

Notice of Foreclosure Sale

January 26, 2026

Deed of Trust ("Deed of Trust"):

Dated: June 7, 2022

Grantor: Holly Ann Moreno

Trustee: Samuel L. Martinez

Lender: Keith Teeple

Recorded in: Document No. 10437 of the real property records of Falls County, Texas

Legal Description: A one-half (1/2) interest in the following property:

All that certain 1.00 acres of land out of the F. Scranton Survey, A037, Falls County, Texas, as described in a deed dated June 15, 2013, from Stephen C. Cast and wife, Mary Cast to Valorie K. Teeple and husband, Keith Daniel Teeple, recorded in Volume 00283, Page 00439, of the Official Public Records of Falls County, Texas, and more fully described by metes and bounds attached hereto as Exhibit A and incorporated herein for all purposes;

And all the buildings and other improvements now on or that may be placed hereafter on said land and all and singular rights and appurtenances to the same belonging or in anywise incident or appertaining.

Secures: Promissory Note ("Note") in the original principal amount of \$107,500.00, executed by Holly Ann Moreno ("Borrower") and payable to the order of Lender

Substitute Trustees: Craig C. Lesok, Pete Florez, Agency Sales and Posting, LLC

Substitute Trustees' Address: 226 Bailey Ave, Ste 101, Fort Worth, TX, 76107

Foreclosure Sale:

Date: Tuesday, March 3, 2026

Time: The sale of the Property will be held between the hours of 10:00



FILED P
AT 4:22 P.M.
FEB 08 2026
ELIZABETH PEREZ, COUNTY CLERK
FALLS COUNTY, TEXAS
BY [Signature] DEPUTY

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Keith Teeple. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

If Keith Teeple passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refilled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Keith Teeple's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Keith Teeple's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Keith Teeple, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Keith Teeple's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Terms of Sale:

The south entrance steps leading through the south courthouse door to the second floor of the Falls County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court

Place:

A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 11:00 A.M. and not later than three hours thereafter.

Pursuant to section 51.0075(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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.

/s/ Craig C. Lesok

Craig C. Lesok
Attorney for Mortgagee
SBOT No. 24027446



Craig C. Lesok, Pete Florez, Agency Sales and Posting, LLC
226 Bailey Ave, Ste 101
Fort Worth, TX 76107
Telephone (817) 882-9991
Telecopier (817) 882-9993
E-mail: craig@lesoklaw.com

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: November 28, 2003
Grantor(s): DAVID D ERTZ AND SONJA ERTZ, MARRIED TO EACH OTHER
Original Mortgagee: BANK OF AMERICA, N.A.
Original Principal: \$44,800.00
Recording Information: Book 154, Page 582
Property County: Falls
Property: LOT THREE (3) IN BLOCK FOUR (4) OF THE SOUTHLAND ADDITION TO THE CITY OF MARLIN, FALLS COUNTY, TEXAS, AS SHOWN ON THE PLAT OF SAID ADDITION RECORDED IN THE OFFICE OF THE COUNTY CLERK OF FALLS COUNTY, TEXAS.
Property Address: 318 Maryland Marlin, TX 76661

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: Babylon Capital, LLC
Mortgage Servicer: Statebridge Company, LLC
Mortgage Servicer Address: 6061 S Willow Drive Suite 300 Greenwood Village, CO 80111

SALE INFORMATION:

Date of Sale: March 3, 2026
Time of Sale: 10:00 AM or within three hours thereafter.
Place of Sale: SOUTH ENTRANCE STEPS LEADING THROUGH THE SOUTH COURTHOUSE DOOR TO THE SECOND FLOOR OF THE FALLS COUNTY COURTHOUSE AT MARLIN IN FALLS COUNTY, TX OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE
Substitute Trustee: Tejas Corporate Services, LLC, and Padgett Law Group, any to act
Substitute Trustee Address: 546 Silicon Dr., Suite 103 Southlake, TX 76092

At 4:21 o'clock P M

FEB 09 2026
ELIZABETH H. HEST, COUNTY CLERK
FALLS COUNTY, TEXAS
BY [Signature] DEPUTY

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. 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.
4. 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.
5. 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 Mortgagee, the Mortgagee, the Mortgagee's Attorney, or the duly appointed Substitute Trustee.

Burns

Michael J. Burns / Paige Jones/ Gabrielle A. Davis/ Romy George

PLG File Number: 21-006967-2

FILED
At _____ o'clock _____ M
FEB 09 2026
ELIZABETH PEREZ, COUNTY CLERK
FALLS COUNTY, TEXAS
DEPUTY

CERTIFICATE OF POSTING

My name is Pete Florez, and my address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092. I declare under penalty of perjury that on 2-9-26, I filed at the office of the Falls County Clerk to be posted at the Falls County courthouse this notice of sale.

Declarant's Name: Pete Florez

Date: 2-9-26

Padgett Law Group
546 Silicon Dr., Suite 103, Southlake, TX 76092
(850) 422-2520

FILED
At _____ o'clock _____ M
FEB 09 2026
ELIZABETH PEREZ, COUNTY CLERK
FALLS COUNTY, TEXAS
BY _____ DEPUTY