Notice of Substitute Trustee Sale

F24-00230 TX 0122117434/R23093848

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:

01/07/2025

Time:

The sale will begin no earlier than 10:00AM or no later than three hours thereafter. The sale will

be completed by no later than 1:00 PM

Place:

Harris County, TX at the following location: The Bayou City Event Center, Magnolia South Ballroom, located at 9401 Knight Rd, Houston, TX 77045, OR IF THE PRECEDING AREA IS NO LONGER THE DESIGNATED AREA, AT 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:

Legal Description: See Exhibit "A"

APN: 076-179-002-0211

Commonly known as: 2319 Potomac Dr. Houston, TX 77057

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust, Assignment of Leases and Rents, Security Agreement and Fixture Filing, dated 01/17/2023 (the "Deed of Trust") and recorded in the office of the County Clerk of Harris County, Texas, recorded on 01/25/2023 as RP-2023-26373 of the Real Property Records of Harris County, Texas.

Trustor(s):

RAD Diversified REIT, Inc., a

Original Beneficiary:

Civic Financial Services, LLC.,

Maryland Corporation

a California Limited Liability

Company

Current

U.S. Bank National Association, as trustee of the NRZ Pass-Through

Loan Servicer:

FCI Lender Services, Inc.

Beneficiary:

HUSICE OF THE NRZ Fass-1140

Trust XVI-B

Current Substituted Trustees: Amar Sood, Patricia Poston, David Poston, Nick Poston, Chris Poston, Sandy Dasigenis,

Jeff Leva, Steve Leva, Nicole Durrett, Cherie Maples or Michele Sanders

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.

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash, 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 present Beneficiary under the Deed of Trust has elected to conduct a unified foreclosure sale pursuant to the provisions of Texas Business and Commercial Code § 9.604 (a) and to include in the non-judicial foreclosure pursuant to the power of the sale granted by the deed of trust described in this Notice of Trustee's Sale all of the personal property and fixtures described within the loan documents. The present Beneficiary reserves the right to revoke its election as to some or all of said personal property and/or fixtures, or to add additional personal property and/or fixtures to the election herein expressed, at the present Beneficiary's sole election, from time to time and at any time until the consummation of the trustee's sale to be conducted pursuant to the Deed of Trust and Notice of Trustee's Sale. 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 \$525,955.00, executed by RAD Diversified REIT, Inc., a Maryland Corporation, and payable to the order of Civic Financial Services, LLC., a California Limited Liability Company; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of RAD Diversified REIT, Inc., a Maryland Corporation. U.S. Bank National Association, as trustee of the NRZ Pass-Through Trust XVI-B 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.

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

U.S. Bank National Association, as trustee of the NRZ Pass-Through Trust XVI-B c/o Genesis Capital, LLC Asset Manager 15303 Ventura Blvd, Ste 700 Sherman Oaks, CA 91403 Eric Pezold Epezold@swlaw.com (714) 427-7414

Dated: 11/21/24

Amar Sood, Patricia Poston, David Poston, Nick Poston, Chris Poston, Sandy Dasigenis, Jeff Leva, Steve Leva, Nicole Durrett, Cherie Maples or Michele Sanders

CODY

Assured Lender Services, Inc. 111 Pacifica, Suite 140 Irvine, CA 92618

Phone: (714) 508-7373 Fax: (714) 505-3831

AFTER RECORDING, PLEASE RETURN TO:
Assured Lender Services, Inc.
111 Pacifica, Suite 140
Irvine, CA 92618
Attn: Trustee Department

Exhibit A

APN ADDRESS

076-179-002-0211

2319 Potomac Dr Houston, TX 77057

LEGAL DESCRIPTION

All that certain 0.0606 acre tract situated in the Robert Vince Survey, Abstract No. 77, Harris County', Texas, being out of Lot 62 in Block 2 of Westhaven Estates, Section One, a subdivision in Harris County, Texas, according to the map or plat thereof as recorded in Volume 29, Page 47 of the Map Records of Harris County, Texas: said 0.0606 acre tract being more particularly described by mates and bounds as follows:

COMMENCING at the Southwest comer of Lot 52, being also the Northwest comer of Lot 63, in the east Right-Of-Way line of Potomac Drive (60'ROW);

Thence North 89°50'00° East along the South line of Lot 62 and the North line of Lot 63, Lot 64 and a portion of Lot 65, a distance of 146.70 feet to an iron rod set for the Southwest comer and POINT OF BEGINNING of the herein described tract;

Thence North 00°06'30" West across Lot 62, a distance of 70.00 feet to an "X" cut in concrete in the North line of Lot 62 and the South line of Lot 61, for the Northwest comer of the herein described tract;

Thence North 89°50'00" East along the common line of Lot 62 and Lot 61, a distance of 37.73 feet to an iron rod set at the Northeast comer of Lot 62 for the Northeast comer of the herein described tract;

Thence South 00°06'30" East along the East line of Lot 62, a distance of 70.00 feet to a fence post found for comer at the Southeast comer of Lot 62 and the Northeast comer of Lot 65, for the Southeast comer of the herein described tract;

Thence South 89°50'00" West along common line of Lot 62 and Lot 65, a distance of 37.73 feet to the POINT OF BEGINNIING and containing 0.0606 acre of land known as TRACT 62D.