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**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

Date: February 18, 2026

**Deed of Trust**

Date: January 1, 2015  
Grantor: Mirella Gallardo  
Grantor's County: Hill County, Texas  
Beneficiary: Richard D. Holmes and Claudette Holmes  
Trustee: R. David Holmes  
Substitute Trustee: Michael W. McDonald  
Substitute Trustee's Address: P.O. Box 257, Hillsboro, TX 76645  
Recording Information: Volume 1814, Page 18, Hill County Official Public Records

2026 FEB 18 PM 3:54  
NICOLE TANNER, COUNTY CLERK  
HILL COUNTY, TEXAS

**Property:**

All that certain lot, tract or parcel of land being listed by the Hill County Appraisal District as Tract 2, Lot 2, J. Hanley Survey, A-403, having address of 905 East Franklin Street, Hillsboro, Texas 76645, Property ID Number 113337 and being more particularly described as "an Out Lot" in the Parks Addition to the City of Hillsboro, Hill County, Texas, more particularly described in Exhibit A, attached hereto and made a part hereof for all purposes and being the same property conveyed by H. B. Tacker and wife, Mildred R. Tacker to David Stanford and wife, Janelle Stanford by Deed recorded in Volume 500, Page 759, Hill County Deed Records.

**Note**

Date: January 1, 2015  
Amount: \$44,000  
Debtor: Mirella Gallardo  
Holder: Richard D. Holmes and Claudette Holmes

Date of Sale of Property (first Tuesday of month): April 7, 2026

Earliest Time of Day at which Sale will Occur: 10:00 a.m.

Place of Sale of Property (including county): The East door of the Hill County Courthouse in the City of Hillsboro, Hill County, Texas.

Because of default in performance of the obligations of the Deed of Trust, the Substitute Trustee will sell the property "as is" by public auction to the highest bidder for cash at the place and date specified. The net proceeds of the sale shall be applied to the balance owed on the debt secured by the Deed of Trust. The sale will begin at the earliest time stated above or within three hours after that time.

**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.**



Michael W. McDonald, Substitute Trustee

all that certain  
lot, tract or parcel of land situated in Hill County, Texas, in the  
City of Hillsboro, and being as "Out Lot" in the PARKS ADDITION to the  
City of Hillsboro and described as follows:  
BEGINNING at a point in the North line of East Franklin Street, 100 feet  
East of the intersection of the East line of Corporation  
Street with the North line of East Franklin Street;  
THENCE -- North 160 feet to a 20 foot alley;  
THENCE -- East 75 feet with the South line of said alley to a stake  
for corner;  
THENCE -- South 160 feet to the North line of East Franklin Street;  
THENCE -- West 75 feet with the North line of East Franklin Street to  
the place of beginning, and being the same and identical  
property conveyed by James M. Latham and wife, Katherine E.  
Latham to H. B. Tacker and Mildred R. Tacker on August 15th,  
1969, by deed recorded in Volume 494, Page 708 of the Deed  
Records of Hill County, Texas, to which deed and the record  
thereof reference is here made for all legal purposes.