

NOTICE OF SUBSTITUTE 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.

DATE, TIME, PLACE OF SALE:

Date: Tuesday, the 6th day of January, 2026
Time: 10:00 AM or not later than three hours after that time
Place: At the main front door facing main street of the Gillespie 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 in Gillespie County, Texas.

TERMS OF SALE: CASH**DEED OF TRUST INFORMATION - INSTRUMENT TO BE FORECLOSED:**

Date: August 3, 2022
Grantor(s): James N. Cotten and Shelley L. Cotten, Husband and wife
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Go Mortgage, LLC., its successors and assigns
Original Principal: \$595,745.00
Recording Information: Deed Inst.# 20225585,
Current Mortgagee/Beneficiary: SERVIS ONE, INC. DBA BSI FINANCIAL SERVICES
Secures: The Promissory Note (the "Note") in the original principal amount of \$595,745.00 and all obligations contained therein. All sums secured by the Deed of Trust have been and are hereby declared immediately due and payable as a result of default under the Note and/or Deed of Trust.

MODIFICATIONS AND RENEWALS:

As used herein, the terms "Note" and "Deed of Trust" mean the Note and Deed of Trust as modified, renewed, and/or extended.

PROPERTY TO BE SOLD:

Property County: Gillespie
Property Description: (See Attached Exhibit "A")
Property Address: 589 Scott Branch Road, Harper, TX 78631
Condition and Important Recitals: Should a conflict occur between the property address and the legal description contained in "Exhibit A" the legal description shall control. The property will be sold "AS IS" without any representations, warranties, or recourse, and subject to any liens or interests that may survive the sale. Any purchaser who purchases the property does so at his/her/its own risk and is strongly encouraged engage in significant due diligence prior to sale.

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer represents the Current Mortgagee pursuant to a mortgage servicing agreement with the Mortgagee. Pursuant to Texas Property Code § 51.0025, as well as the mortgage servicing agreement, the Mortgage Servicer is authorized to collect the debt and to institute foreclosure of the deed of trust referenced above. The Mortgage Servicer information is below:

Mortgage Servicer: BSI Financial Services, Inc.
Mortgage Servicer Address: 7500 Old Georgetown Road, Suite 1350 Bethesda, MD 20814

151 DEC 04 2025
 FILED
 LINDSEY BROWN
 COUNTY CLERK-Gillespie Co., Texas
James L. Cotten
 Deputy
 posted at 10:39 am

SUBSTITUTE TRUSTEE(S): McCalla Raymer Leibert Pierce, LLP, Auction.com LLC

SUBSTITUTE TRUSTEE ADDRESS: 1320 Greenway Drive, Suite 780 Irving, TX 75038

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.

/s/ Coury Jacocks

Coury Jacocks - Bar #: 24014306
Attorney for SERVIS ONE, INC. DBA BSI FINANCIAL SERVICES
Coury.Jacocks@mccalla.com
1320 Greenway Drive, Suite 780
Irving, TX 75038
(469) 942-7141 Office
(469) 469-6670 Fax

DOCUMENT PREPARED BY:

McCalla Raymer Leibert Pierce, LLP
1320 Greenway Drive, Suite 780 Irving, TX 75038
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

Certificate of Posting

I am Matthew D. Brown whose address is Boerne, TX 78006. I declare
under penalty perjury that 12-4-2025 filed and/or recorded this Notice of Foreclosure Sale at the office of the Gillespie
County Clerk and caused it to be posted at the location directed by the Gillespie County Commissioners.

Return to: McCalla Raymer Leibert Pierce, LLP, 1320 Greenway Drive, Suite 780 Irving, TX 75038

DEC 04 2025 posted at 10:39 AM
FILED
LINDSEY BROWN
COUNTY CLERK-Gillespie Co., Texas
By Lindsey Brown
Deputy

EXHIBIT "A"

Lot No. 10, Reservation Ranch Subdivision, situated in Gillespie County, Texas, according to the map or plat of record in Volume 6, Page 114-115, Plat Records of Gillespie County, Texas

File No.: 25-02827TX

DEC 04 2025 *Posted at 10:39 AM*
FILED
LINDSEY BROWN
COUNTY CLERK-Gillespie Co., Texas
By *James L. Brown*
Deputy



VG-346-2025-20250016

Gillespie County
LINDSEY BROWN
Gillespie County Clerk

Instrument Number: 20250016

Recorded On: December 04, 2025 10:50 AM

Number of Pages: 4

" Examined and Charged as Follows: "

Total Recording: \$3.00

***** THIS PAGE IS PART OF THE INSTRUMENT *****

Any provision herein which restricts the Sale, Rental or use of the described REAL PROPERTY
because of color or race is invalid and unenforceable under federal law.

File Information:

Document Number: 20250016

Record and Return To:

MARTHA ROSSINGTON

Receipt Number: 20251204000010

Recorded Date/Time: December 04, 2025 10:50 AM

User: Laurie H

Station: DELLGVM9HQ2



STATE OF TEXAS

Gillespie County

I hereby certify that this Instrument was filed in the File Number sequence on the date/time
printed hereon, and was duly recorded in the Official Records of Gillespie County, Texas

LINDSEY BROWN
Gillespie County Clerk
Gillespie County, TX

Lindsey Brown