

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 7/22/2016	Grantor(s)/Mortgagor(s): RANDY PALMER, MARRIED AND KELLY PALMER, HUSBAND AND WIFE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Guild Mortgage Company LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 2016-002086	Property County: EASTLAND
Mortgage Servicer: Guild Mortgage Company LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 5887 Copley Drive, San Diego, CA 92111
Date of Sale: 3/3/2026	Earliest Time Sale Will Begin: 1pm
Place of Sale of Property: Eastland County Courthouse, 100 W. Main, Eastland, TX 76448 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, Terry Browder, Laura Browder, Jamie Osborne, Ramiro Cuevas, Charles Green, Auction.com LLC, Laura Browder or Jamie Osborne, 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.

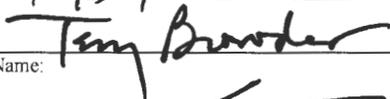
Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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: 12/29/2025


Thuy Frazier, Attorney
 McCarthy & Holthus, LLP
 1255 West 15th Street, Suite 1060
 Plano, TX 75075
 Attorneys for Guild Mortgage Company LLC

Dated: 12/30/25

 Printed Name: Terry Browder

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

MH File Number: TX-25-124964-POS
Loan Type: FHA

RECEIVED 11:19 A.M.
 CATHY JENTHO, COUNTY CLERK

DEC 30 2025

EASTLAND COUNTY, TEXAS
 By SM Deputy

LEGAL DESCRIPTION

TX-25-124964-POS

BEING A 3.12 ACRE TRACT OF LAND OUT OF AND PART OF LOTS 2 AND 3 OF BLOCK XXXIV CITY OF GORMAN, EASTLAND COUNTY, TEXAS, AS PER THE OFFICIAL PLAT OF SAID SUBDIVISION FILED OF RECORD IN SLIDE 67 OF THE PLAT CABINET RECORDS OF EASTLAND COUNTY, TEXAS. SAID 3.12 ACRES BEING FORMERLY DESCRIBED IN A DEED FROM JOHN - BROWN ET UX. TO STANDLEY DARREN CLARK RECORDED IN VOLUME 1180, PAGE 139 OF THE OFFICIAL PUBLIC RECORDS OF EASTLAND COUNTY, TEXAS, AND BEING MORE PARTICULAR DESCRIBED AS FOLLOWS: BEGINNING AT A 5 INCHES PIPE FENCE CORNER POST FOUND FOR THE SOUTHERLYMOST CORNER OF THIS DESCRIBED TRACT, SAID POINT BEING IN THE SOUTHEAST LINE OF LOT 3 AND THE NORTHWEST RIGHT OF WAY LINE OF KENT STREET (FARM TO MARKET ROAD 8) AND BEING LOCATED NORTH 41 DEGREES 45 MINUTES 51 SECONDS EAST 342.54 FEET FROM THE SOUTHERLYMOST OR SOUTHEAST CORNER OF BLOCK XXXIV, CITY OF GORMAN; THENCE NORTH 49 DEGREES 08 MINUTES 57 SECONDS WEST, 440.06 FEET ALONG AN EXISTING FENCE LINE ON THE SOUTHWEST LINE OF THIS DESCRIBED TRACT AND STANDLEY DARREN CLARK 3.12 ACRE TRACT SAME BEING THE RECOGNIZED NORTHEAST LINE OF CARL BRINEGAR TRACT DESCRIBED VOLUME 661, PAGE 510, DEED RECORDS OF EASTLAND COUNTY, TEXAS, ALSO BEING THE RECOGNIZED NORTH LINE OF MARY JANE TRETTER TRACT DESCRIBED IN VOLUME 259 PAGE 96, OFFICIAL PUBLIC RECORDS OF EASTLAND COUNTY, TEXAS, TO A 1/2 INCH REBAR WITH SURVEY CAP NUMBER 5085 SET AT ITS INTERSECTION WITH THE SOUTH LINE OF FISHER STREET, FOR THE WESTERLYMOST CORNER OF THIS DESCRIBED TRACT; THENCE NORTH 41 DEGREES 45 MINUTES 51 SECONDS EAST, 252.97 FEET WITH THE NORTHWEST LINE OF THE DESCRIBED TRACT AND STANDLEY DARREN CLARK 3.12 ACRE TRACT, SAME BEING THE SOUTHEAST LINE OF FISHER STREET, TO A 1/2 INCH REBAR WITH SURVEY CAP NUMBER 5085 SET FOR THE NORTHERLYMOST CORNER OF THIS DESCRIBED TRACT; THENCE SOUTH 50 DEGREES 14 MINUTES 38 SECONDS EAST, 220.63 FEET ALONG AN EXISTING FENCE LINE ON THE NORTHEAST LINE OF THIS DESCRIBED TRACT AND STANDLEY DARREN CLARK 3.12 ACRE TRACT SAME BEING THE SOUTHWEST LINE OF A TRACT OCCUPIED BY ANNE ELLIS LAMINACK TRACT (NO DEED FOUND OF RECORD), TO A 2 INCHES PIPE FENCE CORNER POST FOUND FOR AN ANGLE CORNER OF THIS DESCRIBED TRACT; THENCE NORTH 42 DEGREES 56 MINUTES 58 SECONDS EAST, 107.34 FEET ALONG AN EXISTING FENCE LINE ON THE NORTHEAST LINE OF THIS DESCRIBED TRACT AND THE SOUTHWEST LINE OF ANNE ELLIS LAMINACK OCCUPIED TRACT, TO A 2 INCHES PIPE FENCE CORNER POST FOUND FOR AN

ANGLE CORNER OF THIS DESCRIBED TRACT; THENCE SOUTH 48 DEGREES 24 MINUTES 13 SECONDS EAST, 217.29 FEET ALONG AN EXISTING FENCE LINE ON THE NORTHEAST LINE OF THIS DESCRIBED TRACT AND THE SOUTHWEST LINE OF ANNE ELLIS LAMINACK TRACT DESCRIBED IN VOLUME 2372, PAGE 28, OFFICIAL PUBLIC RECORDS EASTLAND COUNTY, TEXAS, TO A 1/2 INCH REBAR WITH SURVEY CAP NUMBER 5085 SET AT THE INTERSECTION WITH THE SOUTH OR SOUTHEAST LINE OF LOT 2, BLOCK XXXIV AND THE NORTH OR NORTHWEST RIGHT OF WAY LINE OF KENT STREET (FARM TO MARKET ROAD 8), FOR THE EASTERLYMOST CORNER OF THIS DESCRIBED TRACT; THENCE SOUTH 41 DEGREES 45 MINUTES 51 SECONDS WEST, 361.64 FEET WITH THE SOUTH OR SOUTHEAST LINE THIS DESCRIBED TRACT AND BLOCK XXXIV, SAME BEING THE NORTH OR NORTHWEST RIGHT WAY LINE OF KENT STREET (FARM TO MARKET ROAD 8) TO THE PLACE OF BEGINNING AND CONTAINING 3.12 ACRES OF LAND. BEARINGS ON THE ABOVE DESCRIBED 3.12 ACRE TRACT WERE BASED UPON GRID NORTH, WGS 8 AS DETERMINED BY G.P.S. SURVEYING SYSTEM.