NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

TS年 10349-258

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: November 5, 2025

NOTE: Promissory Lien Note described as follows:

NOV 07 2025

Date:

March 13, 2020

SHERRY DOWD, County Clerk Ty C Chambers and Courtney Chambers County, Texas

Debtor:

Mortgage Electronic Registration Systems Inc., as

Original Creditor:

nominee for Sun West Mortgage Company, Inc. its

successors and assigns

Original Principal Amount:

\$164,957.00

Current Holder:

Sun West Mortgage Company, Inc.

DEED OF TRUST: Deed of Trust described as follows:

Date:

March 13, 2020

Grantor:

TY C Chambers and Courtney Chambers, as husband and

wife

Trustee:

Michael Burns

Current Beneficiary:

Sun West Mortgage Company, Inc.

Recorded:

Instrument No. 00002389 of the Public Records of

NAVARRO County, State of TX.

LENDER: Sun West Mortgage Company, Inc.

BORROWER: Ty C Chambers and Courtney Chambers

PROPERTY: The real property described as follows:

BEING ALL THAT CERTAIN LOT, TRACT, OR PARCEL OF LAND LOCATED IN THE S. CARTER SURVEY, A-184, CITY OF BLOOMING GROVE, NAVARRO COUNTY, TEXAS, BEING DESCRIBED AS LOT 4 AND PART OF LOT 3, BLOCK 10, OF THE TOWN OF

SUBSTITUTE TRUSTEE: Brent W. Martinelli, Kelley Church, Brandi Wilson, Abstracts/Trustees of Texas, LLC.

## SUBSTITUTE TRUSTEE'S MAILING ADDRESS:

Quintairos, Prieto, Wood & Boyer, P.A. 255 South Orange Avenue, Suite 900 Orlando, Florida 32801

## DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

January 06, 2026, the first Tuesday of the month, to commence at 1:00 PM, or within three (3) hours after that time.

## PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

On the front steps of the Navarro County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

## RECITALS

Default has occurred in the payment of the Note and/or in the performance of the obligations under the Deed of Trust that secures the Note. Because of this default, Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code Section 51.002, has requested that Substitute Trustee sell the Property according to the terms of the Deed of Trust and applicable law.

Formal notice is now given of Lender's election to proceed against and sell the real property described in the Deed of Trust, consistent with Lender's rights and remedies under the Deed of Trust and applicable law.

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, as Substitute Trustee, or any other substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants, representations, or warranties about the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS.

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.

Notice of Sale executed by:

Abstracts/Trustees of Texas, LLC.
Trustee, SUSAN Mills