

TS No.: 2025-06493
25-000105-568**Notice of Substitute Trustee 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.

1. Date, Time and Place of Sale.**Date:** 12/02/2025**Time:** The sale will begin at 10:00 AM or not later than three hours after that time**Place:** Stephens County, Texas at the following location: **THE SOUTH ENTRANCE STEPS OF THE COURTHOUSE, AS KNOWN AS THE WALKER STREET ENTRANCE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS****Property Address:** 1305 W ELLIOTT ST, BRECKENRIDGE, TX 76424

2. Terms of Sale: The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust. Any conveyance of the property is subject to all matters of record affecting the property. If the sale is set aside or otherwise rescinded, the Purchaser at the sale shall be entitled to the return of the funds paid pursuant to section 51.016 of the Texas Property Code.

3. Instrument to be Foreclosed: The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 08/23/2023 and recorded 08/23/2023 in Book 2244, Page 382 Document 00001414, real property records of Stephens County, Texas, with **Troy Eugene Wilcox and Shelby Dawn Gary, a married couple** grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR AMERICAN FINANCIAL NETWORK, INC., ITS SUCCESSORS AND ASSIGNS as Lender, UNITED SECURITY FINANCIAL CORP as Beneficiary.

4. Appointment of Substitute Trustee: In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

5. Obligation Secured: Deed of Trust or Contract Lien executed by **Troy Eugene Wilcox and Shelby Dawn Gary, a married couple**, securing the payment of the indebtedness in the original principal amount of \$194,413.00, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **UNITED SECURITY FINANCIAL CORP** is the current mortgagee of the note and deed of trust or contract lien.

6. Default: A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

7. Property to be sold: The property to be sold is described as follows: SEE EXHIBIT A

8. Mortgage Servicer Information: The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement.

Servis One, Inc., dba BSI Financial Services
4200 Regent Blvd, Suite B200
Irving, TX 75063
Phone: 800-327-7861



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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.

Date: 10/7/2025

Marisa Vidrine
Printed Name: Marisa Vidrine

Entra Default Solutions, LLC

1355 Willow Way, Suite 115

Concord, CA 94520

Telephone: (925) 272-4993

Authorized Agent of the Mortgagee or Mortgage Servicer

For additional sale information visit: www.auction.com or (800) 280-2832

Certificate of Posting

I am _____ whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on _____ I filed this Notice of Foreclosure Sale at the office of the Stephens County Clerk and caused it to be posted at the location directed by the Stephens County Commissioners Court.

EXHIBIT A

0.441 acres of land being all of Lot 2 and the east 50.00' of Lot 1 Block 1 Ridgeway Addition to the City of Breckenridge Texas, and being the same land as described in deed recorded in Volume 2189 Page 582, Official Public Records, Stephens County, Texas.

Beginning at a 1/2" iron pipe found in the south line of West Elliott Street for the northwest corner of Lot 3 and the northeast corner of Lot 1 for the Northeast corner of this tract;

Thence S 00°24'00" W a distance of 120.94' to a 1/2" iron pin set in the north line of an alley for the southeast corner of Lot 3 and the southeast corner of Lot 2 and being the southeast corner of this tract;

Thence S 88°24'16" W with the north line of the alley passing the southwest corner of Lot 2 and the southeast corner of Lot 1 at 108.20' and continuing a total distance of 158.20' to a 1/2" iron pin set for the southwest corner of the tract described in Volume 2189 Page 582 and being the southwest corner of this tract;

Thence N 00°24'00" E a distance of 121.81' to a 1/2" iron pin found in the south line of West Elliott Street for the northwest corner of the tract described in Volume 2189 Page 582 and being the northwest corner of this tract;

Thence N 88°43'10" E with the south line of West Elliott Street passing the northeast corner of Lot 1 and the northwest corner of Lot 2 at 49.99' and continuing a total distance of 158.17' to the place of beginning and containing 0.441 acres of land.