**

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

T.S. No.: 2251006114

DATE: November 4, 2025

NOTE: Promissory Note described as follows:

Date:

9/9/2024

Debtor(s):

Jennifer Shiley

Original Creditor:

Saze LLC

Original Principal Amount:

\$50,163.00

Current Holder:

Saze LLC

DEED OF TRUST: Deed of Trust described as follows:

Date:

9/9/2024

Grantor:

Jennifer Shiley

Trustee:

Seth Bittker

Current Beneficiary:

Saze LLC

Recorded:

11/6/2024, In Instrument No.: 00266936, In the

County of Bandera, State of Texas

LENDER: Saze LLC

BORROWER: Jennifer Shiley

PROPERTY: The real property described as follows:

1.24 acres, more or less, out of Abstract 960, Survey 232, E, Pennington also known as all Lots in Block 113, Subdivision F in Avalon Ranch Subdivision on Medina Lake in Bandera County, Texas, according to the map or flat filed of record in Volume 1, Page 49, Map and Plat Records, Bandera County, Texas.

Vacant Land, Bandera County

SUBSTITUTE TRUSTEE: TOLESOAZ Corp dba Total Lender Solutions, an AZ Corp, Randy S. Newman and Abstracts/Trustees Of Texas, LLC

Substitute Trustee's Mailing Address: One West Deer Valley Rd., Ste 103, Phoenix, Arizona 85027, Phone: 623-581-3262

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

12/2/2025, the first Tuesday of the month, to commence at 10:00 AM (or within 3 hours after).

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

At the southwest front door either inside or outside of the Bandera County Courthouse which faces Main Street, 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:

TOLESOAZ Corp dba Total Lender Solutions, an AZ Corp, Randy S. Newman and