


<b>LIMESTONE COUNTY</b> Kerrie Cobb 200 West State Street Suite 102 Groesbeck, TX 76642 Phone: (254)729-5504	<b>DOCUMENT #:</b> FC-2026-0001 <b>RECORDED DATE:</b> 01/08/2026 01:58:37 PM 
<b>OFFICIAL RECORDING COVER PAGE</b>	
<b>Document Type:</b> FORECLOSURE <b>Transaction Reference:</b> <b>Document Reference:</b>	<b>Transaction #:</b> 1012559 - 1 Doc(s) <b>Document Page Count:</b> 4 <b>Operator Id:</b> Clerk
<b>RETURN TO:</b> () RESOLVE TRUSTEE SERVICES 906 W MCDERMOTT DR STE 116-242 ALLEN, TX 75013 469-450-7472	<b>SUBMITTED BY:</b> RESOLVE TRUSTEE SERVICES 906 W MCDERMOTT DR STE 116-242 ALLEN, TX 75013 469-450-7472
<p>DOCUMENT # : FC-2026-0001          RECORDED DATE: 01/08/2026 01:58:37 PM</p> <p>I hereby certify that this document was filed on the date and time stamped hereon by me and was duly recorded in the Official Public Records of Limestone County.</p> <div style="display: flex; align-items: center;">  <div>   <b>Kerrie Cobb</b>          Limestone County Clerk       </div> </div>	

# PLEASE DO NOT DETACH

## THIS PAGE IS NOW PART OF THIS LEGAL DOCUMENT

**NOTE: If document data differs from cover sheet, document data always controls.**  
**\*COVER PAGE DOES NOT INCLUDE ALL DATA, PLEASE SEE INDEX AND DOCUMENT AFTER RECORDING FOR ADDITIONAL INFORMATION.**

FILED FOR RECORD  
JAN 8 2026 PM1:58  
KERRIE COBB-CO. CLERK  
LIMESTONE COUNTY, TX.

## Notice of Substitute Trustee Sale

T.S. #: 25-17313

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, and Place of Sale** - The sale is scheduled to be held at the following date, time and place:

Date: 2/3/2026  
Time: The sale will begin no earlier than **11:00 AM** or no later than three hours thereafter.  
The sale will be completed by no later than **2:00 PM**  
Place: Limestone County Courthouse in GROESBECK, Texas, at the following location:  
**200 W. State St, Groesbeck, Tx 76642 - or in the area designated by the commissioners court. OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE**

**Property To Be Sold** - The property to be sold is described as follows:

**SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A"**

**Instrument to be Foreclosed** – The instrument to be foreclosed is the Deed of Trust is dated 7/26/2012 and is recorded in the office of the County Clerk of Limestone County, Texas, under County Clerk's File No 00122832, recorded on 8/1/2012, of the Real Property Records of Limestone County, Texas.  
Property Address: 104 S LILLY STREET KOSSE, TX 76653

Trustor(s):	NEWELL GRADY SMITH AND MARY O. SMITH	Original Beneficiary:	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR AMERICAN ADVISORS GROUP, ITS SUCCESSORS AND ASSIGNS
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Current Beneficiary:	GITSIT Solutions, LLC, not in its individual capacity but solely in its capacity as Separate Trustee of GV Trust 2025-1	Loan Servicer:	GITSIT Solutions, LLC
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Current Substituted Trustees:	Auction.com, LLC, Sharon St. Pierre, Sheryl LaMont, Robert La Mont, David Sims, Mollie McCoslin, Harriett Fletcher, Jabria Foy, Heather Golden, Rick Snoke, Prestige Default Services, LLC, Agency Sales and Posting LLC
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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 property securing the above referenced loan.

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**Terms of Sale** - The sale will be conducted as a public auction to the highest bidder for cash with funds being made payable to Prestige Default Services, LLC, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

**Type of sale** - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by NEWELL GRADY SMITH AND WIFE, MARY O. SMITH. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$210,000.00, executed by NEWELL GRADY SMITH AND WIFE, MARY O. SMITH, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR AMERICAN ADVISORS GROUP, ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of NEWELL GRADY SMITH AND WIFE, MARY O. SMITH to NEWELL GRADY SMITH AND MARY O. SMITH. GITSIT Solutions, LLC, not in its individual capacity but solely in its capacity as Separate Trustee of GV Trust 2025-1 is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses. **All checks must be made payable to Prestige Default Services, LLC**

Questions concerning the sale may be directed to the undersigned or to the beneficiary:

**GITSIT Solutions, LLC, not in its individual capacity but solely in its capacity as Separate Trustee of GV Trust 2025-1 c/o GITSIT Solutions, LLC**  
333 S. Anita Drive,  
Suite 400,  
Orange, CA 92868  
888) 566-3287

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Dated: January 8, 2026

Auction.com, LLC, Sharon St. Pierre, Sheryl LaMont, Robert La Mont, David Sims, Mollie McCoslin, Harriett Fletcher, Jabria Foy, Heather Golden, Rick Snoke, Prestige Default Services, LLC, Agency Sales and Posting LLC,

*Sharon St. Pierre*

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Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Phone: (972) 893-3096 ext. 1035  
Fax: (949) 427-2732

AFTER RECORDING, PLEASE RETURN TO:  
Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Attn: Trustee Department

## EXHIBIT A

FILED NOTES FOR 0.363 ACRES OF LAND, ON THE EDGE OF THE CITY OF KOSSE, LIMESTONE COUNTY, TEXAS, OUT OF THE R. FLIPPIN SURVEY, ALSO PART OF DIVISION XXIII CITY OF KOSSE AND BEING 0.363 ACRES OUT OF THE SOUTHEAST CORNER OF A 28.00 ACRE TRACT OF LAND DESCRIBED IN A CONTRACT OF SALE BETWEEN TEXAS VETERAN LAND PROGRAM AND NEWELL GRADY - SMITH AS DESCRIBED IN VOLUME 875 PAGE 779, LIMESTONE COUNTY DEED RECORDS, SAID 0.363 DESCRIBED AS FOLLOWS: BEGINNING AT IRON PIPE AT FENCE CORNER, FOR THE SOUTHEAST CORNER OF SAID 28.0 ACRE TRACT DESCRIBED ABOVE, A POINT IN THE NORTHWEST LINE OF LILLY STREET AS HELD ON THE GROUND BY ½" IRON ROD; THENCE S 20°0' W 87.0 FT. ALONG FENCE AND NORTH LINE LILLY STREET ½" IRON ROD AT FENCE CORNER; THENCE N 70°23' W 182.0 FT. TO ½" IRON ROD FOR CORNER; THENCE N 20°0' E 87.0 FT. TO A ½" IRON PIPE FOR CORNER, IN NORTHEAST LINE SAID 28.0 ACRES; THENCE S 70°23' E 182.0 FT. TO THE PLACE OF BEGINNING CONTAINING 0.363 ACRES OF LAND, AS SURVEYED ON THE GROUND SEPTEMBER 24, 1992 BY ERNEST FLETES III, REGISTERED PROFESSIONAL LAND SURVEYOR NO. 1444.