

**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 3rd day of February, 2026  
**Time:** 10am or not later than three hours after that time  
**Place:** AT 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 LCOATED ON THE FIFTH FLOOR OF THE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE in Lubbock County, Texas.

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

**Date:** July 19, 2022  
**Grantor(s):** OM1775 TEXAS LLC  
**Original Mortgagee:** Solera National Bank  
**Original Principal:** \$100,030.00  
**Recording Information:** Deed Inst.# 2022053264,  
**Current Mortgage/Beneficiary:** Solera National Bank  
**Secures:** The Promissory Note (the "Note") in the original principal amount of \$100,030.00 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:** Lubbock  
**Property Description:** (See Attached Exhibit "A")  
**Property Address:** 118 81st St #1, Lubbock, TX 79404  
**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 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:** Solera National Bank  
**Mortgage Servicer Address:** 1 Corporate Drive, Suite 360 Lake Zurich, IL 60047

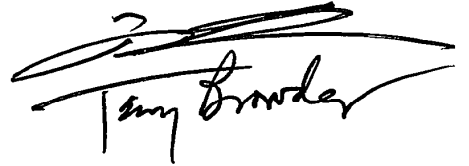
**SUBSTITUTE TRUSTEE(S):** McCalla Raymer Leibert Pierce, LLP, Terry Browder, Laura Browder or Jamie Osborne  
 File No.: 25-02896TX

**SUBSTITUTE TRUSTEE ADDRESS:** 1320 Greenway Drive, Suite 780 Irving, TX 75038

**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 Solera National Bank  
Coury.Jacocks@mccalla.com  
1320 Greenway Drive, Suite 780  
Irving, TX 75038  
(469) 942-7141 Office  
(469) 469-6670 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 Abilene TX 76608 I declare  
under penalty perjury that on 12/30/25 I filed and/or recorded this Notice of Foreclosure Sale at the office of the Lubbock  
County Clerk and caused it to be posted at the location directed by the Lubbock County Commissioners.

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

EXHIBIT "A"

THE LAND REFERRED TO HEREIN IS SITUATED IN LUBBOCK COUNTY, STATE OF TEXAS, AND IS DESCRIBED AS  
FOLLOWS:

THE EAST FORTY FEET (E. 40') OF LOT TWELVE (12), BLOCK EIGHTEEN (18), MARTIN-AMEEN ADDITION TO THE  
CITY OF LUBBOCK, LUBBOCK COUNTY, TEXAS, ACCORDING TO THE MAP, PLAT AND/OR DEDICATION DEED  
THEREOF RECORDED IN VOLUME 315, PAGE 201 OF THE DEED RECORDS OF LUBBOCK COUNTY, TEXAS.

APN: R338122

PROPERTY ADDRESS: 118 81ST ST. # 1, LUBBOCK, TX 79404

File No.: 25-02896TX

**FILED AND RECORDED**

OFFICIAL PUBLIC RECORDS



*Kelly Pinion*

Kelly Pinion, County Clerk  
Lubbock County, TEXAS  
12/30/2025 11:16 AM  
FEE: \$2.00  
2025050460