

NOTICE OF ACCELERATION AND NOTICE OF 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.

DEED OF TRUST INFORMATION:

Date: July 19, 2000
Grantor(s): Jeffery Schmidt and wife Rachel Schmidt
Original Mortgagee: Jim Walter Homes, Inc.
Original Principal: \$53,500.00
Recording Information: Book 151, Page 929
Property County: Atascosa
Property: SEE EXHIBIT "B"
Property Address: 64 Wilson Avenue
Charlotte, TX 78011

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Current Mortgagee: U.S. Bank National Association, not in its individual capacity, but solely as Trustee of the NRZ Pass-Through Trust VII-B (Pref)
Mortgage Servicer: Shellpoint Mortgage Servicing
Mortgage Servicer Address: 75 Beattie Place
Greenville, SC 29601

SALE INFORMATION:

Date of Sale: October 6, 2026
Time of Sale: 12:00 PM or within three hours thereafter.
Place of Sale: At the west porch to the Atascosa County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.
Substitute Trustee: Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri Martin, and Padgett Law Group, any to act
Substitute Trustee Address: 546 Silicon Dr., Suite 103, Southlake, TX 76092

FILED 10:17 O'CLOCK A M
THERESA CARRASCO COUNTRY CLERK

PLG File Number: 26-017094-1

AUG 20 2026

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BY AA ATASCOSA COUNTY, TEXAS
DEPUTY

APPOINTMENT OF 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.

The undersigned is the attorney for the mortgagee and/or mortgage servicer, and in such capacity does hereby remove the original trustee and all successor substitute trustees under the above-described Deed of Trust and appoints in their place, any to act, those substitute trustees identified in the SALE INFORMATION section of this notice, whose address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092 as Substitute Trustee, who shall hereafter exercise all powers and duties to set aside the said original trustee under said Deed of Trust, and further does hereby request, authorize, and instruct said Substitute Trustees to conduct and direct the execution of remedies set aside to the beneficiary therein.

WHEREAS, the above-named Grantor(s) previously conveyed the above-described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared, such default was reported to not have been cured, and all sums secured by such Deed of Trust are declared immediately due and payable.

WHEREAS, the original Trustee and any previously appointed Substitute Trustee under said Deed of Trust has been hereby removed and the herein described Substitute Trustees, have been appointed as Substitute Trustees and authorized by the Mortgage Servicer to enforce the power of sale granted in the Deed of Trust; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note is hereby accelerated, and all sums secured by the Deed of Trust are declared to be immediately due and payable.
2. The herein appointed Substitute Trustees, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. *The Financial Crimes Enforcement Network ("FinCEN"), a bureau of the U.S. Department of Treasury, now requires the collection, certification and reporting of certain information relating to non-financed transfers of real property to legal entities and/or trusts, which such information the successful bidder(s) shall be expected to provide to the auctioneer at the time of the subject sale. Interested bidders with questions regarding the necessary information to be provided are hereby directed, generally, to FinCEN's website and, more specifically to the FinCEN Real Estate Report located in the forms bank thereof.*
4. This sale shall be subject to any legal impediments to the sale of the Property to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien imposed by the Deed of Trust.
5. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for the particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be sold "AS-IS", purchaser's will buy the property "at the purchaser's own risk" and "at his peril" and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interest of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.
6. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of

the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, the Mortgagee's Attorney, or the duly appointed Substitute Trustee.

Plm

Padgett Law Group, LLC

CERTIFICATE OF POSTING

My name is Alexis Martin, and my address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092. I declare under penalty of perjury that on 8/20/2026, I filed at the office of the Atascosa County Clerk to be posted at the Atascosa County courthouse this notice of sale.

Alexis Martin

Declarant's Name: Alexis Martin

Date: August 20, 2026

Padgett Law Group
546 Silicon Dr., Suite 103, Southlake, TX 76092
(850) 422-2520

WITNESS MY HAND this 20 day of August, 2026.

874246

EXHIBIT "B"

FIELD NOTES OF 1.00 ACRES OF LAND BEING A PART OF TRACT THIRTY-ONE (31) AND TRACT THIRTY (30), CHARLOTTE GARDENS SUBDIVISION IN ATASCOSA COUNTY, TEXAS AND BEING THE SAME TRACT CONVEYED TO BOBBY GARZA AND RECORDED IN VOLUME 96, PAGE 301 OF THIS OFFICIAL PUBLIC RECORDS OF ATASCOSA COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

COMMENCING at a 1/8 inch steel pin found in the East margin of Burnett Avenue for the southwest corner of a tract of land conveyed to Brandi Vega and recorded in Volume 93 Page 406 of the public records of Atascosa County, Texas, thence with the south line of said tract, North 61° 36' 34" East 289.85 feet to a 1/4 inch steel pin set for the southeast corner of the for said Vega tract and the south west corner of this 1.00 acre tract and the POINT OF BEGINNING;

THENCE with the east line of the Vega tract and the west line of this 1.00 acre tract, North 28° 12' West at 22.27 feet pass the south line of Lot No. 30 of the Charlotte Gardens Subdivision in all 358.00 feet to a 1/4 inch steel pin set in the south margin of Wilson Road for the northeast corner of said Vega tract and the northwest corner of this 1.00 acre tract;

THENCE with the south margin of Wilson road and the north line of this 1.00 acre tract, North 61° 37' 52" East 125.09 feet to a 3/8 inch steel pin found in the south margin of Wilson Road for the northeast corner of this 1.00 acre tract;

THENCE with the east line of this 1.005 acre tract, South 28° 11' 10" East at 327.25 feet pass the south line of Lot 30 Charlotte Gardens Subdivision in all 359.37 feet to a 1/4 inch steel pin found for the southeast corner of this 1.00 acre tract;

THENCE with the south line of this 1.005 acre tract, South 61° 48' West 125.0 feet to the POINT OF BEGINNING.

J.H. Schmidt
Rachel Schmidt

STATE OF TEXAS COUNTY OF ATASCOSA

I hereby certify that this instrument was filed on the date was, then stamped herein by me and was duly recorded in the volume and page of the OFF records of Atascosa County, Texas stamped herein by me.



RECORDED
AUG 30 2008
LAQUITA HAYDEN

COUNTY CLERK Atascosa County, Texas

By B. J. Jernigan Deputy

RECORDER'S MEMORANDUM
At the time of recording, this instrument was found to be inadequate for the best photographic reproduction because of illegibility, carbon or photo copy, discolored paper, etc. All blockouts, additions and changes were present at the time the instrument was filed and recorded.

FILED FOR RECORD
00 AUG 29 PM 1:49
LAQUITA HAYDEN
ATASCOSA COUNTY CLERK
BOOK 151 DEPT 12