

002225

August 4, 2026

2pp

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

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| <b>Deed of Trust Date:</b><br>8/8/2018   | <b>Grantor(s)/Mortgagor(s):</b><br>JOHN E. KRAATZ AND WINNIE KRAATZ, HUSBAND AND WIFE      |
| <b>Original Beneficiary/Mortgagee:</b><br>MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.<br>("MERS") SOLELY AS A NOMINEE FOR AMERICAN HOMESTAR MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS                             | <b>Current Beneficiary/Mortgagee:</b><br>Lakeview Loan Servicing, LLC                      |
| <b>Recorded in:</b><br>Volume: 460<br>Page: 458<br>Instrument No: 181423   | <b>Property County:</b><br>RUNNELS   |
| <b>Mortgage Servicer:</b><br>Rocket Mortgage, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.  | <b>Mortgage Servicer's Address:</b><br>8950 Cypress Waters Boulevard,<br>Coppell, TX 75019 |
| <b>Date of Sale:</b> 8/4/2026  | <b>Earliest Time Sale Will Begin:</b> 10:00 AM   |
| <b>Place of Sale of Property:</b> Runnels County Courthouse, 613 Hutchings Avenue, Ballinger, TX 76821 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE. |  |

**Legal Description:** LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

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, Auction.com, LLC, Terry Browder, Laura Browder or Jamie Osborne, Cole Patton, 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.**

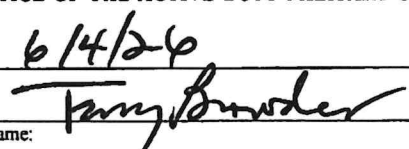
**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(1): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS 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: 5/28/2026




Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for Rocket Mortgage, LLC

Dated: 6/4/26

  
Printed Name:

Substitute Trustee  
c/o Auction.com  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
<https://sales.mccarthyholthus.com/>

MH File Number: TX-25-109839-POS  
Loan Type: FHA

POSTED June 4<sup>th</sup> 2026  
At 8:30 o'clock A M  
Jennifer Hoffpavir  
County Clerk, Runnels County, Texas  
By  Deputy

TX-25-109839-POS

EXHIBIT "A"

LEGAL DESCRIPTION

Being a part of Block 12, Ambrecht Addition, City of Winters, Runnels County, Texas as per map or plat recorded in the County Clerks Office of Runnels County, Texas and said part of Block 12 also being a tract described and recorded in Volume 274, Page 433, Official Public Records of Runnels County, Texas and a tract described and recorded in Volume 272, Page 409, Official Public Records of Runnels County, Texas and said tract being more particularly described by metes and bounds as follows:

Beginning at a ½" iron rod found for the northwest corner of this tract and said Block 12 and said tract (Vol. 274, Pg. 433, O.P.R.);

Thence with the north line of this tract and said Block 12 and said tract (Vol. 274, Pg. 433, O.P.R.), S. 89° 16' 59" E. 226.00 feet to a ½" iron rod with cap marked "SKG ENGINEERS" set for the northeast corner of said tract (Vol. 274, Pg. 433, O.P.R.) and north northeast corner of this tract;

Thence with the east line of said tract (Vol. 274, Pg. 433, O.P.R.), S. 00° 43' 01" W. 201.60 feet to a ½" iron rod with cap marked "SKG ENGINEERS" set for the southeast corner of said tract (Vol. 274, Pg. 433, O.P.R.) and in the north line of said tract (Vol. 272, Pg. 409, O.P.R.);

Thence with the north line of said tract (Vol. 272, Pg. 409, O.P.R.), S. 89° 16' 59" E. 110.00 feet to a ½" iron rod with cap marked "SKG ENGINEERS" set for the northeast corner of said tract (Vol. 272, Pg. 409) in the east line of said Block 12 and in the west line of Ambrecht Street;

Thence with the east line of this tract and said tract (Vol. 272, Pg. 409, O.P.R.) and said Block 12 and the west line of said Ambrecht Street, S. 00° 43' 01" W. 176.00 feet to a ½" iron rod with cap marked "SKG ENGINEERS" set for the southeast corner of this tract and said tract (Vol. 272, Pg. 409, O.P.R.);

Thence with the south line of this tract and said tract (Vol. 272, Pg. 409, O.P.R.), N. 89° 16' 59" W. 336.00 feet to a ½" iron rod with cap marked "SKG ENGINEERS" set for the southwest corner of this tract and said tract (Vol. 272, Pg. 409, O.P.R.) in the west line of said Block 12;

Thence with the west line of this tract and said Block 12 and said tract (Vol. 272, Pg. 409, O.P.R.) and tract (Vol. 274, Pg. 433, O.P.R.), N. 00° 43' 01" E. 377.60 feet to the place of beginning.