1-S, T. & P. RR. Co. Survey, Howard County, Texas, described by metes and bounds as follows:

BEGINNING at a ½" I.R. with cap set for the NW corner of a 9.83 acre tract (Tract 5B) and for the SW corner of this tract; from whence the SW corner of said Section 8, Block 33, T-1-S, T. & P. RR. Co. Survey, Howard County, Texas bears S. 14° 17' 53" E. 1428.86' and S. 75° 28' 19" W. 1326.18';

THENCE N. 14° 17' 53" W. 331.13' to a ½" I.R. with cap found for the SE corner of a 20.16 acre tract recorded in Volume 1611, Page 529, Official Public Records of Howard County, Texas, the SW corner of a 10.08 acre tract (Tract 4B) recorded in Volume 1508, Page 467, Official Public Records of Howard County, Texas, and for the NW corner of this tract;

THENCE N. 75° 28' 19" E. along the South line of said 10.08 acre tract (Tract 4B), at 1266.18' pass the West right-of-way line of Destiny Road (60' right-of-way), 1326.18' to a ½" I.R. with cap found in the East line of said SW/4 of said Section 8 for the SE corner of said 10.08 acre tract (Tract 4B) and for the NE corner of this tract;

THENCE S. 14° 17' 53" E. along the East line of said SW/4 of said Section 8, a distance of 331.13' to a ½" I.R. with cap set in the East right-of-way line of Destiny Road (60' right-of-way) for the NE corner of said 9.83 acre tract (Tract 5B) and for the SE corner of this tract;

THENCE S. 75° 28' 19" W. along the North line of said 9.83 acre tract (Tract 5B), at 60.0' pass the West right-of-way line of said Destiny Road, 1326.18' in all to the PLACE OF BEGINNING.

Containing 10.08 Acres of Lard