[FILING REQUESTED BY AND WHEN FILED MAIL TO:]

Entra Default Solutions, LLC 1355 Willow Way, Suite 115 Concord, California 94520 For Sale Information: (925)272-4993 For Reinstatement / Pay Off Requests: (925)272-4993

T.S. Number: 2020-05104 Loan Number: 1000004383

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 10/25/2019, MICHAEL LATRENT HARRIS AND SPOUSE ELSA HARRIS, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of ALLAN B. POLUNSKY, as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.(MERS) AS NOMINEE FOR HOMEXPRESS MORTGAGE CORP., as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$1,593,750.00, payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.(MERS) AS NOMINEE FOR HOMEXPRESS MORTGAGE CORP., which Deed of Trust is Recorded on 11/1/2019 as Instrument No: 1909251, Official Public Records of Waller County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including, but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

BEING A 10.00 ACRE TRACT OF LAND, MORE OR LESS, OUT OF THE JON A. MARSHALL 323.4961 ACRE TRACT. OF LAND DESCRIBED AS BEING THE EAST ONE-HALF OF THE H.& T.C.R.R. COMPANY SURVEY, BLOCK 1, BEING THE FRED EULE SURVEY, ABSTRACT 373, WALLER COUNTY, TEXAS AND BEING PART OF THAT SAID 323.4961 ACRE TRACT CONVEYED TO JON A MARSHALL FROM SUSAN STEVES HATLEY AND MICHAEL CRAIG HATLEY, ET AL, RECORDED IN VOLUME 0559, PAGE 1828, OFFICIAL RECORDS WALLER COUNTY, TEXAS. THE BASE BEARING FOR THE HEREIN DESCRIBED TRACT IS THE EAST LINE OF THE FRED EULE SURVEY, ABSTRACT 373 BEING NORTH:

COMMENCING AT THE INTERSECTION OF THE WEST LINE OF SCHLIPF ROAD WITH THE NORTH LINE OF CLAY ROAD, MARKING THE SOUTHEAST CORNER OF SAID CERTAIN CALLED 323.4961 ACRE TRACT, THE SOUTHWEST CORNER OF A CERTAIN CALLED 320 ACRE TRACT IN DEED TO J.P. CAMPBELL FARMS, INC., ET AL, RECORDED IN VOLUME 152, PAGE 71, DEED RECORDS WALLER COUNTY, TEXAS, THE SOUTHEAST CORNER OF SAID FRED EULE SURVEY, ABSTRACT 373, THE SOUTHWEST CORNER OF THE H.& T.C.RR. COMPANY SURVEY, SECTION 121, ABSTRACT 201, THE NORTHWEST CORNER OF THE T. S. REESE SURVEY, ABSTRACT 333 END THE NORTHEAST CORNER OF THE H.& T.C.R.R. COMPANY SURVEY SECTION 109, ABSTRACT 171 AND BEING SOUTH 5,298.43 FEET FROM A FOUND BOAT SPIKE MARKING THE NORTHEAST CORNER OF SAID FRED EULE SURVEY AND THE NORTHEAST CORNER OF SAID CERTAIN CALLED 323.4961 ACRE TRACT:

THENCE NORTH ALONG THE EAST LINE OF SAID CERTAIN CALLED 323.4961 ACRE TRACT, WEST LINE OF SAID CERTAIN CALLED 320 ACRE TRACT, EAST LINE OF SAID FRED EULE SURVEY, ABSTRACT 373, THE WEST LINE OF SAID H.& T.C.R.R. COMPANY SURVEY, SECTION 121, ABSTRACT 201 AND ALONG SAID SCHLIPF ROAD FOR A TOTAL DISTANCE OF 3,399.70 FEET TO A MAG NAIL FOUND ON SAID LINE FOR THE SOUTHEAST CORNER AND PLACE OF BEGINNING OF THE HEREIN DESCRIBED 10.00 ACRE TRACT OF LAND, SAME BEING THE NORTHEAST CORNER OF AN ADJOINING 10.00 ACRE TRACT OF LAND AS CONVEYED IN VOLUME 1089, PAGE 610 OF THE DEED RECORDS OF WALLER COUNTY, TEXAS;

THENCE NORTH 89°47'25" WEST ALONG THE LINE ESTABLISHING THE SOUTH LINE OF THE HEREIN DESCRIBED TRACT BEING THE NORTH LINE OF THE AFOREMENTIONED ADJOINING 10.00 ACRE TRACT OF LAND AT 41.93 FEET PASS A 5/8 INCH IRON ROD FOUND ON THE WEST MARGIN OF SCHLIPF ROAD AND CONTINUING FOR A TOTAL DISTANCE OF 1,340.32 FEET TO A 5/8 INCH IRON ROD FOUND FOR THE SOUTHWEST CORNER OF THE HEREIN DESCRIBED TRACT;

THENCE NORTH ALONG THE LINE ESTABLISHING THE WEST LINE OF THE HEREIN DESCRIBED TRACT, 325.00 FEET TO A 5/8 INCH IRON ROD FOUND FOR THE NORTHWEST CORNER OF THE HEREIN DESCRIBED 10.00 ACRE TRACT;

THENCE SOUTH 89°47'25" EAST ALONG THE LINE ESTABLISHING THE NORTH LINE OF THE HEREIN DESCRIBED TRACT, ACROSS A PORTION OF THE 323.4961 ACRE TRACT, AT 1,298.39 FEET PASS A 5/8 INCH IRON ROD FOUND ON THE WEST MARGIN OF SCHLIPF ROAD AND CONTINUING FOR A TOTAL DISTANCE OF 1,340.32 FEET TO A POINT ON THE EAST BOUNDARY LINE OF SAID 323.4961 ACRE TRACT AS LOCATED IN SCHLIPF ROAD FOR THE NORTHEAST CORNER OF THE HEREIN DESCRIBED TRACT;

THENCE SOUTH ALONG THE EAST BOUNDARY LINE OF AFOREMENTIONED 323.4961 ACRE TRACT, SAME BEING THE EAST LINE OF THE FRED EULE SURVEY, AS LOCATED IN SCHLIPF ROAD, 325.00 FEET TO THE PLACE OF BEGINNING AND CONTAINING 10.00 ACRES OF LAND, MORE OR LESS.

Commonly known as: 4707 SCHLIPF ROAD, KATY, TX 77493

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed MEGAN RANDLE, PETE FLOREZ, EBBIE MURPHY AND/OR FLORENCE ROSAS or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and RESIDENTIAL MORTGAGE LOAN TRUST 2020-1, BY US BANK NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS LEGAL TITLE TRUSTEE, the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on TUESDAY, 3/7/2023 at 1:00 PM, or no later than three (3) hours after such time, being the first Tuesday of such month, of Waller County, Texas, the Substitute Trustee will sell the property "At Public Auction to the highest bidder for cash, in

Hempstead, Waller County, Texas, in the area designated by the Commissioners court of such County, pursuant to 51.002 of the Texas Property Code as the place where foreclosure sales are to take place (if no such place is so designated, the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted).

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied.

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.

WITNESS, my hand this 2/13/2023

Substituted Trustee

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Address for Trustee or Substitute Trustee c/o Entra Default Solutions, LLC 1355 Willow Way Suite 115 Concord, CA 94520 - 925 272-4993

FILED AND RECORDED

Instrument Number: 23-015

Filing and Recording Date: 02/13/2023 03:58:28 PM Pages: 4 Recording Fee: \$5.00 I hereby certify that this instrument was FILED on the date and time stamped hereon by me and was duly RECORDED in the OFFICIAL PUBLIC RECORDS of Waller County,



Debbie Hollan, County Clerk Waller County, Texas

Sekkrie Hellen

ANY PROVISION CONTAINED IN ANY DOCUMENT WHICH RESTRICTS THE SALE, RENTAL, OR USE OF THE REAL PROPERTY DESCRIBED THEREIN BECAUSE OF RACE OR COLOR IS INVALID UNDER FEDERAL LAW AND IS UNENFORCEABLE,

Donna Jackson, Deputy

Returned To: