

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 12/14/2018	Grantor(s)/Mortgagor(s): CHARLES H PECK III AND BETTY A PECK, HUSBAND AND WIFE
Original Beneficiary/Mortgagee: NAVY FEDERAL CREDIT UNION	Current Beneficiary/Mortgagee: NFCU
Recorded in: Volume: N/A Page: N/A Instrument No: 00010307	Property County: NAVARRO
Mortgage Servicer: Navy Federal Credit Union is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: PO Box 3000, Merrifield, VA 22119-3000
Date of Sale: 11/3/2026	Earliest Time Sale Will Begin: 1:00 PM
Place of Sale of Property: THE FRONT STEPS OF THE COURTHOUSE, LOCATED AT 300 WEST 3RD AVENUE, CORSICANA, TEXAS OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE 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, Mollie McCoslin, Sharon St. Pierre, Sheryl LaMont, Lori Garner, Christine Wheelless, Phillip Hawkins, Kevin Key or Jay Jacobs, 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: 8/26/2026



Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Navy Federal Credit Union

Dated: 8/27/26

8/27/26

Mollie McCoslin

Printed Name:



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

2026-105
FILED FOR RECORD
AT 2:13 O'CLOCK P M.

AUG 27 2026

MH File Number: TX-25-123205-POS
Loan Type: VA

SHERRY DOWD, County Clerk
NAVARRO COUNTY, TEXAS
BY  DEPUTY

LEGAL DESCRIPTION

TX-25-123205-POS

EXHIBIT "A"

BEING a tract of land in the Joseph Lynn Survey, Abstract No. 493, Navarro County, Texas and being all those certain tracts of land conveyed to Lynn Marriott as evidenced by deed recorded in Volume 1440, Page 665, of the Deed Records of Navarro County, Texas and being more particularly described as follows:

BEGINNING at a 5/8 inch iron rod set at the intersection of the South line of County Road NW 4040 and the West line of another County Road, also known as Ramsey Street, for the Northeast corner of said Marriott tracts;

THENCE South 30° 13' 18" East, along the West line of said County Road or Ramsey Street a distance of 400.66 feet to a railroad spike set at the intersection of another County Road described as abandoned for the Southeast corner of said Marriott tracts;

THENCE South 60° 31' 18" West, along said abandoned Road a distance of 229.06 feet to a 5/8 inch iron rod found for the Southwest corner of said Marriott tracts and the Southeast corner of that certain tract of land conveyed to Randy S. Richards and Kimberly F. Richards as evidenced by deed recorded in Volume 1293, Page 29, of the Deed Records of Navarro County, Texas;

THENCE North 30° 13' 18" West, a distance of 397.22 feet to a 5/8 inch iron rod found in the South line of County Road NW 4040 for the Northwest corner of said Marriott tracts and the Northeast corner of said Richards tract;

THENCE North 59° 39' 38" East, a distance of 229.04 feet to the **POINT OF BEGINNING**;

CONTAINING within the metes recited 2.098 acres of land, more or less.