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August 4, 2026

**NOTICE OF SUBSTITUTE TRUSTEE'S 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.**

**DATE, TIME, PLACE OF SALE:**

**Date:** Tuesday, the 4th day of August, 2026  
**Time:** 10am or not later than three hours after that time  
**Place:** AT On the front landing and steps of the Runnels County Courthouse, facing Highway 67, also known as Hutchings Avenue, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court in Runnels County, Texas.

**TERMS OF SALE:** CERTIFIED FUNDS FOR FULL PURCHASE PRICE MUST BE PRESENTED AT THE TIME OF SALE. FinCEN data submission and certification requirements, if applicable, must be met timely by entities and trusts as defined by 89 CFR 70258. We ask for the required data or exemption to be submitted and certified to the law firm at the time of sale and no later than one (1) business day after the sale, if applicable.

**DEED OF TRUST INFORMATION - INSTRUMENT TO BE FORECLOSED:**

**Date:** February 19, 2021  
**Grantor(s):** Luke Villareal, a single Man  
**Original Mortgagee:** Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Quicken Loans, LLC, its successors and assigns  
**Original Principal:** \$77,569.00  
**Recording Information:** Deed Inst.# 210355, Deed Book 0497, Deed Page 0392  
**Current Mortgagee/Beneficiary:** Rocket Mortgage, LLC  
**Secures:** The Promissory Note (the "Note") in the original principal amount of \$77,569.00 and all obligations contained therein. All sums secured by the Deed of Trust have been and are hereby declared immediately due and payable as a result of default under the Note and/or Deed of Trust.

**MODIFICATIONS AND RENEWALS:**

As used herein, the terms "Note" and "Deed of Trust" mean the Note and Deed of Trust as modified, renewed, and/or extended.

**PROPERTY TO BE SOLD:**

**Property County:** Runnels  
**Property Description:** (See Attached Exhibit "A")  
**Property Address:** 104- 106 Bluebonnet Dr, Winters, TX 79567  
**Condition and Important Recitals:** Should a conflict occur between the property address and the legal description contained in "Exhibit A" the legal description shall control. The property will be sold "AS IS" without any representations, warranties, or recourse, and subject to any liens or interests that may survive the sale. Any purchaser who purchases the property does so at his/her/its own risk and is strongly encouraged to engage in significant due diligence prior to sale.

**MORTGAGE SERVICING INFORMATION:**

The Mortgage Servicer represents the Current Mortgagee pursuant to a mortgage servicing agreement with the Mortgagee. Pursuant to Texas Property Code § 51.0025, as well as the mortgage servicing agreement, the Mortgage Servicer is authorized to collect the debt and to institute foreclosure of the deed of trust referenced above. The Mortgage Servicer information is below:

**Mortgage Servicer:** Rocket Mortgage, LLC s/b/m Nationstar Mortgage LLC  
**Mortgage Servicer Address:** 8950 Cypress Waters Blvd Coppell, TX 75019  
**File No.:** 26-03812TX

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

**SUBSTITUTE TRUSTEE(S):**

McCalla Raymer Leibert Pierce, LLP, Terry Browder, Laura Browder

**SUBSTITUTE TRUSTEE ADDRESS:**

1320 Greenway Drive, Suite 780 Irving, TX 75038

**ATTENTION ALL PROSPECTIVE BIDDERS:** On March 1, 2026, the data collection and reporting requirements under the U.S. Financial Crimes Enforcement Network (FinCEN) new Anti-Money Laundering Rule (Rule), found at 89 FR 70258, will go into effect.\* The Rule applies to certain residential real estate sale transactions, including nonjudicial foreclosures, where the transfer is to a legal entity or trust, and the source of funds is non-financed (which includes cash, certified funds, private financing, or financing provided by an institution not subject to a federal Anti-Money Laundering or Suspicious Activity Report requirement.) As part of this Rule, non-exempt purchasers are required to provide additional information and documentation about themselves, their legal entities, and the source of funds used in the reportable transaction, if applicable.\* The collection of this information and documentation by our firm is required to comply with the Rule's federal reporting requirements, if applicable. To submit and certify the required information, review informative resources/guides, or to certify an exemption please visit <https://fincen.foreclosurehotline.net/>. Note that a data submission or exemption form provided by an auctioneer may not be complete, which could require further data collection by the firm. Please submit and certify the required information at the time of sale and no later than one (1) business day after the sale, if applicable. If you have questions about the Rule or its applicability to you, please seek the advice of your own independent legal counsel, as this firm cannot give you legal advice.

\* The Rule is the subject of ongoing litigation in several jurisdictions. We suggest that you seek your own legal counsel if you have questions about the status of the Rule and its applicability to your sale, if any.

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code, (2) to final confirmation and audit of the status of the loan with the holder of the Deed of Trust, and (3) to confirmation that the successful bidder has timely provided to the firm all information required by the Rule, 89 FR 70258, if applicable.

**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.**

/s/ Coury Jacocks

Coury Jacocks - Bar #: 24014306  
Attorney for Rocket Mortgage, LLC

Coury.Jacocks@mccalla.com  
1320 Greenway Drive, Suite 780  
Irving, TX 75038  
(469) 942-7141 Office  
(469) 533-6670 Fax



DOCUMENT PREPARED BY:

McCalla Raymer Leibert Pierce, LLP  
1320 Greenway Drive, Suite 780 Irving, TX 75038  
AS ATTORNEY FOR THE HEREIN  
IDENTIFIED MORTGAGEE AND/OR  
MORTGAGE SERVICER

Certificate of Posting

I am Terry Browder whose address is 897 Elmwood Atalen TX 75063 I declare  
under penalty perjury that 6/4/26 I filed and/or recorded this Notice of Foreclosure Sale at the office of the Runnels

County Clerk and caused it to be posted at the location directed by the Runnels County Commissioners.

Return to: McCalla Raymer Leibert Pierce, LLP, 1320 Greenway Drive, Suite 780 Irving, TX 75038

File No.: 26-03812TX

EXHIBIT "A"

BOUNDARY DESCRIPTION OF A SURVEY OF:

0.258 ACRES OF LAND IN RUNNELS COUNTY, TEXAS, BEING LOT 7 OF BLOCK 2 OF LONE STAR ESTATES, AN ADDITION TO THE CITY OF WINTERS (PLAT BOOK 2 , PAGES 48 AND 49, RUNNELS COUNTY PLAT RECORDS), SAID 0.258 ACRES BEING A PART OF THAT TRACT OF LAND DESCRIBED IN SUBSTITUTE TRUSTEE'S DEED FROM THE CITY OF WINTERS HOUSING FINANCE CORPORATION TO L BAR RANCH, L. P., DATED JULY 5, 2005, AND RECORDED IN VOLUME 169, PAGE 566, RUNNELS COUNTY OFFICIAL PUBLIC RECORDS.

BEGINNING AT A 1/2" IRON STAKE (CAPPED NEEDHAM SURVEYORS) FOUND AT THE SW CORNER OF SAID BLOCK 2, SAID POINT BEING LOCATED AT THE INTERSECTION OF THE NORTH LINE OF BLUEBONNET DRIVE WITH THE EAST LINE OF CACTUS LANE.

THENCE N00°21'44"E 100.00' ALONG THE EAST LINE OF SAID CACTUS LANE TO A 1/2" IRON STAKE (CAPPED NEEDHAM SURVEYORS) FOUND AT THE SOUTHWEST CORNER OF LOT 5 OF SAID BLOCK 2.

THENCE S89°38'16"E 112.50' ALONG THE SOUTH LINE OF SAID LOT 5 TO A 1/2" IRON STAKE (CAPPED NEEDHAM SURVEYORS) FOUND AT THE SOUTHEAST CORNER OF SAID LOT 5 AND THE NORTHWEST CORNER OF LOT 8 OF SAID BLOCK 2.

THENCE S00°21'44"W 100.00' ALONG THE WEST LINE OF SAID LOT 8 TO THE SOUTHWEST CORNER OF SAID LOT 8, SAID CORNER BEING LOCATED 9.14' N00°21'44"E OF A 1/2" IRON STAKE (CAPPED NEEDHAM SURVEYORS) FOUND AT A POINT OF REFERENCE.

THENCE N89°38'16"W 112.50' ALONG THE NORTH LINE OF SAID BLUEBONNET DRIVE TO THE PLACE OF BEGINNING, THIS TRACT CONTAINING 0.258 ACRES, MORE OR LESS, AS SHOWN ON THE ACCOMPANYING PLAT. BEARINGS GIVEN HEREIN

ARE RELATIVE TO TRUE NORTH AT THE 99°57'45.0000"W LONGITUDINAL MERIDIAN AS DETERMINED FROM GPS OBSERVATIONS. DISTANCES AND AREAS GIVEN HEREIN REFLECT HORIZONTAL SURFACE MEASUREMENTS.