

NOTICE OF ACCELERATION AND NOTICE OF 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.

DEED OF TRUST INFORMATION:

Date: July 21, 2021

Grantor(s): MICHAEL PATRICK MORANO AND LESLY ZAMORANO, HUSBAND AND WIFE

Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR RANLIFE, INC.

Original Principal: \$166,920.00

Recording Information: Book 412, Page 466

Property County: Edwards

Property: DESCRIPTION OF 1.39 ACRES OF LAND OUT OF SURVEY NO. 55, BLOCK 2, EDWARDS COUNTY, TEXAS. BEING 1.39 ACRES OF LAND, A PART OF SURVEY NO. 55, BROOKS & BURLESON, BLOCK 2, ABSTRACT NO. 40, LYING AND BEING SITUATED IN EDWARDS COUNTY, TEXAS. THE SAID 1.39 ACRE TRACT BEING THE SAME TRACT OF LAND DESCRIBED AS 1.386 ACRES IN A DEED FROM JAY RICHARD ADAMS, ET UX, TO DAVID J. VELKY, ET UX, DATED MAY 14, 2014 AND RECORDED IN VOLUME 326, PAGE 252 OF THE OFFICIAL PUBLIC RECORDS OF EDWARDS COUNTY, TEXAS. THE SAID 1.39 ACRE TRACT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A CEDAR 2-WAY FENCE CORNER POST FOUND MARKING THE NORTHWEST CORNER OF SAID 1.386 ACRE TRACT, NORTHEAST CORNER OF A CERTAIN 0.36 OF AN ACRE TRACT (VOL. 388, PG. 53 OPR), AND TAKEN AS THE SOUTHEAST CORNER OF A CERTAIN 0.94 OF AN ACRE TRACT (VOL. 110, PG. 563 DR);

THENCE N 89° 55' E (BASIS OF BEARINGS - GPS READINGS) WITH THE NORTH LINE OF SAID 1.386 ACRE TRACT A DISTANCE OF 348.84 FEET TO A POINT MARKING THE NORTHEAST CORNER OF SAID 1.386 ACRE TRACT, FROM WHICH A 2 7/8" PIPE POST BEARS N 54° 54' W, 1.18 FEET;

THENCE S 0° 02' E WITH THE EAST LINE OF SAID 1.386 ACRE TRACT AND PARTLY WITH A WEST LINE OF AN EXISTING 60' WIDE ROAD EASEMENT KNOWN AS WINDSONG LANE (VOL. 132, PG. 184 OPR AND VOL. 326, PG. 252 OPR) A DISTANCE OF 173.21 FEET TO A 1/2" IRON STAKE FOUND IN CALICHE ROADWAY MARKING THE SOUTHEAST CORNER OF SAID 1.386 ACRE TRACT A REENTRANT CORNER OF SAID ROAD EASEMENT;

THENCE S 89° 55' W WITH THE SOUTH LINE OF SAID 1.386 ACRE TRACT AND A NORTH LINE OF SAID ROAD EASEMENT A DISTANCE OF 348.20 FEET TO A 1/2" IRON STAKE FOUND IN FENCE MARKING THE SOUTHWEST CORNER OF SAID 1.386 ACRE TRACT;

THENCE N 0° 14' W ALONG OR NEAR FENCE WITH THE WEST LINE OF SAID 1.386 ACRE TRACT AND EAST LINE OF THE REMAINDER OF A 0.92 OF AN ACRE TRACT (VOL. 107; PG. 767 DR), AT 89.44 FEET PASS A PIPE 2-WAY FENCE CORNER POST AT THE SOUTHEAST CORNER OF SAID 0.36 OF AN ACRE TRACT AND CONTINUE UNFENCED WITH THE WEST LINE OF SAID 1.386 ACRE TRACT AND EAST LINE OF SAID 0.36 OF AN ACRE TRACT IN ALL A DISTANCE OF 173.21 FEET TO THE PLACE OF BEGINNING.

SURVEYED ON THE GROUND MAY 3, 2021. JOB NO. 3681

Property Address: 75 Windsong Lane
Rocksprings, TX 78880

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Current Mortgagee: RANLIFE, INC.
Mortgage Servicer: Servbank, N.A.
Mortgage Servicer 3138 E. Elwood Street
Address: Phoenix, AZ 85034

SALE INFORMATION:

Date of Sale: August 4, 2026
Time of Sale: 10:00 AM or within three hours thereafter.
Place of Sale: Edwards County Annex, 101 E. Main St, Rocksprings, TX 78880 or, if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.
Substitute Auction.com, LLC, and Padgett Law Group, any to act
Trustee:
Substitute 546 Silicon Dr., Suite 103
Trustee Address: Southlake, TX 76092

APPOINTMENT OF 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.

The undersigned is the attorney for the mortgagee and/or mortgage servicer, and in such capacity does hereby remove the original trustee and all successor substitute trustees under the above-described Deed of Trust and appoints in their place, any to act, those substitute trustees identified in the SALE INFORMATION section of this notice, whose address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092 as Substitute Trustee, who shall hereafter exercise all powers and duties to set aside the said original trustee under said Deed of Trust, and further does hereby request, authorize, and instruct said Substitute Trustees to conduct and direct the execution of remedies set aside to the beneficiary therein.

WHEREAS, the above-named Grantor(s) previously conveyed the above-described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared, such default was reported to not have been cured, and all sums secured by such Deed of Trust are declared immediately due and payable.

WHEREAS, the original Trustee and any previously appointed Substitute Trustee under said Deed of Trust has been hereby removed and the herein described Substitute Trustees, have been appointed as Substitute Trustees and authorized by the Mortgage Servicer to enforce the power of sale granted in the Deed of Trust; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note is hereby accelerated, and all sums secured by the Deed of Trust are declared to be immediately due and payable.
2. The herein appointed Substitute Trustees, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. *The Financial Crimes Enforcement Network ("FinCEN"), a bureau of the U.S. Department of Treasury, now requires the collection, certification and reporting of certain information relating to non-financed transfers of real property to legal entities and/or trusts, which such information the successful bidder(s) shall be expected to provide to the auctioneer at the time of the subject sale. Interested bidders with questions regarding the necessary information to be provided are hereby directed, generally, to FinCEN's website and, more specifically to the FinCEN Real Estate Report located in the forms bank thereof.*
4. This sale shall be subject to any legal impediments to the sale of the Property to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien imposed by the Deed of Trust.
5. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for the particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be sold "AS-IS", purchaser's will buy the property "at the purchaser's own risk" and "at his peril" and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interest of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.
6. 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 the Mortgagor, the Mortgagee, the Mortgagee's Attorney, or the duly appointed Substitute Trustee.

Plgms

Padgett Law Group, LLC

Alexandra Miller



FILED FOR RECORD
At 10:03 O'clock AM

JUN 8 2026

PLG File Number: 26-009041-1

OLGA LYDIA REYES
COUNTY CLERK
EDWARDS COUNTY, TEXAS
By: *[Signature]* Deputy

3