

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 OF SALE

PURSUANT TO AUTHORITY conferred upon the Trustee by that certain Deed of Trust dated September 10, 2024, executed by JUDY ANN PIZZUTO AND DOMINICK PIZZUTO, A MARRIED COUPLE, ("Mortgagor") to Tim Williams, Trustee, for the benefit of 21ST MORTGAGE CORPORATION ("Mortgagee"), filed for record under Instrument No. 00266150, Official Public Records of Bandera County, Texas, Mortgagee appoints K. Clifford Littlefield or Norma Jean Hesseltine, whose address is listed below, or Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin or Martha Rossington, whose business address is 14800 Landmark Blvd., Suite 850, Dallas, Texas 75254, under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, default having been made in the covenants of the Deed of Trust, to sell on Tuesday, January 6, 2026, (that being the first Tuesday of the month), at public auction to the highest bidder for cash, at the Bandera County Courthouse at the place designated by the Commissioner's Court for such sales in Bandera County, Texas, (on the steps of the county courthouse or as designated by the County Commissioner), the sale to begin at 1:00 o'clock p.m. or not later than three (3) hours after such time on that date, selling all of the property as an entirety or in such parcels as the Trustee acting may elect the property offered for sale, more particularly described on Exhibit "A" attached hereto and made a part hereof, together with any and all improvements constructed upon, affixed to or located upon the above described real property, including but not limited to the 2025 Palm Harbor Manufactured Home, Serial No. PHH320TX2430447AB.

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.

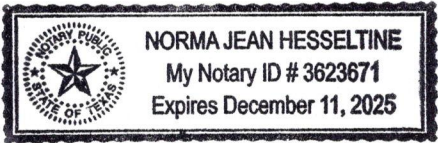
EXECUTED this 24 day of November, 2025.

[Handwritten signature]

K. CLIFFORD LITTLEFIELD, Mortgagee Attorney
UPTON, MICKITS & HEYMANN, L.L.P.
802 N. Carancahua, Suite 450
Corpus Christi, Texas 78401
Telephone: (361) 884-0612
Facsimile: (361) 884-5291
Email: clittlefield@umhlaw.com

THE STATE OF TEXAS §
COUNTY OF NUECES §

SUBSCRIBED and SWORN TO BEFORE ME, the undersigned Notary Public, by K. CLIFFORD LITTLEFIELD, this 24 day of November, 2025, to certify which witness my hand and official seal.



[Handwritten signature]
NOTARY PUBLIC, STATE OF TEXAS

EXHIBIT "A"

**LOTS 1-24 (INCLUSIVE), BLOCK 14, SUBDIVISION "B" OF AVALON, A
SUBDIVISION IN BANDERA COUNTY, TEXAS, ACCORDING TO THE MAP OR
PLAT THEREOF RECORDED IN VOLUME 1, PAGE 49, OF THE PLAT RECORDS
OF BANDERA COUNTY, TEXAS.**