

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 10/5/2022	Grantor(s)/Mortgagor(s): EDWARD R CLARK, A SINGLE MAN
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR UNITED WHOLESALE MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Planet Home Lending, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 2022-008079	Property County: CALDWELL
Mortgage Servicer: Planet Home Lending, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 321 Research Parkway, Suite 303, Meriden, CT 06450
Date of Sale: 2/3/2026	Earliest Time Sale Will Begin: 11am
Place of Sale of Property: Caldwell County Justice Center, 1703 S. Colorado, Lockhart, TX 78644 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Aarti Patel, Violet Nunez, Daniel McQuade, Marcela Cantu, Cary Corenblum, Joshua Sanders, Aleena Litton, Auction.com LLC, Sharlet Watts, Angela Zavala, Michelle Jones, Richard Zavala Jr., Taylor Grantham, or Deanna Ray, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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.

NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL 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.

Dated: 12/3/2025



Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Planet Home Lending, LLC

Dated:

Dec 4, 2025

Angela Zavala

Printed Name

Angela Zavala

Substitute Trustee
c/o Auction.com
1255 West 15th Street, Suite 1060
Plano, TX 75075
<https://sales.mccarthyholthus.com/>

MH File Number: TX-25-123063-POS
Loan Type: FHA

Filed this 4 day of Dec 2025
9:10 PM

TERESA RODRIGUEZ
COUNTY CLERK, CALDWELL COUNTY, TEXAS
By Sandra Guerra Deputy

Sandra Guerra

EXHIBIT "A"

BEING A 1.820 ACRE TRACT OF LAND SITUATED IN THE BYRD LOCKHART LEAGUE, ABSTRACT NO. 17, CALDWELL COUNTY, TEXAS, BEING ALL THAT CERTAIN TRACT OF LAND DESCRIBED IN DEED AS FIRST TRACT TO OSCAR LEE ECKFORD, JR., AS RECORDED IN VOLUME 516, PAGE 496, OFFICIAL PUBLIC RECORDS, CALDWELL COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 1/2-INCH IRON ROD FOUND AT THE NORTHWEST CORNER OF SAID FIRST TRACT, SAID IRON ROD BEING ON THE EAST LINE OF CARVER STREET;

THENCE NORTH 80° 00' 00" EAST ALONG THE NORTH LINE OF SAID FIRST TRACT, PASSING THE SOUTHWEST CORNER OF THAT CERTAIN TRACT OF LAND DESCRIBED AS SECOND TRACT IN AFORESAID ECKFORD DEED AT A DISTANCE OF 166.25 FEET AND CONTINUING ALONG THE COMMON LINE OF SAID FIRST TRACT AND SAID SECOND TRACT A TOTAL DISTANCE OF 333.25 FEET (DEED = 332.35 FEET) TO A 1/2-INCH IRON ROD FOUND AT THE COMMON EAST CORNER OF SAID FIRST TRACT AND SAID SECOND TRACT, SAID IRON ROD BEING ON THE WEST LINE OF THAT CERTAIN TRACT OF LAND DESCRIBED IN DEED TO THE CITY OF LOCKHART, AS RECORDED IN VOLUME 343, PAGE 519, DEED RECORDS, CALDWELL COUNTY, TEXAS;

THENCE SOUTH 09° 50' 03" EAST (DEED = SOUTH 10° 15' 59" EAST), A DISTANCE OF 239.88 FEET ALONG THE COMMON LINE OF SAID FIRST TRACT AND SAID THE CITY OF LOCKHART TRACT TO A 1/2-INCH IRON ROD SET WITH CAP STAMPED "PREMIER SURVEYING" AT THE COMMON SOUTH CORNER OF SAID FIRST TRACT AND SAID THE CITY OF LOCKHART TRACT, SAID IRON ROD BEING ON THE NORTH LINE OF THAT CERTAIN TRACT OF LAND DESCRIBED IN DEED TO WILLIE T. JOHNSON AND WIFE, KATY B. JOHNSON, AS RECORDED IN VOLUME 360, PAGE 97, AFORESAID OFFICIAL PUBLIC RECORDS, CALDWELL COUNTY, TEXAS;

THENCE SOUTH 80° 00' 00" WEST, A DISTANCE OF 327.82 FEET TO A 1/2-INCH IRON ROD FOUND AT THE COMMON WEST CORNER OF SAID FIRST TRACT AND SAID JOHNSON TRACT, SAID IRON ROD BEING ON THE AFORESAID EAST LINE OF CARVER STREET;

THENCE NORTH 11° 07' 53" WEST (DEED = NORTH 11° 20' 57" WEST), A DISTANCE OF 239.93 FEET (DEED = 239.54 FEET) ALONG SAID EAST LINE TO THE POINT OF BEGINNING AND CONTAINING 79,289 SQUARE FEET OR 1.820 ACRES OF LAND.