

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.

1. **Date, Time, and Place of Sale.**

Date: September 01, 2026

Time: The sale will begin at 1:00 PM or not later than three hours after that time.

Place: THE FRONT PORCH OF THE LIVE OAK COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. **Terms of Sale.** Cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated September 06, 2013 and recorded in Document VOLUME 267, PAGE 74; AS AFFECTED BY LOAN MODIFICATION AGREEMENTS VOLUME 389, PAGE 839, VOLUME 451, PAGE 828 & VOLUME 517, PAGE 136 real property records of LIVE OAK County, Texas, with ROBERT HAM, A SINGLE PERSON, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by ROBERT HAM, A SINGLE PERSON, securing the payment of the indebtednesses in the original principal amount of \$260,200.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. **Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

6. **Mortgage Servicer Information.** 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 lien securing the Property referenced above. MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK
999 N.W. GRAND BLVD
STE 110
OKLAHOMA CITY, OK 73118-6077

FILED June 25 A.D. 20 26
LIVE OAK COUNTY, TEXAS
DONNA M. VANWAY CLERK COUNTY COURT
BY Kyr William DEPUTY
AT 11:14 O'CLOCK am



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.

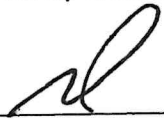
The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead AUCTION.COM, LLC OR BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the 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.



Israel Saucedo

Certificate of Posting

My name is W.D. LANE, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 6/25/26 I filed at the office of the LIVE OAK County Clerk and caused to be posted at the LIVE OAK County courthouse this notice of sale.



Declarants Name: W.D. Lane
Date: 6/25/26

00000010599884

LIVE OAK

EXHIBIT "A"

TRACT ONE

A FIELD NOTE DESCRIPTION OF A TRACT OF LAND BEING 10.00 ACRES, MORE OR LESS, IN THE J. POITEVENT SURVEY NO.

37, ABSTRACT NO. 360, IN LIVE OAK COUNTY, TEXAS; AND BEING A PORTION OF A CALLED 10.42 ACRE TRACT CONVEYED

FROM DOUGLAS V. CULLI AND GEORGE O. CULLI, III, TO TRACI L. MANNING BY WARRANTY DEED DATED AUGUST 18,

2005, AND RECORDED IN VOLUME 39, PAGE 338 ET SEQ., OF THE OFFICIAL RECORDS OF LIVE OAK COUNTY, TEXAS; SAID

CALLED 10.42 ACRES BEING OUT OF A CALLED 158.25 ACRES CONVEYED FROM J. D. MAGUGLIN AND WIFE, ALTA B.

MAGUGLIN, TO GEORGE O. CULLI, JR. AND WIFE, FAYE E. CULLI, AND DOUGLAS V. CULLI BY WARRANTY DEED DATED

OCTOBER 29, 1968, AND RECORDED IN VOLUME 218, PAGE 173 ET SEQ., OF THE DEED RECORDS OF LIVE OAK COUNTY, TEXAS;

SAID 10.00 ACRES BEING DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 5/8 INCH IRON ROD WITH PLASTIC CAP STAMPED 'MILLS 5182' SET IN THE NORTHWEST BOUNDARY OF

SAID 10.42 ACRES AND IN THE SOUTHEAST BOUNDARY OF FARM TO MARKET HIGHWAY NO. 1358 FOR THE WEST CORNER AND POINT OF BEGINNING OF THE HEREIN DESCRIBED TRACT; WHICH CORNER BEARS NORTH 38DEG 52' 37" EAST,

A DISTANCE OF 131.50 FEET FROM A 5/8 INCH IRON ROD FOUND FOR THE WEST CORNER OF SAID CALLED 10.42 ACRES;

THENCE NORTH 38DEG 52' 37" EAST (CALLED NORTH 39DEG 00' 00" EAST) WITH THE NORTHWEST BOUNDARY OF SAID 10.42

ACRES AND THE SOUTHEAST BOUNDARY OF FARM TO MARKET HIGHWAY NO. 1358, A DISTANCE OF 890.54 FEET TO A 5/8 INCH IRON ROD WITH PLASTIC CAP STAMPED 'MILLS 5182' SET FOR THE SOUTHWEST CORNER OF A CALLED 0.39 ACRE TRACT CONVEYED FROM J. D. MAGUGLIN AND WIFE, ALTA BRUTON MAGUGLIN, TO THE STATE OF TEXAS BY RIGHT-OF-WAY DEED RECORDED IN VOLUME 136, PAGE 204 ET SEQ., OF THE DEED RECORDS OF LIVE OAK COUNTY, TEXAS; AND A NORTHWEST CORNER OF THIS TRACT; FROM WHICH CORNER A LARGE MESQUITE TREE, DEAD AND FALLEN, AND CALLED TO BE A CORNER OF SAID 10.42 ACRES BEARS NORTH 38DEG 52' 37" EAST. A DISTANCE OF 64.40 FEET;

THENCE NORTH 68DEG 31' 07" EAST ACROSS SAID 10.42 ACRES WITH THE SOUTHEAST BOUNDARY OF SAID 0.39 ACRE, SAME BEING A SOUTHEAST BOUNDARY OF FARM TO MARKET HIGHWAY NO. 1358, A DISTANCE OF 80.21 FEET TO AN IRON ROD WITH PLASTIC CAP STAMPED "RPLS 4030" FOUND IN AN EXISTING FENCE LINE ON THE OCCUPIED NORTHEAST

BOUNDARY OF SAID 10.42 ACRES FOR A NORTHWESTERLY EXTERIOR CORNER OF A CALLED 113.28 ACRE TRACT CONVEYED FROM DOUGLAS V. CULLI AND WIFE, JEAN CULLI, TO ELROY C. CRAWFORD AND WIFE, JAKELYN CRAWFORD, AND RANDALL A. BARTON AND WIFE, PATTY BARTON, BY WARRANTY DEED DATED DECEMBER 12, 2001, AND RECORDED IN VOLUME 389, PAGE 387 ET SEQ., OF THE DEED RECORDS OF LIVE OAK COUNTY, TEXAS; AND THE NORTH CORNER OF THIS TRACT;

THENCE SOUTH 51DEG 06' 33" EAST (CALLED SOUTH 51DEG 00' 00" EAST) WITH THE NORTHEAST BOUNDARY OF SAID 10.42

ACRES AND AN INTERIOR SOUTHWEST BOUNDARY OF SAID 113.28 ACRES, A DISTANCE OF 376.33 FEET TO AN IRON ROD

WITH PLASTIC CAP STAMPED "RPLS 4030" FOUND AT A CORNER FENCE POST FOR AN INTERIOR CORNER OF SAID 113.28

ACRES, THE EAST CORNER OF SAID 10.42 ACRES AND THE EAST CORNER OF THIS TRACT;

THENCE SOUTH 38DEG 52' 29" WEST (CALLED 39DEG 00' 00" WEST) WITH A NORTHWEST BOUNDARY OF SAID 113.28 ACRES

AND THE SOUTHEAST BOUNDARY OF SAID 10.42 ACRES, A DISTANCE OF 1092.11 FEET (CALLED 1092.00 FEET) TO AN IRON ROD WITH PLASTIC CAP STAMPED "RPLS 4030" FOUND IN THE APPARENT NORTHEAST BOUNDARY OF A CALLED

229.94 ACRE TRACT CONVEYED TO VERLON MAGUGLIN BY SPECIAL WARRANTY DEED RECORDED IN VOLUME 528, PAGE

102 ET SEQ., OF THE DEED RECORDS OF LIVE OAK COUNTY, TEXAS; FOR THE WEST CORNER OF SAID 113.28 ACRES. THE

SOUTH CORNER OF SAID 10.42 ACRES AND THE SOUTH CORNER OF THIS TRACT;

THENCE NORTH 51DEG 03' 42" WEST (CALLED NORTH 51DEG 00' 00" WEST) WITH THE NORTHEAST BOUNDARY OF SAID 229.94

ACRES AND THE SOUTHWEST BOUNDARY OF SAID 10.42 ACRES; PASS THE NORTH CORNER OF SAID 229.94 ACRES AND

THE EAST CORNER OF A CALLED 2.5 ACRES CONVEYED TO GEORGE R. DUBOSE BY WARRANTY DEED RECORDED IN VOLUME 549, PAGE 108 ET SEQ., OF THE DEED RECORDS OF LIVE OAK COUNTY, TEXAS; AND CONTINUE FOR A TOTAL DISTANCE OF 284.59 FEET TO A 5/8 INCH IRON ROD WITH PLASTIC CAP STAMPED 'MILLS 5182' SET FOR THE SOUTHWEST CORNER OF THIS TRACT;

THENCE NORTH 38DEG 52' 37" EAST. ENTERING INTO SAID 10.42 ACRES. A DISTANCE OF 131.50 FEET TO A 5/8 INCH IRON

ROD WITH PLASTIC CAP STAMPED 'MILLS 5182' SET FOR AN INTERIOR CORNER OF THIS TRACT;

THENCE NORTH 51DEG 03' 42" WEST, A DISTANCE OF 131.45 FEET TO THE POINT OF BEGINNING; SAID DESCRIBED TRACT

CONTAINING 10.00 ACRES, MORE OR LESS.

TRACT TWO

A FIELD NOTE DESCRIPTION OF A TRACT OF LAND BEING 0.40 ACRE, MORE OR LESS, IN THE J. POITEVENT SURVEY NO.

37, ABSTRACT NO. 360, IN LIVE OAK COUNTY, TEXAS; AND BEING A PORTION OF A CALLED 10.42 ACRE TRACT CONVEYED

FROM DOUGLAS V. CULLI AND GEORGE O. CULLI, III. TO TRACI L. MANNING BY WARRANTY DEED DATED AUGUST 18,

2005, AND RECORDED IN VOLUME 39, PAGE 338 ET SEQ., OF THE OFFICIAL RECORDS OF LIVE OAK COUNTY, TEXAS; SAID

CALLED 10.42 ACRES BEING OUT OF A CALLED 158.25 ACRES CONVEYED FROM J. D. MAGUGLIN AND WIFE, ALTA B.

MAGUGLIN, TO GEORGE O. CULLI, JR. AND WIFE. FAYE E. CULLI. AND DOUGLAS V. CULLI BY WARRANTY DEED DATED

OCTOBER 29, 1968. AND RECORDED IN VOLUME 218; PAGE 173 ET SEQ., OF THE DEED RECORDS OF LIVE OAK COUNTY, TEXAS;

SAID 0.40 ACRE BEING DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 5/8 INCH IRON ROD FOUND IN THE SOUTHEAST BOUNDARY OF FARM TO MARKET HIGHWAY NO. 1358

AND IN THE NORTHEAST BOUNDARY OF A CALLED 2.5 ACRES CONVEYED TO GEORGE R. DUBOSE BY WARRANTY DEED

RECORDED IN VOLUME 549, PAGE 108 ET SEQ.. OF THE DEED RECORDS OF LIVE OAK COUNTY, TEXAS; FOR THE WEST

CORNER OF SAID 10.42 ACRES AND THE WEST CORNER AND POINT OF BEGINNING OF THE HEREIN DESCRIBED TRACT;

THENCE NORTH 38DEG 52' 37" EAST (CALLED NORTH 39DEG 00' 00" EAST) WITH THE NORTHWEST BOUNDARY OF SAID 10.42

772 FM 1358
THREE RIVERS, TX 78071

00000010599884

ACRES AND THE SOUTHEAST BOUNDARY OF FARM TO MARKET HIGHWAY NO. 1358, A DISTANCE OF 131.50 FEET TO A 5/8 INCH IRON ROD WITH PLASTIC CAP STAMPED 'MILLS 5182' SET FOR THE NORTH CORNER OF THIS TRACT;

THENCE SOUTH 51DEG 03' 42" EAST ENTERING INTO SAID 10.42 ACRES, A DISTANCE OF 131.45 FEET TO A 5/8 INCH IRON ROD WITH PLASTIC CAP STAMPED 'MILLS 5182' SET FOR THE EAST CORNER OF THIS TRACT:

THENCE SOUTH 38DEG 52' 37" WEST A DISTANCE OF 131.50 FEET TO A 5/8 INCH IRON ROD WITH PLASTIC CAP STAMPED 'MILLS 5182' SET IN THE SOUTHWEST BOUNDARY OF SAID 10.42 ACRES AND IN THE NORTHEAST BOUNDARY OF THE AFOREMENTIONED 2.5 ACRES FOR THE SOUTH CORNER OF THIS TRACT;

THENCE NORTH 51DEG 03' 42" WEST (CALLED NORTH 51DEG 00' 00" WEST) WITH THE NORTHEAST BOUNDARY OF SAID 2.5 ACRES AND THE SOUTHWEST BOUNDARY OF SAID 10.42 ACRES, A DISTANCE OF 131.45 FEET TO THE POINT OF BEGINNING; SAID DESCRIBED TRACT CONTAINING 0.40 ACRE, MORE OR LESS.