

2026-005  
FILED FOR RECORD  
AT 3:17 O'CLOCK P.M.

JAN 08 2026

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545 SUNRISE COURT  
RICE, TX 75155

SHERRY DOWD, County Clerk  
NAVARRO COUNTY, TEXAS

BY LO DEPUTY

**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: March 03, 2026

Time: The sale will begin at 12:00 PM or not later than three hours after that time.

Place: FRONT STEPS OF THE NAVARRO 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 March 31, 2004 and recorded in Document VOLUME 1686, PAGE 0565 real property records of NAVARRO County, Texas, with MARK HARRIS, ET UX, LISA HARRIS, grantor(s) and WASHINGTON MUTUAL BANK, FA, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by MARK HARRIS, ET UX, LISA HARRIS, securing the payment of the indebtedness in the original principal amount of \$172,591.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. JPMORGAN CHASE BANK, N.A. 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. JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
3415 VISION DRIVE  
COLUMBUS, OH 43219



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 Melvie McCoshin, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 1-8-26 I filed at the office of the NAVARRO County Clerk and caused to be posted at the NAVARRO County courthouse this notice of sale.

  
Declarant's Name: Melvie McCoshin  
Date: 1-8-26

545 SUNRISE COURT  
RICE, TX 75155

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NAVARRO

**EXHIBIT "A"**

BEING ALL OF THAT CERTAIN LOT, TRACT OR PARCEL OF LAND LOCATED IN THE C. FISHER SURVEY, ABSTRACT NO. 273, CITY OF RICE, NAVARRO COUNTY, TEXAS AND BEING PART OF LOT 33, BLOCK 1 OF SUNRISE ESTATES, SECTION II, THE PLAT THEREOF RECORDED IN VOLUME 5, PAGE 76 OF THE PLAT RECORDS OF NAVARRO COUNTY, TEXAS AND ALSO BEING THE SAME TRACT OF LAND DESCRIBED IN DEED RECORDED IN VOLUME 1500, PAGE 575 OF THE OFFICIAL PUBLIC RECORDS OF NAVARRO COUNTY, TEXAS. SAID LOT, TRACT OR PARCEL OF LAND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 2" IRON PIPE FOUND AT THE SOUTHWEST CORNER OF THIS TRACT, SAME BEING THE SOUTHWEST CORNER OF A CALLED 21.107 ACRE TRACT OF LAND DESCRIBED IN DEED RECORDED IN VOLUME 1458, PAGE 740 OF THE OPRNCT;

THENCE, N 32° 13' 08" W (REFERENCE BEARING), THROUGH LOT 33 AND WITH THE WEST LINE OF THE SAID 21.107 ACRE TRACT PASSING A 1/2" IRON ROD FOUND AT 523.43 FEET AND CONTINUING A TOTAL DISTANCE OF 523.43 FEET TO A POINT IN THE CENTER OF SUNRISE CIRCLE FOR THE NORTHWEST CORNER OF THIS TRACT;

THENCE, ALONG THE CENTER OF SUNRISE CIRCLE AND THE NORTH LINE OF LOT 33 AS FOLLOWS: N 69° 30' 00" E, 276.00 FEET TO A POINT; N 66° 00' 44" E, 166.01 FEET TO A POINT FOR THE NORTHEAST CORNER OF THIS TRACT;

THENCE, S 29° 30' 41" E, ALONG THE EAST LINE OF THIS TRACT PASSING A 1/2" IRON ROD FOUND AT 30.42 FEET AND CONTINUING A TOTAL DISTANCE OF 456.88 FEET TO A 1/2" IRON ROD FOUND AT THE SOUTHEAST CORNER OF THIS TRACT AND BEING IN THE SOUTH LINE OF LOT 33;

THENCE, S 60° 30' 19" W, 412.00 FEET ALONG THE SOUTH LINE OF LOT 33 AND THE SOUTH LINE OF THIS TRACT TO THE POINT OF BEGINNING AND CONTAINING 5.00 ACRES OF LAND OF WHICH 0.30 OF AN ACRE OF LAND LIES WITHIN SUNRISE CIRCLE.

\*BASIS OF BEARINGS: RECORDED DEED VOLUME 1500, PAGE 575 OF THE OPRNCT.