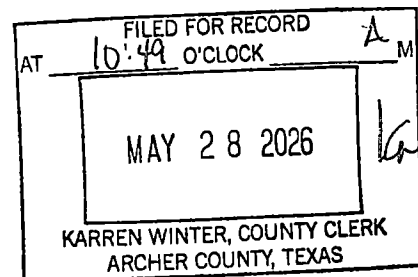


Vylla Solutions, LLC
P.O. Box 3309
Anaheim, California 92803
For Sale Information: (888) 313-1969
For Reinstatement Requests: 1-866-874-5860
Pay Off Requests: 1-800-561-4567
TS#: 26-40765



NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 3/15/2019, Zachary Houston Gilbert and Tambi Kay Gilbert, a married Couple, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Allan B Polunsky, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Carrington Mortgage Services, LLC, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$85,858.00, payable to the order of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Carrington Mortgage Services, LLC, which Deed of Trust is Recorded on 3/18/2019 as Volume 147322, Book , Page , in Archer County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including , but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

See attached exhibit "A" attached hereto and made a part hereof

Commonly known as: **902 SOUTH CENTER ST ARCHER CITY, TX 76351**

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Margaret Rosenne Kayl, Teresa Annette Roberts**, or any one of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Carrington Mortgage Services, LLC whose address is 500 N. State College Blvd., Suites 1030, 1300 & 1400, Orange, CA 92868, is acting as the mortgage servicer for **Carrington Mortgage Services, LLC**, which is the mortgagee of the Note and Deed of Trust or mortgage and the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on **8/4/2026 at 10:00 AM**, or no later than three (3) hours after such time, in Archer County, Texas, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **THE WEST ENTRANCE ON THE GROUND FLOOR OF THE COURTHOUSE.**

NOTICE IS FURTHER GIVEN that , except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney.



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Please be advised that the trustee may require entity or trust bidders at this trustee's sale to provide information, documentation and/or certification of the vesting instructions and the data required to be reported pursuant to FinCEN regulations effective for transfers of residential real property to covered transferees on or after March 1, 2026. The required information must be provided to the trustee before a substitute trustee's deed will be issued for covered transfers. The Buyer may be required to pay charges associated with the gathering and reporting of information to FinCEN. Additional information regarding these regulations and the required transferee information and certifications can be found at:

<https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers> and https://www.fincen.gov/irre-faqs#D_5

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.

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.

WITNESS, my hand this 5/26/2026

Grecia Moreno

By: Grecia Moreno, Trustee Sale Specialist
Vylla Solutions, LLC as
authorized agent for Mortgagee or Mortgage
Servicer
500 N. State College Blvd., Suite 1400A
Orange, CA 92868

WITNESS, my hand this 5/28/26

Margaret Rosenne Kayl, Teresa Annette Roberts

By: Substitute Trustee(s)
Margaret Rosenne Kayl, Teresa Annette Roberts
C/O Vylla Solutions, LLC
500 N. State College Blvd., Suite 1400A
Orange, CA 92868

EXHIBIT "A"

FIELD NOTES OF 0.48 ACRE TRACT OF LAND CONVEYED TO EUGENE AND KATHY MELVIN BY DEED RECORDED IN VOLUME 579, PAGE 419, OFFICIAL PUBLIC RECORDS ARCHER COUNTY, SAID MELVIN TRACT BEING OUT OF THE HOOPER & WADE SURVEY No. 1, A-727, CITY OF ARCHER CITY, ARCHER COUNTY, TEXAS, AND MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING an iron rod found in the intersection of the South line of Homestead Road and the East line of State Highway 79 at the Northwest corner of said Melvin tract, and of this tract;

THENCE S 88° 13' 03" E with the South line of Homestead Road and the North line of said Melvin tract a distance of 201.39 feet to an iron rod found at the Northeast corner of said Melvin tract and at the Northwest corner of a tract of land conveyed to Robert Burkhart Morris by deed recorded in Volume 454, Page 276, Archer County Deed Records, for the Northeast corner of this tract;

THENCE S 02° 04' 35" W with the East line of said Melvin tract and the West line of said Morris tract, generally with a fence, a distance of 100.79 feet to an iron rod found at the Southeast corner of said Melvin tract and at Southwest corner of said Morris tract in the North line of a tract of land conveyed to J.P. Hudson Jr. by deed recorded in Volume 297, Page 388, Archer County Deed Records, for the Southeast corner of this tract;

THENCE N 87° 56' 06" W with the South line of said Melvin tract and the North line of said Hudson tract a distance of 216.12 feet to an iron rod found in the East line of State Highway 79 at the Southwest corner of said Melvin tract and at the Northwest corner of said Hudson tract, for the Southwest corner of this tract;

THENCE N 10° 28' 08" E with the East line of State Highway 79 and the West line of said Melvin tract a distance of 100.88 feet to the PLACE of BEGINNING and containing 0.48 acres of land.