AUG 1 4 2025

## Notice of Substitute Trustee's Sale

## TINA GILLIAM, COUNTY CLERK

Notice Concerning Military Duty: Assert and protect your rights as a member of the armed forces of the United TY, TEXAS 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. Tex. Prop. Code § 51.002(i)

Deed of Trust Date: May 12, 2023	Original Mortgagor/Grantor: ROBERT BRECK TEPFER
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR PRIMARY RESIDENTIAL MORTGAGE, INC, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: U.S. BANK NATIONAL ASSOCIATION
Recorded in: Volume: N/A Page: N/A Instrument No: 2023 23001263	Property County: YOUNG
Mortgage Servicer: U.S. BANK NATIONAL ASSOCIATION	Mortgage Servicer's Address: 2800 TAMARACK RD OWENSBORO, KY 42301

<sup>\*</sup> 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.

Secures: Note in the original principal amount of \$454,416.00, executed by ROBERT BRECK TEPFER and payable to the order of Lender.

Property Address/Mailing Address: 3215 STATE HIGHWAY 16 N, GRAHAM, TX 76450

Legal Description of Property to be Sold: A TRACT OF LAND IN YOUNG COUNTY, TEXAS CONTAINING 8.09 ACRES, BEING WITHIN THE T. E. & L. COMPANY SURVEY NO. 1971, ABSTRACT NO. 1045 AND BEING A PORTION OF A CALLED 12.345 ACRE TRACT DESCRIBED IN VOLUME 1034, PAGE 501, ALL OF A CALLED 2.54 ACRE TRACT DESCRIBED IN VOLUME 1191, PAGE 845, AND ALL OF A CALLED 0.26 ACRE TRACT DESCRIBED IN VOLUME 1190, PAGE 3074 OF THE OFFICIAL PUBLIC RECORDS OF YOUNG COUNTY, TEXAS, SAID 8.09 ACRE TRACT BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 5/8 INCH CAPPED IRON ROD FOUND AT THE SOUTHEAST CORNER OF A CALLED 7.00 ACRE TRACT RECORDED IN INSTRUMENT NO. 21004309 OF THE OFFICIAL PUBLIC RECORDS OF YOUNG COUNTY, TEXAS (O.P.R.Y.C.T.) IN THE EAST LINE OF A CALLED 12.345 ACRE TRACT DESCRIBED IN VOLUME 1034, PAGE 501 OF THE O.P.R.Y.C.T., SAID IRON ROD IS IN THE WEST R. 0. W. LINE OF STATE HIGHWAY NO. 16;

THENCE WITH THE WEST R. O. W. LINE OF SAID HIGHWAY AND THE EAST LINE OF SAID 12.345 ACRE TRACT AND ALSO WITH THE EAST LINE OF A CALLED 0.26 ACRE TRACT RECORDED IN VOLUME 1190, PAGE 3074 OF THE O.P.R.Y.C.T., SOUTH 00 DEGREES 19 MINUTES 27 SECONDS WEST FOR A DISTANCE OF 567.84 FEET TO A 1/2 INCH CAPPED IRON ROD FOUND AT THE BEGINNING OF A CURVE;

THENCE CONTINUING WITH THE WEST R. O. W. LINE OF SAID HIGHWAY AND WITH THE EAST LINE OF SAID 0.26 ACRE TRACT, ALONG A CURVE TO THE RIGHT HAVING A RADIUS OF 2982.25





FEET AND AN ARC LENGTH OF 14.55 FEET, BEING SUBTENDED BY A CHORD OF SOUTH 00 DEGREES 27 MINUTES 50 SECONDS WEST FOR A DISTANCE OF 14.55 FEET TO A 1/2 INCH CAPPED IRON ROD FOUND AT THE SOUTHEAST CORNER OF SAID 0.26 ACRE TRACT AND THE NORTHEAST CORNER OF A CALLED 42.03 ACRE TRACT DESCRIBED IN VOLUME 1190, PAGE 3077 OF THE O.P.R.Y.C.T.;

THENCE WITH COMMON LINE BETWEEN SAID 0.26 ACRE TRACT AND SAID 42.03 ACRE TRACT, SOUTH 88 DEGREES 42 MINUTES 37 SECONDS WEST OR A DISTANCE OF 331.83 FEET TO A 1/2 INCH CAPPED IRON ROD FOUND AT THE SOUTHEAST CORNER OF A CALLED 2.54 ACRE TRACT RECORDED IN VOLUME 1191, PAGE 845 OF THE O.P.R.Y.C.T.;

THENCE WITH THE COMMON LINE BETWEEN SAID 2.54 ACRE TRACT AND SAID 42.03 ACRE TRACT, NORTH 87 DEGREES 52 MINUTES 06 SECONDS WEST FOR A DISTANCE OF 259.14 FEET TO A 1/2 INCH CAPPED IRON ROD FOUND AT THE SOUTHWEST CORNER OF SAID 2.54 ACRE TRACT AND THE SOUTHEAST CORNER OF A CALLED 29.16 AERE TRACT DESCRIBED IN VOLUME 1190, PAGE 9887 OF THE O.P.R.Y.C.T.;

THENCE WITH THE WEST LINES OF SAID 2.54 ACRE TRACT AND SAID 12.345 ACRE TRACT AND ALSO WITH THE EAST LINE OF SAID 29.16 ACRE TRACT, NORTH 01 DEGREES 28 MINUTES 58 SECONDS WEST FOR A DISTANCE OF 583.73 FEET TO A 5/8 INCH CAPPED IRON ROD FOUND AT THE SOUTHEAST CORNER OF THE PREVIOUSLY MENTIONED 7.00 ACRE TRACT;

THENCE WITH THE SOUTH LINE OF SAID 7.00 ACRE TRACT, SOUTH 89 DEGREES 41 MINUTES 11 SECONDS EAST FOR A DISTANCE OF 609.15 FEET TO THE POINT OF BEGINNING.

Date of Sale: October 7, 2025 Earliest time Sale will begin: 1:00 PM

Place of sale of Property: Young County Courthouse, 516 4th Street, Graham, TX 76450

OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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.

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, U.S. BANK NATIONAL ASSOCIATION, the owner and holder of the Note, has requested Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254 OR Auction.com LLC whose address is 1Mauchly Irvine, CA 92618, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

**Terms of Sale**: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *U.S. BANK NATIONAL ASSOCIATION* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to section 51.0075(a) of the Texas Property Code, Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254 OR Auction.com LLC whose address is 1Mauchly Irvine, CA 92618, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254 OR Auction.com LLC whose address is 1Mauchly Irvine, CA 92618, Trustee.

Limitation of Damages: If the sale is set aside for any reason, the purchaser at the sale shall be entitled only to a return of the funds paid. The purchaser shall have no further recourse against Mortgagor, the Mortgagee, or the Mortgagee's attorney.

SUBSTITUTE TRUSTEE

Tejas Corporate Services, LLC OR Auction.com LLC, Trustee

c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC, 13010 Morris Rd, Suite 450, Alpharetta, Georgia 30004 PH: (470)321-7112