

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: February 10, 2026

NOTE: Promissory Lien Note described as follows:

Date:	March 21, 2024
Debtor:	Max J Holt and Jennifer K Holt
Original Creditor:	Mortgage Electronic Registration Systems Inc., as nominee for Amcap Mortgage, LTD.
Original Principal Amount:	\$257,671.00
Current Holder:	Siwell, Inc. d/b/a Capital Mortgage Services of Texas

DEED OF TRUST: Deed of Trust described as follows:

Date:	September 22, 2023
Grantor:	Jennifer K Holt and Max J Holt
Trustee:	Richard A. Ramirez
Current Beneficiary:	Siwell, Inc. d/b/a Capital Mortgage Services of Texas
Recorded:	Instrument No. 2023-01876 of the Public Records of Red River County, State of TX.

LENDER: Siwell, Inc. d/b/a Capital Mortgage Services of Texas

BORROWER: Max J Holt and Jennifer K Holt

PROPERTY: The real property described as follows:

ALL THAT CERTAIN TRACT OR PARCEL OF LAND SITUATED IN RED RIVER COUNTY, TEXAS, IN THE TOWN OF BOGATA; AND BEING PART OF THE W. G. MILLER SURVEY, ABSTRACT NO. 560, AND BEING ALL OF A CALLED 2.817 ACRE TRACT OF LAND DESCRIBED IN DEED FROM ANGELA CORBELL TO PEGGY A. CIRKLES, DATED FEBRUARY 6, 2008, AND RECORDED IN VOLUME 611, PAGES 172-173, OF THE DEED RECORDS OF RED RIVER COUNTY, TEXAS; AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO-WIT:

BEGINNING AT A 1/2" R.S. ROD (S) AT THE SOUTHEAST CORNER OF SAID CALLED 2.817 AC. TRACT IN THE WEST LINE OF SOUTH BRYSON STREET AND NORTH LINE

OF ROACHTOWN ROAD;

THENCE NORTHWESTERLY, ALONG THE NORTH LINE OF ROACHTOWN ROAD THE FOLLOWING CALLS: N 85° 46' 40" W, A DISTANCE OF 101.12 FEET (1/2" R.S.ROD (S)), N 51° 41' 48" W, A DISTANCE OF 342.62 FEET (1/2" R.S.ROD (S)), N 37° 04' 09" W, A DISTANCE OF 99.78 FEET (1/2" R.S.ROD (S)), AND N 11° 22' 20" W, A DISTANCE OF 50.13 FEET TO A 1/2" R.S.ROD (S) AT THE LOWER NORTHWEST CORNER OF SAID CALLED 2.817 AC. TRACT, AND THE SOUTHWEST CORNER OF A CALLED 1/2 AC. TRACT DESCRIBED IN DEED TO TERESA WHITE AND REBA CLARK (OPR 450, PAGE 119), ALSO BEING IN THE EAST LINE OF SOUTH MAIN STREET;

THENCE N 89° 46' 17" E, A DISTANCE OF 230.17 FEET TO A 5/8" R.S.ROD (F) AT AN INNER CORNER OF SAID CALLED 2.817 AC. TRACT, AND THE SOUTHEAST CORNER OF SAID CALLED 1/2" AC. TRACT;

THENCE N 0° 55' 04" W, A DISTANCE OF 95.58 FEET TO A 1/2" R.S.ROD (S) AT THE UPPER NORTHWEST CORNER OF SAID CALLED 2.817 AC. TRACT, AND THE NORTHEAST CORNER OF SAID CALLED 1/2 AC. TRACT;

THENCE N 89° 20' 49" E, ALONG A FENCE, A DISTANCE OF 204.48 FEET TO A 5/8" R.S.ROD (F) AT THE NORTHEAST CORNER OF SAID CALLED 2.817 AC. TRACT, AND IN THE WEST LINE OF SOUTH BRYSON STREET;

THENCE S 0° 51' 02" E, ALONG THE WEST LINE OF SOUTH BRYSON STREET, A DISTANCE OF 447.44 FEET TO THE PLACE OF BEGINNING AND CONTAINING 2.817 ACRES OF LAND.

THE BEARINGS RECITED HEREIN ARE BASED ON THE UPPER NORTH LINE OF SAID CALLED 2.817 AC. TRACT (N 89° 20' 49" E) WITH THE CONTROLLING MONUMENTS AT THE NORTHEAST CORNER AND INNER CORNER OF SAID CALLED 2.817 AC. TRACT. THIS DESCRIPTION WAS PREPARED FROM A SURVEY MADE ON THE GROUND UNDER MY SUPERVISION AND COMPLETED ON OCTOBER 7, 2013.

SUBSTITUTE TRUSTEE: Brent W. Martinelli, Kelley Church, Brandi Wilson, Abstracts/Trustees of Texas, LLC.

SUBSTITUTE TRUSTEE'S MAILING ADDRESS:

Quintairos, Prieto, Wood & Boyer, P.A.
255 South Orange Avenue, Suite 900
Orlando, Florida 32801

DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

April 07, 2026, the first Tuesday of the month, to commence at 1:00 pm, or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

In the hallway inside the east door of the Red River County Courthouse Annex, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

RECITALS

Default has occurred in the payment of the Note and/or in the performance of the obligations under the Deed of Trust that secures the Note. Because of this default, Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code Section 51.002, has requested that Substitute Trustee sell the Property according to the terms of the Deed of Trust and applicable law.

Formal notice is now given of Lender's election to proceed against and sell the real property described in the Deed of Trust, consistent with Lender's rights and remedies under the Deed of Trust and applicable law.

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, as Substitute Trustee, or any other substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants, representations, or warranties about the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS.

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.

Notice of Sale executed by:



Brent W. Martinelli, Kelley Church,
Brandi Wilson, Abstracts/Trustees of
Texas, LLC, as a Substitute Trustee

FILED FOR RECORD
1:00 o'clock P M. on

MAR 18 2026

Chassidy Chandler
CHASSIDY CHANDLER, COUNTY CLERK
RED RIVER CO., TX