

**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.**

**1. Date, Time, and Place of Sale.**

Date: July 07, 2026

Time: The sale will begin at 10:00 AM or not later than three hours after that time.

Place: DOWNSTAIRS, MAIN LOBBY, AT FRONT DOOR FACING MAIN STREET, JACKSON COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

**2. Terms of Sale.** Cash.

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated September 25, 2024 and recorded in Document INSTRUMENT NO. 2024-02520 real property records of JACKSON County, Texas, with WESLEY RAMIREZ, SINGLE MAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by WESLEY RAMIREZ, SINGLE MAN, securing the payment of the indebtednesses in the original principal amount of \$40,200.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. JPMORGAN CHASE BANK, NATIONAL ASSOCIATION is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to Be Sold.** The property to be sold is described in the attached Exhibit A.


**6. Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
3415 VISION DRIVE  
COLUMBUS, OH 43219



**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.**

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead AUCTION.COM, LLC AND BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the 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.

*Israel Saucedo* 

Israel Saucedo

Certificate of Posting

My name is Megan L. Randle, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 6/15/26 I filed at the office of the JACKSON County Clerk and caused to be posted at the JACKSON County courthouse this notice of sale.

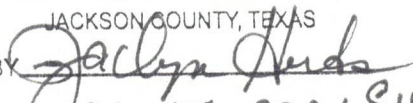


Declarants Name: Megan L. Randle

Date: 6/15/26

FILED

Katherine M. Respondek, Clerk of County Court  
JACKSON COUNTY, TEXAS

BY   
06-15-2026 4:09 pm

**EXHIBIT "A"**

0.52 ACRE TRACT BEING OUT OF THE NESTOR CLAY LEAGUE, ABSTRACT 13, JACKSON COUNTY, TEXAS, AND BEING THE SAME TRACT CONVEYED TO WESLEY RAMIREZ FROM JOYCE FOWLER AND ROBERT L. PUTNAM IN WARRANTY DEED WITH VENDOR'S LIEN DATED JULY 28, 2010 AND RECORDED IN VOLUME 377, PAGE 756 OF THE OFFICIAL RECORDS OF JACKSON COUNTY, TEXAS;

BEING MORE FULLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 5/8" IRON ROD (Y= 13,546,530.68, X= 2,724,086.36), FOUND IN THE SOUTHEAST RIGHT OF WAY LINE OF EAST DIVISION STREET AND AT THE WEST CORNER OF A TRACT CONVEYED TO DEBRA PENA IN VOLUME 306, PAGE 1053 OF THE OFFICIAL RECORDS OF JACKSON COUNTY, TEXAS, FOR THE NORTH CORNER OF THIS HEREIN DESCRIBED TRACT;

THENCE S 46° 23' 45" E 415.80 FEET ALONG THE SOUTHWEST LINE OF SAID DEBRA PENA TRACT AND THE NORTHEAST LINE OF THIS HEREIN DESCRIBED TRACT, TO A 5/8" IRON ROD FOUND IN THE NORTHWEST LINE OF A 29.88 ACRE TRACT, FOR THE EAST CORNER OF THIS HEREIN DESCRIBED TRACT;

THENCE S 43° 17' 09" W 54.30 FEET ALONG THE NORTHWEST LINE OF SAID 29.88 ACRE TRACT AND THE SOUTHEAST LINE OF THIS HEREIN DESCRIBED TRACT, TO A 5/8" IRON ROD FOUND AT THE EAST CORNER OF A 1.207 ACRE TRACT CONVEYED TO FERNANDO H. CORTES IN VOLUME 207, PAGE 469 OF THE OFFICIAL RECORDS OF JACKSON COUNTY, TEXAS, FOR THE SOUTH CORNER OF THIS HEREIN DESCRIBED TRACT, WHENCE A 2" IRON PIPE FOUND BEARS N 88° 02' 16" W 0.47 FEET;

THENCE N 46° 22' 31" W 415.67 FEET ALONG THE NORTHEAST LINE OF SAID 1.207 ACRE TRACT AND THE SOUTHWEST LINE OF THIS HEREIN DESCRIBED TRACT, TO A 5/8" IRON ROD FOUND AT THE NORTH CORNER OF SAID 1.207 ACRE TRACT AND IN THE SOUTHEAST RIGHT OF WAY LINE OF SAID EAST DIVISION STREET, FOR THE WEST CORNER OF THIS HEREIN DESCRIBED TRACT;

THENCE N 43° 09' 11" E 54.15 FEET ALONG THE SOUTHEAST RIGHT OF WAY LINE OF SAID EAST DIVISION STREET AND THE NORTHWEST LINE OF THIS HEREIN DESCRIBED TRACT, TO THE POINT OF BEGINNING, CONTAINING WITHIN THESE METES AND BOUNDS A 0.52 ACRES TRACT, MORE OR LESS.