

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 2/9/2023	<b>Grantor(s)/Mortgagor(s):</b> VANITA CHEEVES
<b>Original Beneficiary/Mortgagee:</b> BPL MORTGAGE TRUST, LLC, A DELAWARE LIMITED LIABILITY COMPANY	<b>Current Beneficiary/Mortgagee:</b> Pacific Asset Holding, LLC
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 143484	<b>Property County:</b> DEWITT
<b>Mortgage Servicer:</b> Fay Servicing, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 1601 LBJ Freeway, Farmers Branch, TX 75234
<b>Date of Sale:</b> 1/6/2026	<b>Earliest Time Sale Will Begin:</b> 12pm
<b>Place of Sale of Property:</b> THE PATIO AREA IN FRONT OF THE WEST DOOR OF THE COURTHOUSE BUILDING, FACING GONZALES STREET, (BUILDING LOCATED AT 307 N. GONZALES ST.) 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, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Janice Stoner or Jodi Steen, Cole Patton, Myra Hodayoun, 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.

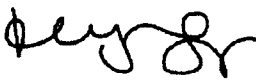
The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical 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(I): 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: 12/4/2025



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

Dated: 12-11-25

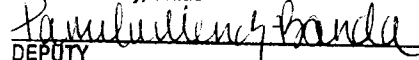
Printed Name: Jo Woolsey

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

**Filed for Record**

This, the 11<sup>th</sup> day of Dec. 2025  
at 10:20 o'clock A M

NATALIE CARSON, COUNTY CLERK OF  
DeWitt County, Texas

  
DEPUTY

**MH File Number:** TX-25-111478-POS  
**Loan Type:** Business Purpose Loan

**EXHIBIT "A"**  
**LEGAL PROPERTY DESCRIPTION**

Being Lots 7 & 8, Block 1, NCB 1258, Clifton Addition, in the city of Yoakum, Dewitt County, Texas, and that same land (Lot 8, Blk 1) conveyed by George E. and Jeanatte M. Boecker to Vanita Cheeves in Warranty Deed dated March 16, 2018 and recorded in Volume 608, Page 405 of the Official Records of Dewitt County, Texas, and the same land (Lot 7, Blk 1) conveyed from Shemika M. Hodges to Vanita Cheeves in Warranty Deed dated July 16, 2010 and recorded in Volume 318, Page 797 of the Official Records of Dewitt County, Texas.

Being more fully described by metes and bounds as follows:

BEGINNING: at a 1/2" iron rod, (Y = 13,654,811.64, X = 2,559,030.97), found at the intersection of the southwest right of way line of O'Connor Street and the northwest right of way line of Simpson Street, for the east corner of this herein described tract;

THENCE: S 43°18'19" W - 140.14 feet along the northwest right of way line of said Simpson Street and the southeast line of this herein described tract to a 1/2" iron rod found at the east corner of a 10 foot wide alley, for the south corner of this herein described tract;

THENCE: N 46°37'42" W - 100.00 feet along the northeast line of said alley and the southwest line of this herein described tract to a 5/8" iron rod with cap stamped "RPLS 6368" set at the south corner of a 0.32 acre tract conveyed to Marinita Diaz et al in Volume 496, Page 167 of the Official Records of DeWitt County, Texas, for the west corner of this herein described tract;

THENCE: N 43°12'24" E - 140.00 feet along the southeast line of said 0.32 acre tract and the northwest line of this herein described tract to a 1/2" iron rod found at the east corner of said 0.32 acre tract and in the southwest right of way line of said O'Connor Street, for the north corner of this herein described tract;

THENCE: S 46°42'28" E - 100.24 feet along the southwest right of way line of said O'Connor Street and the northeast line of this herein described tract to the POINT OF BEGINNING, containing within these metes and bounds a 0.32 acre tract, more or less.