NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 5/5/2006	Grantor(s)/Mortgagor(s): SYLVIA HERNANDEZ, A SINGLE WOMAN
Original Beneficiary/Mortgagee: CITIFINANCIAL, INC.	Current Beneficiary/Mortgagee: U.S. Bank National Association, not in its individual solely in its capacity as Indenture Trustee of CIM Trust 2021-R5
Recorded in:	Property County:
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Instrument No: 0575	E 6 8
Mortgage Servicer:	Mortgage Servicer's Address:
Fay Servicing, LLC is representing the Current Beneficiary/Mortgagee	1601 LBJ Freeway,
under a servicing agreement with the Current Beneficiary/Mortgagee.	Farmers Branch, TX 75234
Date of Sale: 1/6/2026	Earliest Time Sale Will Begin: 12pm
Place of Sale of Property: COURTHOUSE STEPS INSIDE THE WEST COURTHOUSE ENTRANCE 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: ALL OF THE WEST 80 FET OF LOT NO. 8 AND THE WEST 80 FEET OF THE SOUTH ONE-HALF (1/2) OF LOT SEVEN (7), ALL IN BLOCK NINETY (90) IN THE TOWN OF TULIA, SWISHER COUNTY, TEXAS, AS THE SAME ARE SHOWN BY THE MAP OR PLAT THEREOF RECORDED IN THE DEED OF RECORDS SWISHER COUNTY, TEXAS.

In accordance with Tex. Prop. Code §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgage or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Jose A. Bazaldua, Christy Russell, Antonio Bazaldua or Susan Bowers, 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: 11/10/2025

Thuy Frazier, Attorney McCarthy & Holthus, LLP 1255 West 15th Street, Suite 1060 Plano, TX 75075

Attorneys for Fay Servicing, LLC

Dated: 11-13-2025

Printed Name

Substitute Trustee

1255 West 15th Street, Suite 1060

Plano, TX 75075

https://sales.mccarthyholthus.com/

MH File Number: TX-25-107250-HE Loan Type: Conventional Residential

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