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FILED
HAYS COUNTY, TEXAS
at 3:59 o'clock P M

MAR 06 2026

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. No.: LO-34342-TX

DATE: February 13, 2026

NOTE: Promissory Note described as follows:

Date: 8/5/2024
Debtor(s): Cullan Ross Tidwell
Original Creditor: Shoreham Bank
Original Principal Amount: \$330,000.00
Current Holder: Shoreham Bank

DEED OF TRUST: Deed of Trust described as follows:

Date: 8/5/2024
Grantor: Cullan Ross Tidwell
Trustee: First National Title & Escrow, LLC
Current Beneficiary: Shoreham Bank
Recorded: 8/5/2024, In Book/Reel/Liber: XX Page/Folio: XX
as Instrument No.: 24030004, In the County of Hays,
State of Texas

LENDER: Shoreham Bank

BORROWER: Cullan Ross Tidwell

PROPERTY: The real property described as follows:

Lot 5, Block U, Kensington Trails Subdivision Section 4B, a subdivision in Hays County, Texas, according to the map or plat of record in Volume 13, Page 288 and amended in Volume 14, Page 67, Plat Records of Hays County, Texas.

692 Covent Drive, Kyle, TX 78640-5802

SUBSTITUTE TRUSTEE: Abstracts/Trustees of Texas, LLC

Substitute Trustee's Mailing Address: Law Offices of Jason C. Tatman, 9665 Chesapeake Drive, Suite 365, San Diego, California 92123

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DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

4/7/2026, the first Tuesday of the month, to commence between 11:00AM-2PM.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

On the front steps of the Hays County Government Building, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.

RECITALS

Default has occurred in the payment of the Note and/or in the performance of the obligations under the Deed of Trust that secures the Note. Because of this default, Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code Section 51.002, has requested that Substitute Trustee sell the Property according to the terms of the Deed of Trust and applicable law.

Formal notice is now given of Lender's election to proceed against and sell the real property described in the Deed of Trust, consistent with Lender's rights and remedies under the Deed of Trust and applicable law.

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, as Substitute Trustee, or any other substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants, representations, or warranties about the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS.

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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.

Notice of Sale executed by:



Abstracts/Trustees of Texas, LLC, Trustee

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FILED
HAYS COUNTY, TEXAS
at 9:31 o'clock A.M.

NOTICE OF SUBSTITUTE TRUSTEE SALE

MAR 05 2026

Deed of Trust Date: 12/30/2016	Grantor(s)/Mortgagor(s): RUBIN WAYNE HARRIS, AN UNMARRIED MAN
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR CALATLANTIC MORTGAGE, INC., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: U.S. BANK NATIONAL ASSOCIATION <i>Robert J. Cardenas</i>
Recorded in: Volume: N/A Page: N/A Instrument No: 17001582	Property County: HAYS COUNTY CLERK
Mortgage Servicer: U.S. Bank National Association is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 2800 Tamarack Road, Owensboro, KY 42301
Date of Sale: 4/7/2026	Earliest Time Sale Will Begin: 12pm
Place of Sale of Property: Hays County Government Center, 712 South Stagecoach Trail, San Marcos, TX 78666 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LOT 22, BLOCK A, AVANA PHASE 3, A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 17, PAGE(S) 283-286, MAP AND/OR PLAT RECORDS, HAYS COUNTY, TEXAS.

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, Aarti Patel, Violet Nunez, Daniel McQuade, Marcela Cantu, Erika Aguirre, Cary Corenblum, Joshua Sanders, Aleena Litton, Auction.com LLC, Sharlett Watts, Angela Zavala, Michelle Jones, Richard Zavaia Jr., Taylor Grantham, Sharlet Watts, Michelle Jones, Cole Palton, 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(1): 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: 3/2/2026
Thuy Frazier

Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for U.S. Bank National Association

Dated: 3-5-26
ANGELA ZAVALA
Printed Name: *Angela Zavala*
Substitute Trustee
c/o Auction.com
1255 West 15th Street, Suite 1060
Plano, TX 75075
<https://sales.mccarthyholthus.com/>

MH File Number: TX-19-74413-POS
Loan Type: Conventional Residential