

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 8/30/2023	Grantor(s)/Mortgagor(s): MARVIN LUZ AND KERRIE LUZ, HUSBAND AND WIFE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR BRIGHTLAND MORTGAGE SERVICES, LTD., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: BOKF, N.A.
Recorded in: Volume: N/A Page: N/A Instrument No: 2310155	Property County: WALLER
Mortgage Servicer: BOKF, N.A. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 7060 S. Yale Avenue, Suite 200, Tulsa, OK 74136
Date of Sale: 4/7/2026	Earliest Time Sale Will Begin: 1pm
Place of Sale of Property: Waller County Courthouse: 425 FM 1488, Suite 106, Hempstead, TX 77445 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LOT 19, BLOCK 1, OF SUNTERRA SECTION 23, A SUBDIVISION IN WALLER COUNTY, TEXAS, ACCORDING TO THE MAP AND/OR PLAT THEREOF, RECORDED IN COUNTY CLERK'S FILE NO. 2207646, MAP/PLAT RECORDS, WALLER COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Kathleen Adkins, Reid Ruple, Evan Press, Michael Kolak, Crystal Koza, Cary Corenblum, Joshua Sanders, Amy Beaulieu, Amy Oian, Matthew Hansen, Jami Grady, Aleena Litton, Auction.com LLC, Dana Dennen, Cindy Dennen, Megan Randle, Robert Randle or Ebbie Murphy, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

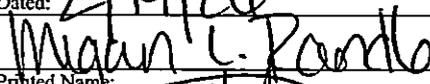
Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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 PURSUANT TO TEX. PROP. CODE § 51.002(1): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL 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.

Dated: 2/18/2026


Thuy Frazier, Attorney
 McCarthy & Holthus, LLP
 1255 West 15th Street, Suite 1060
 Plano, TX 75075
 Attorneys for BOKF, N.A.

Dated: 2/19/26

 Printed Name: _____

Substitute Trustee
 c/o Auction.com
 1255 West 15th Street, Suite 1060
 Plano, TX 75075
<https://sales.mccarthyholthus.com/>

FILED AND RECORDED

Instrument Number: 26-030

Filing and Recording Date: 02/19/2026 04:21:10 PM Pages: 2 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,



A handwritten signature in cursive script that reads "Debbie Hollan".

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: