

FILED FOR RECORD

2026 FEB 19 AM 11:16

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

CORNIE BECTON
COUNTY CLERK
HARDIN COUNTY, TEXAS
BY *Ashley Howard*

T.S. #: 2026-21300-TX

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.

Date, Time, and Place of Sale - The sale is scheduled to be held at the following date, time and place:

Date: **4/7/2026**
Time: **The earliest time the sale will begin is 10:00 AM**, or within three (3) hours after that time.
Place: Hardin County Courthouse, Texas, at the following location: 300 West Monroe Street, Kountze, TX 77625 THE COMMISSIONER'S COURTROOM AREA OF THE COURTHOUSE
Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

Property To Be Sold - The property to be sold is described as follows:

See attached Exhibit "A"

Commonly known as: 9865 WINGFIELD DR LUMBERTON, TX 77657

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust dated **10/26/2022** and recorded in the office of the County Clerk of Hardin County, Texas, recorded on **11/3/2022** under County Clerk's File No **2022-131399**, in Book -- and Page -- The subject Deed of Trust was modified by Loan Modification recorded as Instrument No. 2025-153691 and recorded on 06/17/2025. of the Real Property Records of Hardin County, Texas.

Grantor(s):	Viet-Luu Quoc Tran, an unmarried person
Original Trustee:	Black, Mann and Graham, L.L.P.
Substitute Trustee:	Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Mortgage Corporation, its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

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 referenced property securing the above referenced loan.

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Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the mortgagee thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

Notice to Bidders - Please be advised that the Trustee may require entity or trust bidders at this trustee's sale to provide information, documentation and/or certification of the vesting instructions and the data required to be reported pursuant to FinCEN regulations effective for transfers of residential real property to covered transferees on or after March 1, 2026. The required information must be provided to the trustee before a trustee's deed upon sale will be issued for covered transfers. These federal regulations will require reporting if a trustee's deed is issued on or after March 1, 2026, even if the foreclosure sale is conducted prior to March 1, 2026. Additional information regarding these regulations and the required transferee information and certifications can be found at <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers> and https://www.fincen.gov/rre-faqs#D_5.

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$276,892.00, executed by Viet-Luu Quoc Tran, an unmarried person, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Mortgage Corporation, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Questions concerning the sale may be directed to the undersigned or to the Mortgagee:

Freedom Mortgage Corporation
11988 EXIT 5 PKWY BLDG 4
FISHERS IN 46037-7939
Phone: (855) 690-5900

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Default and Request to Act - Default has occurred under the deed of trust, and the mortgagee has requested me, as Trustee, to conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.

Dated: 2/19/26

Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC

Keate Smith

c/o Nestor Solutions, LLC
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115
Fax: (888) 345-5501

For sale information visit: <https://www.xome.com> or Contact (800) 758-8052.

SENDER OF THIS NOTICE:
AFTER FILING, PLEASE RETURN TO:

Nestor Solutions, LLC
214 5th Street, Suite 205
Huntington Beach, California 92648

EXHIBIT "A"

BEING a 10.910 acre tract or parcel of land situated in the Elisha Duncan League, Abstract No. 14, Hardin County, Texas and being all of Tracts 29, 30, 31, 37 and 38 of Glenn Acres, an unrecorded subdivision in Hardin County, Texas and being all of that certain called 2.76 acre tract being called Lot 29, that certain called 1.85 acre tract being called Lot 30 and that certain called 1.850 acre tract being called Lot 31 as described in a "Tax Resale Deed" from the County of Hardin to Becky Sumlin as recorded in Volume 1859, Page 486, Official Public Records, Hardin County, Texas, being all of that certain called 2.23 acre tract, identified as TRACT I, and that certain called 2.20 acre tract, identified as TRACT II, as described in a "General Warranty Deed" from Chris Parks to Toby E. Shults and Lisa K. Shults as recorded in Volume 1752, Page 440, Official Public Records, Hardin County, Texas, and being all of that certain called 4.4573 acre tract, identified as Tract I, and all of that certain called 6.4549 acre tract, identified as Tract II, as described in a "General Warranty Deed" from Thomas E. Sumlin, Jr. and wife, Becky Lee Sumlin, also known as Becky Sumlin, to Lee Chastant as recorded in Inst No. 2013-39266, Official Public Records, Hardin County, Texas said 10.910 acre tract being more particularly described as follows:

NOTE: All bearings are referenced to the South line of the said 6.4549 acre Chastant tract as SOUTH 88°45'00" WEST as recorded in the above referenced Inst No. 2013-39266, Official Public Records, Hardin County, Texas. All set 5/8" iron rods set with a cap stamped "M. W. Whiteley & Associates".

BEGINNING at a 1/2" iron rod found for the Northwest corner of the tract herein described, said corner also being the Northwest corner of the said 6.4549 acre Chastant tract, the same being the Northwest corner of the said Tract 29 and the Northeast corner of Tract 28 of the said Glenn Acres, the same being the Northeast corner of that certain called 1.84 acre tract of land as described in a "Warranty Deed" from I.N. Fleckman, et al. to John T. Condray and Bessie M. Condray as recorded in Volume 518, Page 33, Deed Records, Hardin County, Texas and said corner being in the South right-of-way line of the unimproved Harvard Street (based on a width of 60 feet);

THENCE NORTH 88°28'28" EAST, along and with the South right-of-way line of Harvard Street and the North line of the said Tracts 29, 30 and 31, for a distance of 699.58 feet to a 1/2" iron rod found for corner, said corner being the Northeast corner of the said Tract 31 and the Northwest corner of Tract 32 of the said Glenn Acres, the same being the Northwest corner of that certain called 1.32 acre tract, identified as TRACT II, as described in a "Warranty Deed" from Bervick L. Hoffpauir, acting by and through his Agent and Attorney-in-Fact, Cynthia Marie Hoffpauir Jones; and wife, Antonia Hoffpauir, to Clifford Hoffpauir as recorded in Volume 992, Page 808, Deed Records, Hardin County, Texas;

THENCE SOUTH 01°18'02" EAST, along and with the boundary between the said Tract 31 and Tracts 32 and 33 of the said Glenn Acres, the same being the West line of the said 1.32 acre Hoffpauir tract and the West line of that certain called 2.14 acre tract, identified as TRACT I, as described in a "Warranty Deed" from Bervick L. Hoffpauir, acting by and through his Agent and Attorney-in-Fact, Cynthia Marie Hoffpauir Jones; and wife, Antonia Hoffpauir, to Clifford Hoffpauir as recorded in Volume 992, Page 808, Deed Records, Hardin County, Texas, for a distance of 403.83 feet to a 1/2" iron rod (bent) found for corner, said corner being the Southeast corner of the said Tract 31, the Southwest corner of the said Tract 33, the same being the Southwest corner of the said 2.14 acre Hoffpauir tract and being in the North line of Tract 37, the same being the North line of the said 4.4573 acre Chastant tract;

THENCE NORTH 88°42'55" EAST, along and with the boundary between the said Tracts 33 and Tracts 37 of Glenn Acres, the same being the boundary between the North line of the said 4.4573 acre Chastant tract and the South line of the said 2.14 acre Hoffpauir tract, for a distance of 129.75 feet to a 1/2" iron rod (bent) found for corner, said corner being the Northeast corner of the said

4.4573 acre Chastant tract and the Northeast corner of Tract 37 and the Northwest corner of Tract 36 of the said Glenn Acres, the same being the Northwest corner of that certain tract of land as described in a "Warranty Deed" from T.W. Elliott to Randy Wilkerson as recorded in Volume 789, Page 79, Deed Records, Hardin County, Texas

THENCE SOUTH 01°18'04" EAST, for the boundary between the tract herein described and the said Wilkerson tract, the same being the common line between the said Tracts 36 and 37, for a distance of 388.00 feet to a 1/2" iron rod found for the Southeast corner of the tract herein described, said corner also being the Southeast corner of the said Tract 37, the same being the Southeast corner of the said 4.4573 acre Chastant tract and also being the Southwest corner of Tract 36 of the said Glenn Acres, the same being the Southwest corner of the said Wilkerson tract and being in the North right-of-way line of Wingfield Drive (based on a width of 60 feet);

THENCE SOUTH 88°45'00" WEST, along and with the North right-of-way line of Wingfield Drive and the South line of the said Tracts 37 and 38, the same being the South line of the said 4.4573 acre Chastant tract, for a distance of 500.07 feet to a 1/2" iron rod found for corner, said corner being the Southwest corner of the said Tract 38 and the Southeast corner of Tract 39 of the said Glenn Acres, the same being the Southwest corner of the 4.4573 acre Chastant tract and the Southeast corner of that certain called 2.67 acre tract of land as described in a "Warranty Deed" from Bessie Monk Jordan, Individually and as the Executrix of the Estate of Willie Jordan, to Bessie Monk Jordan as recorded in Volume 755, Page 63, Deed Records, Hardin County, Texas;

THENCE NORTH 01°18'15" WEST, for the boundary between the tract herein described and the said 2.67 acre Jordan tract, the same being the common line between the said Tracts 38 and 39, for a distance of 388.44 feet to a 5/8" iron rod with a cap stamped "M.W. Whiteley & Associates" found for corner, said corner being the Northwest corner of the said Tract 38 and the Northeast corner of the said Tract 39, the same being the Northwest corner of the said 4.4573 acre Chastant tract and the Northeast corner of the said 2.67 acre Jordan tract and said corner being in the South line of Tract 30 of the said Glenn Acres, the same being the South line of the said 6.4549 acre Chastant tract;

THENCE SOUTH 88°40'10" WEST, along and with the boundary between the said Tracts 30 and 29 and Tracts 39 and 40 of Glenn Acres, the same being the South line of the said 6.4549 acre Chastant tract, for a distance of 329.21 feet to a 1/2" iron rod (bent) found for corner, said corner being the Southwest corner of the said Tract 29 and the Southeast corner of the said Tract 28, the same being the Southeast corner of the said 1.84 acre Condray tract and the Southwest corner of the said 6.4549 acre Chastant tract;

THENCE NORTH 01°18'09" WEST, along and with the boundary between the said Tracts 28 and 29, the same being the boundary between the tract herein described and the said 1.84 acre Condray tract, the same being the West line of the said 6.4549 acre Chastant tract, for a distance of 400.41 feet to the POINT OF BEGINNING and containing 10.910 Acres, more or less.

2022-131399
CONNIE BECTON
COUNTY CLERK
2022 Nov 03 at 08:42 AM
HARDIN COUNTY, TEXAS
By: AB, DEPUTY