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FILED
NICOLE TANNER, COUNTY CLERK
HILL COUNTY, TEXAS

2026 JUL 23 PM 3:05

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**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.**

Matter No.: 150419-TX

Date: July 13, 2026

County where Real Property is Located: Hill

ORIGINAL MORTGAGOR: STEVEN ANDERSON AND ASHLEY ANDERSON, HUSBAND AND WIFE

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR OVERLAND MORTGAGE, L.P., ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: CITIBANK, N.A., AS TRUSTEE FOR CMLTI ASSET TRUST

MORTGAGE SERVICER: FAY SERVICING, LLC

DEED OF TRUST DATED 9/10/2008, RECORDING INFORMATION: Recorded on 9/11/2008, as Instrument No. 00020707 in Book 1566 Page 22 and later modified by a loan modification agreement recorded as Instrument 00049470 on 03/14/2012 and later modified by a loan modification agreement recorded as Instrument 00116743 on 11/05/2020

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): **FIELD NOTES FOR THE SURVEY OF A CERTAIN LOT, TRACT, OR PARCEL OF LAND BEING ALL OF LOTS 816, 817, 818, AND 819 OF THE RANCH HARBOR ESTATES, SECTION NO. 7 SUBDIVISION IN HILL COUNTY, TEXAS, MORE COMPLETELY DESCRIBED IN ATTACHED LEGAL EXHIBIT "A"**

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **10/6/2026**, the foreclosure sale will be conducted in **Hill** County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than **1:00 PM**, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

FAY SERVICING, LLC is acting as the Mortgage Servicer for CITIBANK, N.A., AS TRUSTEE FOR CMLTI ASSET TRUST who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. FAY SERVICING, LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

CITIBANK, N.A., AS TRUSTEE FOR CMLTI ASSET TRUST
c/o FAY SERVICING, LLC
1601 LBJ Freeway, Suite 150
Farmers Branch, TX 75234



Matter No.: 150419-TX

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 property securing the above referenced loan.

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE AUCTION.COM, LLC, AGENCY SALES AND POSTING, LLC, ALDRIDGE PITE, LLP** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Auction.com, 1 Mauchly, Irvine, CA 92618.

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.

By: Hollis Hamilton
Hollis Rose Hamilton, Attorney
Aldridge Pite, LLP
3333 Camino Del Rio South, Suite 225
San Diego, California 92108

Return to:
ALDRIDGE PITE, LLP
3333 Camino Del Rio South, Suite 225
P.O. BOX 17935
SAN DIEGO, CA 92108-0935
FAX #: 619-590-1385
Phone: (866) 931-0036

EXHIBIT "A"

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TS No.150419-TX

INCE SURVEYING & ENGINEERING

184 THOUSAND OAKS DRIVE

WHITNEY, TEXAS 76692

PHONE: (254)694-7708

FAX: (254)694-7230

Field notes for the survey of a certain lot, tract, or parcel of land being all of Lots 816, 817, 818, and 819 of the Ranch Harbor Estates, Section No. 7 Subdivision in Hill County, Texas, according to plat recorded in Slide AB-239 of the Official Plat Records of Hill County. Said land is all that certain tract described in a deed from Roy K. Paxton and Karen J. Paxton to Kenneth Fletcher et ux, Michelle Fletcher recorded in Volume 1110, Page 186 of the Official Public Records of Hill County, more particularly described as follows:

BEGINNING at a 1/2" iron rod found at a bend in Quarter Horse Road for the northwest corner of said Lot 816 and for the northwest corner of this:

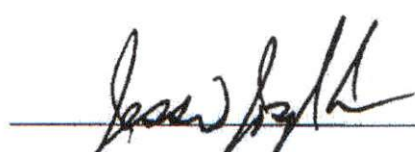
THENCE N58°19'59"E 100.02 feet to a 1/2" iron rod found in the east line of said Subdivision and in the west line of that certain 199.619 acre tract described in a deed to Lake Whitney Camping, Inc. recorded in Volume 1014, Page 644 of the Official Public Records of Hill County for the northeast corner of said Lot 816;

THENCE with the west line of said 199.619 acre tract and generally along the remains of an old fence as extended, S31°31'18"E 79.97 feet to a 1/2" iron rod found for the southeast corner of said Lot 816 and for the northeast corner of said Lot 817 and S31°54'31"E 239.58 feet to a railroad spike found for the southeast corner of said Lot 819 and for the southeast corner of this;

THENCE S58°14'43"W 101.00 feet to a 1/2" iron rod set in the east line of Quarter Horse Road for the southwest corner of said Lot 819 and for the southwest corner of this;

THENCE with the east line of Quarter Horse Road, N31°40'54"W 239.70 feet to a 1/2" iron rod found for the northwest corner of said Lot 817 and for the southwest corner of said Lot 816 and N31°30'00"W 80.00 feet to the place of beginning, containing 0.736 acres of land.

A plat of even date accompanies these field notes.


Registered Professional Land Surveyor
08/23/08



