

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

You, Gloria Garrett aka Gloria Faye Garrett, are hereby notified that on Tuesday, January 6, 2026 between the hours of 10:00 a.m. and 1:00 p.m. at the San Augustine County Courthouse, located at 100 W. Columbia, in the city of San Augustine, County of San Augustine, State of Texas 75972 or wherever else designated by the Commissioner's Court for foreclosure sales, I the undersigned will sell at public auction to the highest bidder for cash the following real property:

Being the Southern ½ (one half) of 1 (one) acre, more or less, a part of the E. Quirk SURVEY A-35, San Augustine County, Texas and being the land described in Deed from San Augustine Independent School District to Alton Biggers and wife, Annie Pearl, dated November 8, 1991, recorded in Volume 281, Page 387, Deed Records, San Augustine County, Texas together with all improvements constructed upon, affixed to or located upon the above described real property, including without limitation any residential dwelling located upon the real property, which dwelling is a 2021 MHDMAN00000283 CMH MANUFACTURING INC Manufactured home; Model: 31ANN16763IH21; Serial No.: CLW051729TX; Label/Seal No.: NTA2043591 which manufactured home has been placed on the real property.

The earliest time that the sale will begin is 10:00 a.m.

The address or other common designation of this real property is 608 Willow Lane, San Augustine, Texas 75972

The sale will be made to satisfy the debt evidenced by the Promissory Note dated November 5, 2021, in the original principal sum of \$76,643.20, executed by you as Maker to Vanderbilt Mortgage and Finance, Inc. as payee, and secured by and pursuant to the power of sale conferred in the Deed of Trust dated November 5, 2021. The Deed of Trust was executed by you as Grantor to K. Clifford Littlefield as Trustee for the benefit of Vanderbilt Mortgage and Finance, Inc. and was recorded in the real property records of San Augustine County, Texas. Vanderbilt Mortgage and Finance, Inc., the current holder of the Note and Deed of Trust has requested me, the Successor Trustee, to enforce this trust by selling the real property because you are in default of the Deed of Trust, which requires you to make monthly payments constituting principal and interest. You have failed to make monthly payments as agreed.

Your debt has been accelerated, and the entire unpaid balance of your note is now due and payable. Your payoff good through November 14, 2025 is \$75,263.12. Interest continues to accrue per diem after that date at \$16.49. The debt has been accelerated because both of you failed to cure the default as was requested in the Notice of Default and Right to Cure Default previously sent to you.

The original beneficiary of the Deed of Trust appointed and substituted me, the undersigned, as trustee under the Deed of Trust by a substitution dated November 24, 2025. As successor trustee, I am vested with and succeed to all the powers and duties given to the original trustee.

Questions concerning this matter may be made to the undersigned at 713-521-0221 or by mail at 700 Milam Street, Suite 600, Houston, Texas 77002

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE UNITED 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 OR THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

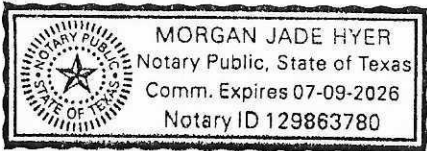
Dated this 24th day of November, 2025.

By: [Signature]
Monica Schulz Orlando, Trustee
or Michael Gary Orlando, Trustee
or Rhonda Bennetsen, Trustee

STATE OF TEXAS §
COUNTY OF HARRIS §

SUBSCRIBED AND SWORN TO BEFORE ME on this 24th day of November, 2025,
by Monica Schulz Orlando.

[Signature]
NOTARY PUBLIC In and For
The State of Texas



Printed Name: Morgan Jade Hyer
My Commission Expires: 7/9/26

FILED FOR RECORD
December 1 2025
AT 1:25 O'CLOCK P M
MARGO NOBLE, COUNTY CLERK
SAN AUGUSTINE COUNTY
SAN AUGUSTINE, TEXAS
BY Christi Weatherford
DEPUTY