



APPOINTMENT OF SUBSTITUTE TRUSTEE
and NOTICE OF TRUSTEE SALE

Date: October 28, 2025

Substitute Trustee: Terry Browder, Laura Browder or Jamie Osborne

Mortgagee: ZJESH, LLC

Mortgagee's Address: 8418 Wayne Ave., Lubbock, TX 79424

Note: Note dated November 02, 2018, in the amount of \$230,729.00

Deed of Trust:

Date: November 02, 2018

Grantor: Shayne Allan Steen & Tracie Melissa Cole

Mortgagee: ZJESH, LLC

Recording Information: Recorded in Document No. 2018041326 in the Official Public Records of Lubbock County, Texas.

Property (including any improvements): Lot Eighty-Five (85), North Pointe, an Addition to the City of Lubbock, Lubbock County, Texas according to the Map, Plat and/or Dedication Deed thereof, recorded in/under Volume 8847, Page 196, Official Public Records of Lubbock County, Texas.

County: Lubbock

Date of Sale: (first Tuesday of month) December 2, 2025

Time of Sale: 10am-1pm

Place of Sale: THE GAZEBO LOCATED ON THE FRONT LAWN OF THE COUNTY COURTHOUSE, WITH THE FIRST ALTERNATE LOCATION BEING THE SECOND FLOOR AUDITORIUM AT 916 MAIN AND THE SECOND ALTERNATE LOCATION BEING THE COMMISSIONER'S COURT LOCATED ON THE FIFTH FLOOR OF THE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE

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 MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES OF AMERICA, PLEASE SEND NOTICE OF THE ACTIVE-DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

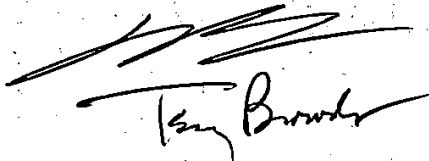
In accordance with Texas Property Code 51.0076, the undersigned agent for the mortgage servicer has named and appointed, and by those prospects does name and appoint the following as Substitute Trustee to act under and by virtue of said Deed of Trust.

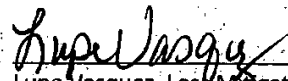
Terry Browder, Laura Browder or Jamie Osborne

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due and the owner and holder has requested to sell said property to satisfy indebtedness.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on December 02, 2025, between Ten o'clock am and One o'clock pm and beginning not earlier than 10:00 pm or not later than three hours thereafter, the Substitute Trustee will sell the property by public auction to the highest bidder for cash "AS IS" at the place and date specified. This sale will be conducted pursuant to Section 51.002 and Section 51.016 of the Texas Property Code.

THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.



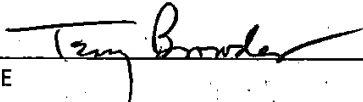

Lupe Vasquez, Loss Mitigation,
SecureNet Services, LLC
Mortgage Servicer

CERTIFICATE OF POSTING

I declare under penalty of perjury that I filed this Notice of Foreclosure Sale at the office of the County Clerk and caused it to be posted at the location directed by the County Court.

POSTED 11/10/25

NAME



AS-SUBSTITUTE TRUSTEE



FILED AND RECORDED

OFFICIAL PUBLIC RECORDS



Kelly Pinion

Kelly Pinion, County Clerk
Lubbock County, TEXAS
11/10/2025 10:06 AM
FEE: \$2.00
2025043873