



### NOTICE OF FORECLOSURE 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.

**PROPERTY TO BE SOLD:** The property to be sold is described as follows:

**TRACT 1:**

Being 10.010 acres of land situated in the John H. Pierson Survey, A-389, Waller County, Texas, and being out of a residual of a certain Tract 39 as described in deed recorded in Volume 897, Page 523 of the Deed Records of Waller County, Texas, said 10.010 acres of land being more particularly described by metes and bounds as follows:

COMMENCING at a 5/8 inch iron rod with survey cap set in the north line of Riley Road, a 60 foot right-of-way, for the southeast corner of a certain Boulware 222 acres of land as described in deed recorded in Volume 860, Page 63 of the Official Property Records of Waller County, Texas, and Volume 697, Page 26 of the Deed Records of Grimes County, Texas, and the southwest corner of a certain 43.378 acres of land as described in deed recorded under County Clerk's File No. 401038 of the Real Property Records of Waller County, Texas;

THENCE North 89 degrees 09 minutes 09 seconds East, along the north line of said Riley Road and the south boundary line of the said 43.378 acres of land, a distance of 1540.98 feet to a 1/3 inch iron rod found for the beginning of a curve;

THENCE in a southeasterly direction continuing along the north line of said Riley Road along a curve to the right having as its elements: a radius of 630.00 feet, a central angle of 10 degrees 59 minutes 07 seconds, an arc length of 120.79 feet, and a chord bearing of South 85 degrees 25 minutes 21 seconds East, a distance of 120.61 feet to a 5/8 inch iron rod with survey cap set for the southwest corner and POINT OF BEGINNING of the herein described tract;

THENCE North 01 degrees 09 minutes 59 seconds West, severing said Tract 39 along the west boundary line of the herein described tract, a distance of 1241.38 feet to a 5/8 inch iron rod with survey cap set for the northwest corner of the herein described tract;

THENCE South 56 degrees 30 minutes 19 seconds East, severing said Tract 39 along the north boundary line of the herein described tract, a distance of 703.11 feet to a 5/8 inch iron rod with survey cap set for the northeast corner of the herein described tract;

THENCE South 24 degrees 29 minutes 33 seconds West, severing said Tract 39 along the east boundary line of the herein described tract, a distance of 989.09 feet to a 5/8 inch iron rod with survey cap set in a curve in the north line of said Riley Road for the southeast corner of the herein described tract;

THENCE in a northwesterly direction along the north line of said Riley Road and the south boundary line of the herein described tract along a non-tangent curve to the left having as its elements: a radius of 630.00 feet, a central angle of 14 degrees 25 minutes 21 seconds, an arc length of 158.58 feet, and a chord bearing of North 72 degrees 43 minutes 07 seconds West, a distance of 158.16 feet to the POINT OF BEGINNING.

TRACT 2:

Being 10.510 acres of land situated in the John H. Pierson Survey, A-389, Waller County, Texas, and being out of a residual of a certain Tract 39 as described in deed recorded in Volume 897, Page 523 of the Deed Records of Waller County, Texas, said 10.510 acres of land being more particularly described by metes and bounds as follows:

COMMENCING at a 5/8 inch iron rod with survey cap set in the north line of Riley Road, a 60 foot right-of-way, for the southeast corner of a certain Boulware 222 acres of land as described in deed recorded in Volume 860, Page 63 of the Official Property Records of Waller County, Texas, and Volume 697, Page 26 of the Deed Records of Grimes County, Texas;

THENCE North 89 degrees 09 minutes 09 seconds East, along the north line of said Riley Road, a distance of 1540.98 feet to a 1/2 inch iron rod found for the beginning of a curve;

THENCE in a southeasterly direction continuing along the northerly line of said Riley Road along a curve to the right having as its elements: a radius of 630.00 feet, a central angle of 25 degrees 24 minutes 28 seconds, an arc length of 279.37 feet, and a chord bearing of South 78 degrees 12 minutes 41 seconds East, a distance of 277.09 feet to a 5/8 inch iron rod with survey cap set for the most westerly southwest corner and POINT OF BEGINNING of the herein described tract;

THENCE North 24 degrees 29 minutes 33 seconds East, severing said Tract 39 along the northwest boundary line of the herein described tract, a distance of 989.09 feet to a 5/8 inch iron rod with survey cap set for the north corner of the herein described tract;

THENCE South 56 degrees 30 minutes 19 seconds East, severing said Tract 39 along the northeast boundary line of the herein described tract, a distance of 596.31 feet to a 5/8 inch iron rod with survey cap set for an angle point;

THENCE South 28 degrees 08 minutes 44 seconds East, continuing along the northeast boundary line of the herein described tract, a distance of 81.14 feet to a 5/8 inch iron rod with survey cap set for the most easterly northeast corner of the herein described tract;

THENCE South 48 degrees 21 minutes 54 seconds West, severing said Tract 39 along the southeast boundary line of the herein described tract, a distance of 984.68 feet to a 5/8 inch iron rod with survey cap set in a curve in the northeasterly line of said Riley Road for the most southerly southwest corner of the herein described tract;

THENCE in a northwesterly direction along the northerly line of said Riley Road and the southwest boundary line of the herein described tract along a non-tangent curve to the left having as its elements: a radius of 630.00 feet, a central angle of 23 degrees 52 minutes 20 seconds, and arc length of 262.49 feet, and a chord bearing of North 53 degrees 34 minutes 17 seconds West, a distance of 260.60 feet to the POINT OF BEGINNING.

Parcel ID No.: R215019

Title to the above described property conveyed to Latoya Mercadel and Troy Mercadel from Henry Ossowski by Special Warranty Deed dated August 31, 2020 and recorded September 3, 2020 in or Instrument No. 2008457.

Legal Address: 26824 & 26 Riley Road, Waller, TX 77484

commonly known as 26824 Riley Rd, Waller, Texas 77484.

**INSTRUMENT TO BE FORECLOSED:** The instrument to be foreclosed is the deed of trust recorded as document number 2501521 in the official public records of Waller, Texas.

**DEED OF TRUST:**

**Date:** January 7, 2025

**Grantor / Mortgagor:** La Toya Marie Mercadel and Troy Joseph Mercadel, wife and husband

**Original Trustee:** Robert W. Buchholz, Attorney at Law

**Beneficiary / Mortgagee:**

Name: Triad Manufactured Home Financial Services, Inc.

Mailing Address: 13901 Sutton Park Dr., Suite 300

Jacksonville, FL 32224  
Duval County

**Recording information:** Official Public Records of Waller County Texas  
Doc. 2501521

**SUBSTITUTE TRUSTEE(S):**

Name: JIM MILLS, SUSAN MILLS, MARLENE ZOGRAFOS, ED HENDERSON, SHEILA HORAK, ROBIN JOHNSON, PATSY ANDERSON, ANDREW MILLS-MIDDLEBROOK

Mailing Address: 9130 Jollyville Rd., Ste. 100-21, Austin, Texas 78759

Current Beneficiary / Mortgagee, Triad Financial Services, Inc., has appointed the foregoing persons as Substitute Trustee under the deed of trust.

**DATE, TIME, AND PLACE OF SALE:** The sale is scheduled to be held at the following date, time, and place:

Date: Tuesday, February 3, 2026

Time: The sale will begin no earlier than 10:00 A.M. or no later than three hours thereafter. The sale will be completed by no later than 1:00 P.M.

Place: In the foyer at the south entrance to the Waller County Courthouse or designated by the Commissioner's Court pursuant to Section 51.002 of the Texas Property Code as a place where foreclosure sales are to take place.

**TERMS OF SALE:** The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

The 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 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. The sale shall not cover any part of the property that has been released of public record from the lien of the deed of trust. Prospective

bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the deed of trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (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. **THERE WILL BE NO WARRANTY RELATING TO THE TITLE, POSSESSION, QUIET ENJOYMENT, OR THE LIKE FOR PERSONAL PROPERTY IN THIS DISPOSITION.**

Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

**TYPE OF SALE:** The sale is a nonjudicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by La Toya Marie Mercadel and Troy Joseph Mercadel, wife and husband.

**OBLIGATIONS SECURED:** The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively, the "Obligations") including but not limited to the Note in the original principal amount of \$434,631.36 executed by La Toya Marie Mercadel, and payable to the order of Triad Manufactured Home Financial Services, Inc.

Triad Financial Services, Inc., who is the current owner and holder of the Obligations and is the current beneficiary under the deed of trust.

Questions concerning the sale may be directed to the undersigned or to Triad Financial Services, Inc. at 13901 Sutton Park Drive South, Suite 300, Jacksonville, FL 32224, (800) 522-2013.

**DEFAULT AND REQUEST TO ACT.** Default has occurred under the deed of trust, and the Mortgagee has requested me, as Substitute Trustee. This foreclosure is being administered by the Mortgagee. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

Dated:

January 8, 2026.

Susan Mills

JIM MILLS, SUSAN MILLS, MARLENE  
ZOGRAFOS, ED HENDERSON, SHEILA  
HORAK, ROBIN JOHNSON, PATSY  
ANDERSON, ANDREW MILLS-  
MIDDLEBROOK  
Substitute Trustee  
9130 Jollyville Rd., Ste. 100-21  
Austin, Texas 78759

**FILED AND RECORDED**

**Instrument Number: 26-005**

Filing and Recording Date: 01/12/2026 10:12:54 AM Pages: 7 Recording Fee: \$4.00

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*

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Debbie Hollan, County Clerk  
Waller County, Texas

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.

Jenifer Deutrich, Deputy

Returned To: