

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 2/5/2016	Grantor(s)/Mortgagor(s): RICHARD BRUCE GAIDA, SINGLE MAN
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Wells Fargo Bank, N.A.
Recorded in: Volume: 0321 Page: 0795 Instrument No: 028098	Property County: SHERMAN
Mortgage Servicer: Wells Fargo Bank, N.A. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 1 Home Campus, MAC 2301-04C, West Des Moines, IA 50328
Date of Sale: 5/5/2026	Earliest Time Sale Will Begin: 1pm
Place of Sale of Property: THE FOYER AT THE FRONT DOOR OF SHERMAN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

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, Susan Bowers, Jonathan Bowers, Glandeen Shenk, Jose A. Bazaldua or Antonio Bazaldua, 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.

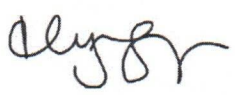
The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical 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(I): 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: 4/3/2026 _____

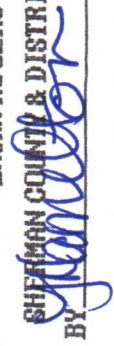


Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Wells Fargo Bank, N.A.

Dated: 4-9-2026 _____

Printed Name: _____


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

FILED
APR 09 2026 14:48:17
Laura Rogers
SHERMAN COUNTY & DISTRICT CLERK
BY 

MH File Number: TX-25-107239-POS
Loan Type: VA

EXHIBIT "A"

TRACT 1:

A PARCEL OF LAND OUT OF SURVEY 178, BLOCK 1-C, G. H. & H. RAILROAD COMPANY SURVEY, SHERMAN COUNTY, TEXAS DESCRIBED AS FOLLOWS.

BEGINNING AT A 1/2" REBAR FOUND IN THE NORTH LINE OF SURVEY 178 AND BEING THE SOUTHWEST CORNER OF SURVEY 154 AND THE SOUTHEAST CORNER OF SURVEY 177, FOR THE MOST NORTHERLY NORTHWEST CORNER AND POINT BEGINNING THIS TRACT.

THENCE: S. 37°51'32"W, A DISTANCE OF 56.08' TO A 1/2" REBAR SET FOR THE MOST WESTERLY NORTHWEST CORNER THIS TRACT.

THENCE: S. 02°25'18"W, A DISTANCE OF 105.62' TO A 1/2" REBAR SET AT THE P.C. OF CURVE TO THE RIGHT WITH A RADIUS OF 752.16' AND A CENTRAL ANGLE OF 22°47'44", THE RADIUS POINT BEARS S. 87°22'08"W.

THENCE: ALONG SAID CURVE A DISTANCE OF 299.25' TO A 1/2" REBAR FOR A CORNER THIS TRACT.

THENCE: S. 12°08'31"W, A DISTANCE OF 159.0' TO A 1/2" REBAR SET FOR THE SOUTHWEST CORNER THIS TRACT.

THENCE: N. 89°48'56"E, A DISTANCE OF 304.22' TO A 1/2" REBAR SET FOR THE SOUTHEAST CORNER THIS TRACT.

THENCE: ALONG A CURVE TO THE NORTHEAST WITH A RADIUS OF 1334.93' AND A CENTRAL ANGLE OF 36°43'00", THE RADIUS POINT BEARS S. 58°18'28"E., A DISTANCE OF 856.46' TO A 1/2" REBAR SET FOR A CORNER THIS TRACT.

THENCE: N. 00°12'35"W, A DISTANCE OF 60.81' TO A 1/2" REBAR SET IN THE NORTH LINE OF SURVEY 178 FOR THE NORTHEAST CORNER THIS TRACT.

THENCE: S. 89°48'56"W, ALONG THE NORTH LINE OF SURVEY 178 A DISTANCE OF 840.01' TO THE POINT OF BEGINNING CONTAINING 7.40 ACRES OF LAND MORE OR LESS.

TRACT 2: EASEMENT TRACT

A 40' WIDE ROAD EASEMENT ON THE WEST SIDE OF SURVEY 154, BLOCK 1-C, G. H. & H. RAILROAD COMPANY SURVEY, SHERMAN COUNTY, TEXAS DESCRIBED AS FOLLOWS:

BEGINNING AT A 1/2" REBAR SET IN THE SOUTH R.O.W. LINE OF TEXAS HIGHWAY 15 AND BEING IN THE WEST LINE OF SURVEY 154 FOR THE NORTHWEST CORNER AND POINT BEGINNING THIS TRACT.

THENCE: S. 00°12'20"E, ALONG THE WEST LINE OF SURVEY 154 A DISTANCE OF 5245.93' TO A 1/2" REBAR FOUND FOR THE SOUTHWEST CORNER OF SURVEY 154 AND THE SOUTHWEST CORNER THIS TRACT.

THENCE: N. 89°48'56"E, ALONG THE SOUTH LINE OF SURVEY 154 A DISTANCE OF 40.0' TO A POINT FOR THE SOUTHEAST CORNER THIS TRACT.

THENCE: N. 00°12'20"W, A DISTANCE OF 5245.92' TO A POINT IN THE SOUTH R.O.W. LINE OF TEXAS HIGHWAY 15 FOR THE NORTHEAST CORNER THIS TRACT.

THENCE: S. 89°50'09"W, ALONG SAID R.O.W. LINE A DISTANCE OF 40.0' TO THE POINT OF BEGINNING.