



NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE AND
APPOINTMENT OF SUBSTITUTE TRUSTEES**

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 OF SUBSTITUTE TRUSTEE'S SALE

DATE: February 25, 2026

NOTE: Note described as follows:

Date: October 31, 2018
Maker: Nancy Cruger
Payee: NewRez LLC successor to original lender
Original Principal Amount: \$102,116.00

DEED OF TRUST: Deed of Trust described as follows:

Date: October 31, 2018
Grantor: Nancy Cruger
Trustee: Chris Peirson
Beneficiary: NewRez LLC successor to original lender
Recorded: INSTRUMENT NO. 2018042185 WHICH WAS RECORDED IN THE REAL PROPERTY RECORDS OF LUBBOCK COUNTY, TEXAS.

LENDER: NEWREZ LLC

BORROWERS: NANCY CRUGER

PROPERTY: The property described as follows:

THE PROPERTY LOCATED IN LUBBOCK COUNTY, TEXAS, INCLUDING PERSONAL PROPERTY, IF ANY, AS DESCRIBED IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES, together with all buildings, structures, fixtures and

improvements thereon and any and all appurtenances and rights thereto, ***SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST.***

SUBSTITUTE TRUSTEE: Ryan J. Bigbee, Cassey McGinnis, Grant Underwood, Tammy Mathis, David Garvin, Bobby Fletcher, Clay Golden, Israel Curtis, Angie Uselton, Charles Green, Lisa Bruno, Patrick Zwiers, Conrad Wallace, Shawn Schiller, Joshua Sanders, Matthew Hansen, Aleena Litton, Daniel Hart, Dalene VanDerMyden, Terry Browder, Laura Browder, Servicelink Agency Sales and Posting, LLC

Substitute Trustee's Mailing Address:

c/o SettlePou
3333 Lee Parkway, Eighth Floor
Dallas, Texas 75219

DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

MAY 5, 2026, the first Tuesday of the month, to commence at 10:00 A.M., or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

In LUBBOCK County, Texas, at the GAZEBO LOCATED ON THE FRONT LAWN OF THE LUBBOCK COUNTY COURTHOUSE, 904 BROADWAY, LUBBOCK, TEXAS 79401 WITH THE FIRST ALTERNATE LOCATION BEING THE 2ND FLOOR AUDITORIUM AT 916 MAIN AND THE SECOND ALTERNATE LOCATION BEING THE COMMISSIONERS COURTROOM LOCATED ON THE 5TH FLOOR OF THE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE.

RECITALS

Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code Section 51.002, has requested that Substitute Trustee sell the Property according to the terms of the Deed of Trust and applicable law due to a default in the payment of the Note and/or in the performance of the obligations under the Deed of Trust that secures the Note.

Formal notice is now given of Lender's election to proceed against and sell the real property described in the Deed of Trust, consistent with the Lender's rights and remedies under the Deed of Trust and applicable law.

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, as Substitute Trustee, or any other substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the

Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants, representations, or warranties about the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS.

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU 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 PETITIONER OR PETITIONER'S ATTORNEY IMMEDIATELY.

APPOINTMENT OF SUBSTITUTE TRUSTEE

DEED OF TRUST: Deed of Trust described as follows:

Date: October 31, 2018
Grantor: Nancy Cruger
Trustee: Chris Peirson
Beneficiary: NewRez LLC successor to original lender
Recorded: INSTRUMENT NO. 2018042185 WHICH WAS RECORDED IN THE REAL PROPERTY RECORDS OF LUBBOCK COUNTY, TEXAS.

PROPERTY: The property described as follows:

THE PROPERTY LOCATED IN LUBBOCK COUNTY, TEXAS, INCLUDING PERSONAL PROPERTY, IF ANY, AS DESCRIBED IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, ***SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST.***

SUBSTITUTE TRUSTEE: Ryan J. Bigbee, Cassey McGinnis, Grant Underwood, Tammy Mathis, David Garvin, Bobby Fletcher, Clay Golden, Israel Curtis, Angie Uselton, Charles Green, Lisa Bruno, Patrick Zwiers, Conrad Wallace, Shawn Schiller, Joshua Sanders, Matthew Hansen, Aleena Litton, Daniel Hart, Dalene VanDerMyden, Terry Browder, Laura Browder, Servicelink Agency Sales and Posting, LLC

Substitute Trustee's Mailing Address:

c/o SettlePou
3333 Lee Parkway, 8th Floor
Dallas, Texas 75219

Each Substitute Trustee is appointed effective as of FEBRUARY 25, 2026, pursuant to Texas Property Code § 51.0075 to succeed to all title, powers, and duties of the original or successor trustees under the Deed of Trust.

Appointment of Substitute Trustees:

By: Lillian Riley

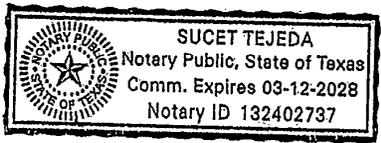
Name: Lillian A. Riley, Attorney for NewRez LLC

THE STATE OF TEXAS §
 §
COUNTY OF DALLAS §

BEFORE ME, the undersigned authority, on this day appeared Lillian A. Riley, and after being by me duly sworn, stated that they executed the foregoing instrument for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE on February 25th 2026.

ATR
Notary Public, State of Texas



Notice of Sale executed by:
David Garvin

Name: David Garvin

Substitute Trustee

EXHIBIT A

All of Lot 152, Howard & Garlington Addition, an Addition to the City of Lubbock, Lubbock County, Texas.

FILED AND RECORDED

OFFICIAL PUBLIC RECORDS



Kelly Pinion

Kelly Pinion, County Clerk
Lubbock County, TEXAS
02/27/2026 10:56 AM
FEE: \$2.00
2026007131