

COPY

1166 N 4th Street, Silsbee, TX 77656

25-009560

**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: 09/02/2025

Time: Between 10:00 AM – 1:00 PM and beginning not earlier than 10:00 AM and ending not later than three hours thereafter.

Place: The area designated by the Commissioners Court of Hardin County, pursuant to §51.002 of the Texas Property Code as amended: if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

**2. Terms of Sale.** Highest bidder for cash.

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated September 3, 2004 and recorded in the real property records of Hardin County, TX and is recorded under Clerk's Book 1462, Page 783 with Roshunda R. Davis (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for BNC Mortgage, Inc., a Delaware Corporation mortgagee to which reference is herein made for all purposes.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by Roshunda R. Davis, securing the payment of the indebtedness in the original amount of \$54,055.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2004-BNC2 is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to be Sold.** THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF HARDIN

LOT NUMBER SEVENTEEN AND THE NORTH ONE-HALF OF LOT NUMBER SIXTEEN (17 & N. 1/2 OF 16) IN BLOCK NUMBER TWO (2) OF KIRBY ADDITION, SECTION TWO, TO THE TOWN OF SILSBEE, HARDIN COUNTY, TEXAS, AS THE SAME APPEARS UPON THE MAP OR PLAT THEREOF, ON FILE AND OF RECORD IN VOL. 2 PAGE 54 PLAT RECORDS OF HARDIN COUNTY, TEXAS.

CLERK OF COUNTY CLERK  
HARDIN COUNTY, TEXAS  
BY *[Signature]*

2025 JUL 17 PM 3:43

FILED FOR RECORD

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 §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Wells Fargo Home Mortgage, as Mortgage Servicer, is representing the current Mortgagee whose address is:

U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2004-BNC2  
11625 N Community House Rd  
Charlotte, NC 28277

7. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code §51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint Kirk Schwartz Esq., or Carson Emmons, Esq., or Justin Ritchie, Esq., or Jeffrey Kramer, Esq., or Agency Sales and Posting LLC whose address is 1 Mauchly, Irvine, CA 92618 or Auction.com LLC or Xome Inc. and Tejas Corporate Trustee LLC OR Margie Allen, Angie Brooks, Tommy Jackson, Keata Smith or Stephanie Hernandez, or Jim Mills, Susan Mills, Jeff Benton, Andrew Mills-Middlebrook, Margie Allen, , Ed Henderson, Tommy Jackson, Keata Smith, Stephanie Hernandez, Angie Smith , Substitute Trustee to act under and by virtue of said Deed of Trust.

**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.**

07/14/2025

Executed on

/s/Justin Ritchie

James E. Albertelli, P.A.  
Kirk Schwartz, Esq.  
Carson Emmons, Esq.  
Justin Ritchie, Esq.  
Jeffrey Kramer, Esq.  
6565 N. MacArthur, Suite 470  
Irving, TX 75039

7/17/2025

Executed on

Margie Allen

**SUBSTITUTE TRUSTEE**

Agency Sales & Posting  
Agency Sales and Posting LLC or Auction.com LLC  
or Margie Allen, Angie Brooks, Tommy Jackson,  
Keata Smith or Stephanie Hernandez  
1320 Greenway Drive, Suite 300  
Irving, TX 75038

**CERTIFICATE OF POSTING**

My name is Margie Allen, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on 7/17/2025 I filed at the office of the Hardin County Clerk and caused to be posted at the Hardin County courthouse this notice of sale.

Declarants Name: Margie Allen

Date: 7/17/25