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**NOTICE OF ACCELERATION AND NOTICE OF 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.**

**DEED OF TRUST INFORMATION:**

**Date:** 07/08/2022  
**Grantor(s):** TALISA INGRAM CARRASCO-RAMIREZ, UNMARRIED WOMAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR THRIVE MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$225,834.00  
**Recording Information:** Book 2202 Page 263 Instrument 00138033  
**Property County:** Hill  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 216 CRAIG ST, HILLSBORO, TX 76645-3018

**MORTGAGE SERVICING INFORMATION:**

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

**Current Mortgagee:** Idaho Housing and Finance Association  
**Mortgage Servicer:** Idaho Housing and Finance Association  
**Current Beneficiary:** Idaho Housing and Finance Association  
**Mortgage Servicer Address:** 565 W. Myrtle, Boise, ID 83702

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 3rd day of March, 2026  
**Time of Sale:** 01:00 PM or within three hours thereafter.  
**Place of Sale:** AT THE EAST DOOR OF THE COURTHOUSE in Hill County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Hill County Commissioner's Court, at the area most recently designated by the Hill County Commissioner's Court.

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Ramiro Cuevas, Joshua Sanders, Angie Uselton, Misty McMillan, Kristopher Holub, Tonya Washington, Tionna Hadnot, Conrad Wallace, Shawn Schiller, Patrick Zwiers, Kelly Main, Lisa Bruno, Auction.com LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Ramiro Cuevas, Joshua Sanders, Angie Uselton, Misty McMillan, Kristopher Holub, Tonya Washington, Tionna Hadnot, Conrad Wallace, Shawn Schiller, Patrick Zwiers, Kelly Main, Lisa Bruno, Auction.com LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

FILED  
NICOLE TANNER, COUNTY CLERK  
HILL COUNTY, TEXAS  
2026 FEB -5 PM 12:49

4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

**Substitute Trustee(s):** Ramiro Cuevas, Joshua Sanders, Angie Uselton, Misty McMillan, Kristopher Holub, Tonya Washington, Tionna Hadnot, Conrad Wallace, Shawn Schiller, Patrick Zwiers, Kelly Main, Lisa Bruno, Auction.com LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

**Substitute Trustee Address:** 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

Document Prepared by:  
Bonial & Associates, P.C.  
14841 Dallas Parkway, Suite 350, Dallas, TX 75254  
AS ATTORNEY FOR THE HEREIN  
IDENTIFIED MORTGAGEE AND/OR  
MORTGAGE SERVICER

#### Certificate of Posting

I am Donna Stockman whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 02/05/26 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Hill County Clerk and caused it to be posted at the location directed by the Hill County Commissioners Court.

By: Donna Stockman

#### Exhibit "A"

BEING 0.16 ACRES OF LAND IN THE CITY OF HILLSBORO, HILL COUNTY, TEXAS, BEING OUT OF LOT 44, CRAIG ADDITION, TO THE CITY OF HILLSBORO, HILL COUNTY, TEXAS, AS PER PLAT RECORDED IN VOLUME 26, PAGE 532, OF THE DEED RECORDS OF HILL COUNTY, TEXAS, BEING THAT CALLED 6,865.44 SQUARE FEET OF LAND DESCRIBED IN A DEED TO TRIEL, LLC RECORDED IN VOLUME 2155, PAGE 245 OF THE OFFICIAL PUBLIC RECORDS OF HILL COUNTY, TEXAS AND BEING DESCRIBED AS FOLLOWS WITH BEARINGS BASED ON THE STATE PLANE COORDINATE SYSTEM, TEXAS NORTH CENTRAL, NAD 83.

BEGINNING AT A 1/2 INCH IRON ROD FOUND IN THE SOUTH LINE OF CRAIG STREET, THE NORTH LINE OF SAID LOT 44, AT THE NORTHWEST CORNER OF SAID TRIEL TRACT THE NORTHEAST CORNER OF THAT CALLED 0.14 ACRES OF LAND DESCRIBED IN A DEED TO JESUS CASTANEDA, RECORDED IN VOLUME 1877, PAGE 219 OF THE OFFICIAL PUBLIC RECORDS OF HILL COUNTY, TEXAS FOR THE NORTHWEST CORNER OF THIS;

THENCE N 89 DEGREES 50'16" E 40.07 FEET ALONG THE SOUTH LINE OF SAID CRAIG STREET, THE NORTH LINE OF SAID LOT 44, THE NORTHEAST CORNER OF SAID TRIEL TRACT, THE NORTHWEST CORNER OF LOT 45 OF SAID CRAIG ADDITION FOR THE NORTHEAST CORNER OF THIS;

THENCE S 00 DEGREES 12'41" E, 159.81 FEET TO A 5/8 INCH IRON ROD FOUND IN THE NORTH LINE OF AN ALLEY AT THE SOUTHEAST CORNER OF SAID LOT 44, THE SOUTHEAST CORNER OF SAID TRIEL TRACT, THE SOUTHWEST CORNER OF SAID LOT 45 FOR THE SOUTHEAST CORNER OF THIS;

THENCE S 89 DEGREES 43'56" W 44.30 FEET ALONG THE NORTH LINE OF SAID ALLEY, THE SOUTH LINE OF SAID LOT 44 TO A 5/8 INCH IRON ROD FOUND AT THE SOUTHEAST CORNER OF SAID 0.14 ACRES, THE SOUTHWEST CORNER OF SAID TRIEL TRACT FOR THE SOUTHWEST CORNER OF THIS;

THENCE N 00 DEGREES 24'10" W 72.98 FEET ALONG THE WEST LINE OF SAID TRIEL TRACT, THE WEST LINE OF THIS TO A 5/8 INCH IRON ROD;

THENCE N 02 DEGREES 28'06" E 30.30 FEET ALONG THE WEST LINE OF SAID TRIEL TRACT, THE WEST LINE OF THIS TO A 5/8 INCH IRON ROD;

THENCE N 07 DEGREES 14'17" E, 24.31 FEET ALONG THE WEST LINE OF SAID TRIEL TRACT, THE WEST LINE OF THIS TO A 5/8 INCH IRON;

THENCE N 00 DEGREES 23'13" W 32.52 FEET TO THE POINT OF BEGINNING, CONTAINING 0.16 ACRES OF LAND, MORE OR LESS.

**Return to:** Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 350, Dallas, TX 75254