NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:	Grantor(s)/Mortgagor(s):
6/2/2023	LOGAN BAINS AND SAMANTHA BAINS, HUSBAND AND
0/2/2025	
	WIFE AS JOINT TENANTS
Original Beneficiary/Mortgagee:	Current Beneficiary/Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.	Citibank, N.A., not in its individual capacity but solely as Owner
("MERS") SOLELY AS A NOMINEE FOR NEXERA HOLDING, LLC	Trustee of Barclays Mortgage Loan Trust 2024-NQM3
DBA NEWFI LENDING, ITS SUCCESSORS AND ASSIGNS	
Recorded in:	Property County:
Volume: N/A	COLLIN
Page: N/A	
Instrument No: 2023000063364	
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: 10/7/2025	Earliest Time Sale Will Begin: 10am
Place of Sale of Property: THE FRONT STEPS OF THE COLLIN COUNTY COURTHOUSE LOCATED AT 2100 BLOOMDALE ROAD,	
MCKINNEY, TX 75071; 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: LOT 31, IN BLOCK A, OF HIGH POINT ESTATES, AN ADDITION TO THE CITY OF CELINA, COLLIN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME M, PAGE 116, MAP RECORDS OF COLLIN 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, Francesca Ortolani, Shelley Ortolani, Mary Mancuso, Liz Hach, Michele Hreha, Carol Dunmon or Payton Hreha, 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 MORTGAGE 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: 8/19/2025

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Thuy Frazier, Attorney McCarthy & Holthus, LLP 1255 West 15th Street, Suite 1060 Plano, TX 75075 Attorneys for Fay Servicing, LLC Printed Name Shelley Ortolani

Substitute Trustee c/o Tejas Trustee 1255 West 15th Street, Suite 1060

Plano, TX 75075 https://sales.mccarthyholthus.com/

STACET KEMP STACET KEMP COUNTY CLERK DLLIN COUNTY, TEXAS

MH File Number: TX-24-105237-POS Loan Type: Conventional Residential