

Carrington Foreclosure Services, LLC  
P.O. Box 3309  
Anaheim, California 92803  
For Sale Information: (888) 313-1969  
For Reinstatement Requests: 1-866-874-5860  
Pay Off Requests: 1-800-561-4567  
TS#: 23-30167

POSTED

000574

DEC 14 2023  
10:51am  
TERESA KIEL  
Guadalupe County Clerk  
By: 

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**WHEREAS**, on 8/24/2012, Perry Taylor joined herein Pro Forma by his wife, Amanda M. Taylor, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Edward Kershner, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for SWBC Mortgage Corporation, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$179,591.00, payable to the order of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for SWBC Mortgage Corporation, which Deed of Trust is Recorded on 8/29/2012 as Volume 016330, Book , Page , in Guadalupe County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including , but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

**Lot 40, Block 2, Gatewood Subdivision Unit 4, a Subdivision in the City of Cibolo, Guadalupe County, Texas according to the plat recorded in Volume 7, Pages 246-247 of the Plat Records of Guadalupe County, Texas.**

Commonly known as: **125 HINGE IRON CIBOLO, TX 78108**

**WHEREAS**, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Troy Martin, Deborah Martin, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz , Dustin George** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

**WHEREAS**, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Carrington Mortgage Services, LLC whose address is 1600 S. Douglass Road, Suite 200 A, Anaheim, CA 92806 is acting as the mortgage servicer for **JP MORGAN CHASE BANK, NATIONAL ASSOCIATION**, which is the mortgagee of the Note and Deed of Trust or mortgage and the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

**NOW, THEREFORE, NOTICE IS HEREBY GIVEN**, that on **3/5/2024 at 11:00 AM**, or no later than three (3) hours after such time, in **Guadalupe County, Texas**, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **THE NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

**NOTICE IS FURTHER GIVEN** that , except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.



4804279

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney.

**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.**

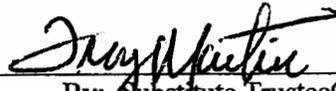
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

WITNESS, my hand this 12/11/2023



By: Hung Pham, Trustee Sale Specialist  
Carrington Foreclosure Services, LLC as  
authorized agent for Mortgagee or Mortgage  
Servicer  
1600 South Douglass Road, Suite 140  
Anaheim, CA 92806

WITNESS, my hand this 12/14/2023



By: Substitute Trustee(s)  
Troy Martin, Deborah Martin, Cassie Martin,  
Alexis Martin, Martha Rossington, Reyn  
Rossington, Wayne Daughtrey, Shelby Martin,  
Jennyfer Sakiewicz  
  
C/O Carrington Foreclosure Services, LLC  
1600 South Douglass Road, Suite 140  
Anaheim, CA 92806

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**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.**

Matter No.: 119357-TX

Date: December 20, 2023

County where Real Property is Located: Guadalupe

ORIGINAL MORTGAGOR: JOSHUA BALK, A SINGLE MAN

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR SOUTHWEST FUNDING, LP., A TEXAS LIMITED PARTNERSHIP, ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: PennyMac Loan Services, LLC

MORTGAGE SERVICER: PennyMac Loan Services, LLC

DEED OF TRUST DATED 8/5/2016, RECORDING INFORMATION: Recorded on 8/10/2016, as Instrument No. 2016017255 and later modified by a loan modification agreement recorded as Instrument 202099004769 on 02/26/2020

and later modified by a loan modification agreement recorded as Instrument 202199030236 on 09/01/2021

**SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT 8, BLOCK 5, RIATA UNIT 1, A SUBDIVISION IN COMAL AND GUADALUPE COUNTIES, TEXAS, ACCORDING TO THE MAPS OR PLATS THEREOF, RECORDED IN VOLUME 7, PAGE 288, PLAT RECORDS, GUADALUPE COUNTY, TEXAS AND COUNTY CLERK'S FILE NO. 200706010513, MAP AND PLAT RECORDS, COMAL COUNTY, TEXAS.**

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **3/5/2024**, the foreclosure sale will be conducted in **Guadalupe** County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than **11:00 AM**, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

PennyMac Loan Services, LLC is acting as the Mortgage Servicer for PennyMac Loan Services, LLC who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. PennyMac Loan Services, LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

PennyMac Loan Services, LLC  
3043 Townsgate Rd, Suite 200  
Westlake Village, CA 91361

**POSTED**

DEC 21 2023

10:11am  
TERESA KIEL  
Guadalupe County Clerk  
By: *[Signature]*

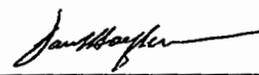
Matter No.: 119357-TX

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.

**WHEREAS**, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE TROY MARTIN, DEBORAH MARTIN, ALEXIS MARTIN, CASSIE MARTIN, SHELBY MARTIN, BOB FRISCH, WAYNE DAUGHTREY, VICKI RODRIGUEZ, MARTHA ROSSINGTON, REYN ROSSINGTON, JENNYFER SAKIEWICZ, PAUL A. HOEFKER** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Aldridge Pite, LLP, 8880 Rio San Diego Drive, Suite 725, San Diego, CA 92108-0935, Phone: (866) 931-0036.

**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.**

By:

  
  
Paul A. Hoefker, Attorney  
Aldridge Pite, LLP  
8880 Rio San Diego Drive, Suite 725  
San Diego, California 92108

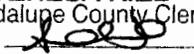
**Return to:**

ALDRIDGE PITE, LLP  
8880 RIO SAN DIEGO DRIVE, SUITE 725  
P.O. BOX 17935  
SAN DIEGO, CA 92108-0935  
FAX #: 619-590-1385  
Phone: (866) 931-0036

Carrington Foreclosure Services, LLC  
P.O. Box 3309  
Anaheim, California 92803  
For Sale Information: (888) 313-1969  
For Reinstatement Requests: 1-866-874-5860  
Pay Off Requests: 1-800-561-4567  
TS#: 23-29604

POSTED

000582

DEC 21 2023  
10:12am  
TERESA KIEL  
Guadalupe County Clerk  
By: 

## **NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**WHEREAS**, on 7/31/2020, Ricardo F Serrano and Kalena Serrano husband and wife, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Scott R. Valby, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Cornerstone Home Lending, Inc., as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$211,105.00, payable to the order of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Cornerstone Home Lending, Inc., which Deed of Trust is Recorded on 7/31/2020 as Volume 202099020069, Book , Page , in Guadalupe County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including , but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

**Lot 68, Block 2, Woodstone Subdivision, situated in Guadalupe County, Texas, according to Plat thereof recorded in Volume 6, Pages 599-600 and amended in Volume 6, Pages 757-758, Map and Plat records of Guadalupe County Texas.**

Commonly known as: **105 WOODSTONE PT CIBOLO, TX 78108**

**WHEREAS**, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Troy Martin, Deborah Martin, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez** , **Dustin George** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

**WHEREAS**, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Carrington Mortgage Services, LLC whose address is 1600 S. Douglass Road, Suite 200 A, Anaheim, CA 92806 is acting as the mortgage servicer for **Carrington Mortgage Services, LLC**, which is the mortgagee of the Note and Deed of Trust or mortgage and the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

**NOW, THEREFORE, NOTICE IS HEREBY GIVEN**, that on **3/5/2024 at 11:00 AM**, or no later than three (3) hours after such time, in **Guadalupe County, Texas**, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **THE NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

**NOTICE IS FURTHER GIVEN** that , except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied.



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If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagee, the Mortgagee, or the Mortgagee's Attorney.

**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.**

**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.**

WITNESS, my hand this 12/20/2023

WITNESS, my hand this 12/21/23

*Monica Sandoval*

By: Monica Sandoval, Trustee Sale Specialist,  
Team Lead  
Carrington Foreclosure Services, LLC as  
authorized agent for Mortgagee or Mortgage  
Servicer  
1600 South Douglass Road, Suite 140  
Anaheim, CA 92806

*Troy Martin*

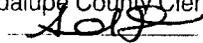
By: Substitute Trustee(s)  
Troy Martin, Deborah Martin, Cassie Martin,  
Alexis Martin, Martha Rossington, Reyn  
Rossington, Wayne Daughtrey, Shelby Martin,  
Jennyfer Sakiewicz, Troy Martin, Deborah Martin,  
Alexis Martin, Cassie Martin, Shelby Martin, Bob  
Frisch, Wayne Daughtrey or Vicki Rodriguez

C/O Carrington Foreclosure Services, LLC  
1600 South Douglass Road, Suite 140  
Anaheim, CA 92806

Carrington Foreclosure Services, LLC  
P.O. Box 3309  
Anaheim, California 92803  
For Sale Information: (888) 313-1969  
For Reinstatement Requests: 1-866-874-5860  
Pay Off Requests: 1-800-561-4567  
TS#: 23-30224

POSTED

000584

DEC 28 2023  
11:57am  
TERESA KIEL  
Guadalupe County Clerk  
By: 

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**WHEREAS**, on 10/24/2022, Jonathan Arrospide, a single man, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Alan B. Polunsky, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for KBHS Home Loans, LLC, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$306,526.00, payable to the order of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for KBHS Home Loans, LLC, which Deed of Trust is Recorded on 10/27/2022 as Volume 202299033176, Book , Page , in Guadalupe County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including , but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

**Lot 37, Block 7, Legend Pond Legend Point - Phase 8, in the City of New Braunfels, Guadalupe County, Texas, according to Plat thereof recorded in Volume 9, Pages 350-351, Map and Plat Records of Guadalupe County, Texas.**

Commonly known as: **4558 WHISPERING OAK NEW BRAUNFELS, TX 78130**

**WHEREAS**, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Troy Martin, Deborah Martin, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz** , **Dustin George** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

**WHEREAS**, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Carrington Mortgage Services, LLC whose address is 1600 S. Douglass Road, Suite 200 A, Anaheim, CA 92806 is acting as the mortgage servicer for **Carrington Mortgage Services, LLC**, which is the mortgagee of the Note and Deed of Trust or mortgage and the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

**NOW, THEREFORE, NOTICE IS HEREBY GIVEN**, that on **3/5/2024 at 11:00 AM**, or no later than three (3) hours after such time, in **Guadalupe County, Texas**, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **THE NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

**NOTICE IS FURTHER GIVEN** that , except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.



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If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney.

**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.**

**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.**

WITNESS, my hand this 12/26/2023

WITNESS, my hand this 12/28/2023

*Monica Sandoval*

By: Monica Sandoval, Trustee Sale Specialist,  
Team Lead  
Carrington Foreclosure Services, LLC as  
authorized agent for Mortgagee or Mortgage  
Servicer  
1600 South Douglass Road, Suite 140  
Anaheim, CA 92806

*Troy Martin*

By: Substitute Trustee(s)  
Troy Martin, Deborah Martin, Cassie Martin,  
Alexis Martin, Martha Rossington, Reyn  
Rossington, Wayne Daughtrey, Shelby Martin,  
Jennyfer Sakiewicz  
C/O Carrington Foreclosure Services, LLC  
1600 South Douglass Road, Suite 140  
Anaheim, CA 92806

**NOTICE OF ACCELERATION AND NOTICE OF 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.

**DEED OF TRUST INFORMATION:**

Date: September 30, 2021  
 Grantor(s): Stephen M. Bedard and Nicole Dali, husband and wife  
 Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as nominee for KBHS Home Loans, LLC  
 Original Principal: \$348,504.00  
 Recording Information: 202199034940  
 Property County: Guadalupe  
 Property: LOT 15, BLOCK 1, DEER CREST UNIT 1, GUADALUPE COUNTY, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGE (S) 233-234, OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS.  
 Property Address: 264 Deer Crest Drive  
 New Braunfels, TX 78130

**MORTGAGE SERVICING INFORMATION:**

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Current Mortgagee: Lakeview Loan Servicing, LLC  
 Mortgage Servicer: Flagstar Bank  
 Mortgage Servicer Address: 5151 Corporate Drive  
 Troy, MI 48098

**POSTED**

DEC 28 2023

11:59am

TERESA KIEL

Guadalupe County Clerk

By: **SALE INFORMATION:**

Date of Sale: March 5, 2024  
 Time of Sale: 12:00 PM or within three hours thereafter.  
 Place of Sale: Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 or, if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.  
 Substitute Trustee: Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Auction.com, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Padgett Law Group, Michael J. Burns, or Jonathan Smith, any to act  
 Substitute Trustee Address: 546 Silicon Dr., Suite 103  
 Southlake, TX 76092  
 TXAttorney@PadgettLawGroup.com

**APPOINTMENT OF 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 MORTGAGEE OR MORTGAGE SERVICER.

The undersigned is the attorney for the mortgagee and/or mortgage servicer, and in such capacity does hereby remove the original trustee and all successor substitute trustees under the above-described Deed of Trust and appoints in their place, any to act, those substitute trustees identified in the SALE INFORMATION section of this notice, whose address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092 as Substitute Trustee, who shall hereafter exercise all powers and duties to set aside the said original trustee under said Deed of Trust, and further does hereby request, authorize, and instruct said Substitute Trustees to conduct and direct the execution of remedies set aside to the beneficiary therein.

WHEREAS, the above-named Grantor(s) previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared, such default was reported to not have been cured, and all sums secured by such Deed of Trust are declared immediately due and payable.

WHEREAS, the original Trustee and any previously appointed Substitute Trustee under said Deed of Trust has been hereby removed and the herein described Substitute Trustees, have been appointed as Substitute Trustees and authorized by the Mortgage Servicer to enforce the power of sale granted in the Deed of Trust; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note is hereby accelerated, and all sums secured by the Deed of Trust are declared to be immediately due and payable.
2. The herein appointed Substitute Trustees, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien imposed by the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for the particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be sold "AS-IS", purchaser's will buy the property "at the purchaser's own risk" and "at his peril" and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interest of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.
5. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagee, the Mortgagee's Attorney, or the duly appointed Substitute Trustee.



---

Paige Jones

**CERTIFICATE OF POSTING**

My name is TROY MARTIN, and my address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092. I declare under penalty of perjury that on 12/28/2023, I filed at the office of the Guadalupe County Clerk to be posted at the Guadalupe County courthouse this notice of sale.

Troy Martin

Declarant's Name: TROY MARTIN

Date: 12/28/2023

Padgett Law Group  
546 Silicon Dr., Suite 103  
Southlake, TX 76092  
TXAttorney@PadgettLawGroup.com  
(850) 422-2520

WITNESS MY HAND this 28 day of December, 2023.

Troy Martin

POSTED

000586

3659 Ih-10 East, Seguin, TX 78155

DEC 28 2023  
12:02pm  
TERESA KIEL  
Guadalupe County Clerk  
By: *[Signature]*

23-015849

**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: 03/05/2024

Time: Between 12:00 PM -3:00 PM and beginning not earlier than 12:00 PM and ending not later than three hours thereafter.

Place: The area designated by the Commissioners Court of Guadalupe County, pursuant to §51.002 of the Texas Property Code as amended: if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

**2. Terms of Sale.** Highest bidder for cash.

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated 08/20/2003 and recorded in the real property records of Guadalupe County, TX and is recorded under Clerk's File/Instrument Number 18336, Book 1896, Page 158, with Lakeba D. Allen (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for Summit Mortgage Corporation mortgagee to which reference is herein made for all purposes.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by Lakeba D. Allen, securing the payment of the indebtedness in the original amount of \$76,151.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Wells Fargo Bank, N.a. is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to be Sold.** BEING A TRACT OR PARCEL CONTAINING 0.754 ACRE OF LAND OUT OF THE BENJAMIN FUQUA SURVEY, ABSTRACT NO. 131, GUADALUPE COUNTY, TEXAS: BEING OUT OF AND PART OF THAT CERTAIN 33-1/3 ACRE TRACT DESCRIBED BY DEED RECORDED IN VOLUME 211, PAGE 196, DEED RECORDS OF GUADALUPE COUNTY, TEXAS {D.R.G.C.T.} AND BEING THAT SAME CALLED 0.8 ACRE TRACT DESCRIBED BY DEED RECORDED IN VOLUME 1840, PAGE 371, D.R.G.C.T.; SAID 0.754 ACRE TRACT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS (BEARINGS ARE REFERENCED TO SAID 0.8 ACRE TRACT):

BEGINNING

AT A 1/2-INCH IRON ROD FOUND IN THE SOUTH RIGHT-OF-WAY LINE OF INTERSTATE HIGHWAY NO. 10 (1-10) AND THE EAST LINE OF SAID 33-1/3 ACRE TRACT AND MARKING THE NORTHEAST CORNER OF SAID 0.8 ACRE TRACT AND THE HEREIN DESCRIBED TRACT;

THENCE

SOUTH 76 DEGREES 45'00" WEST, ALONG THE SOUTH RIGHT-OF-WAY LINE OF SAID 1-10, A DISTANCE OF 176.59 FEET TO A 1/2-INCH IRON ROD FOUND MARKING THE NORTHEAST CORNER OF THAT CERTAIN 0.5 ACRE TRACT DESCRIBED BY DEED RECORDED IN VOLUME 984, PAGE 184, D.R.G.C.T. AND THE NORTHWEST CORNER OF SAID 0.8 ACRE TRACT AND THE HEREIN DESCRIBED TRACT;

THENCE

SOUTH 13 DEGREES 15'00" EAST, DEPARTING SAID 1-10 AND ALONG THE EAST LINE OF SAID 0.5 ACRE TRACT, A DISTANCE OF 217.80 FEET TO A 1/2-INCH IRON ROD FOUND MARKING THE SOUTHEAST CORNER OF SAID 0.5 ACRE TRACT AND THE SOUTHWEST CORNER OF SAID 0.8 ACRE TRACT AND THE HEREIN DESCRIBED TRACT;

THENCE

NORTH 76 DEGREES 45'00" EAST, A DISTANCE OF 125.12 FEET TO A 1/2-INCH IRON ROD SET IN THE EAST LINE OF SAID 33-1/3 ACRE TRACT AND MARKING THE SOUTHEAST CORNER OF THE HEREIN DESCRIBED TRACT:

THENCE

NORTH 00 DEGREES 02'51" EAST, ALONG THE EAST LINE OF SAID 33-1/3 ACRE TRACT, A DISTANCE OF 223.80 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.754 ACRE OF LAND.

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 §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Wells Fargo Home Mortgage, as Mortgage Servicer, is representing the current Mortgagee whose address is:

Wells Fargo Bank, N.a.  
3476 Stateview Blvd  
Fort Mill, SC 29715



**SUBSTITUTE TRUSTEE**

Troy Martin, Deborah Martin, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz OR AUCTION.COM OR Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Thomas Gilbraith, C Jason Spence, Terri Martin, Shelby Martin, Bob Frisch, Vicki Rodriguez OR Kirk Schwartz, Candace Sissac c/o Albertelli Law  
2201 W Royal Lane, Suite 200  
Irving, TX 75038

**CERTIFICATE OF POSTING**

My name is Troy Martin, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on 12/28/2023 I filed at the office of the Guadalupe County Clerk and caused to be posted at the Guadalupe County courthouse this notice of sale.

Troy Martin  
Declarants Name: Troy Martin  
Date: December 28, 2023

22TX373-0226  
2250 OLIVE HILL DRIVE, NEW BRAUNFELS, TX 78130

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## NOTICE OF FORECLOSURE SALE

- Property:** The Property to be sold is described as follows:
- LOT 28, BLOCK D, AVERY PARK SUBDIVISION UNIT 9, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGES 262-263 AND AMENDED IN VOLUME 8, PAGES 320-321 OF THE MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.
- Security Instrument:** Deed of Trust dated January 29, 2016 and recorded on February 1, 2016 as Instrument Number 2016002102 in the real property records of GUADALUPE County, Texas, which contains a power of sale.
- Sale Information:** March 05, 2024, at 11:00 AM, or not later than three hours thereafter, at the north porch of the Guadalupe County Courthouse, or as designated by the County Commissioners Court.
- Terms of Sale:** Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.
- Obligation Secured:** The Deed of Trust executed by LOUIS MEINHART AND TIFFANY MEINHART secures the repayment of a Note dated January 29, 2016 in the amount of \$214,514.00. FREEDOM MORTGAGE CORPORATION, whose address is c/o Freedom Mortgage Corporation, 951 Yamato Road, Suite 175, Boca Raton, FL 33431, is the current mortgagee of the Deed of Trust and Note and Freedom Mortgage Corporation is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.
- Substitute Trustee:** In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

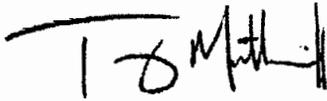
**POSTED**

JAN 04 2024  
11:21 A.M.  
TERESA KIEL  
Guadalupe County Clerk  
By: *Marsie*

Substitute Trustee(s): Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Martha Rossington, Reyn Rossington, Jennyfer Sakiewicz, Vicki Rodriguez, Dustin George

**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.**

**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.**



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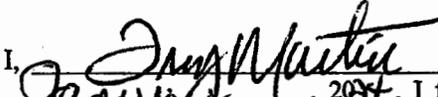
Miller, George & Suggs, PLLC  
Tracey Midkiff, Attorney at Law  
Jonathan Andring, Attorney at Law  
Rachel Son, Attorney at Law  
6080 Tennyson Parkway, Suite 100  
Plano, TX 75024



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Substitute Trustee(s): Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Martha Rossington, Reyn Rossington, Jennyfer Sakiewicz, Vicki Rodriguez, Dustin George  
c/o Miller, George & Suggs, PLLC  
6080 Tennyson Parkway, Suite 100  
Plano, TX 75024

Certificate of Posting

I,  declare under penalty of perjury that on the 4 day of January, 2021, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of GUADALUPE County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

23-03889  
238 VAL VERDE DR, NEW BRAUNFELS, TX 78130

**NOTICE OF FORECLOSURE SALE AND  
APPOINTMENT OF SUBSTITUTE TRUSTEE**

- Property:** The Property to be sold is described as follows:
- Lot 136, Block 3, DOVE CROSSING SUBDIVISION, UNIT 3C, an addition to the City of New Braunfels, GUADALUPE County, Texas, according to plat thereof recorded in Volume 6, Page 487, Map and Plat Records, Guadalupe County, Texas.
- Security Instrument:** Deed of Trust dated January 22, 2021 and recorded on January 25, 2021 at Instrument Number 202199002790 in the real property records of GUADALUPE County, Texas, which contains a power of sale.
- Sale Information:** March 5, 2024, at 12:00 PM, or not later than three hours thereafter, at the north porch of the Guadalupe County Courthouse, or as designated by the County Commissioners Court.
- Terms of Sale:** Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.
- Obligation Secured:** The Deed of Trust executed by JOANN SIFUENTES secures the repayment of a Note dated January 22, 2021 in the amount of \$206,196.00. LAKEVIEW LOAN SERVICING, LLC, whose address is c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452, is the current mortgagee of the Deed of Trust and Note and LoanCare, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.
- Substitute Trustee:** In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

**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.**

**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.**

**POSTED**

JAN 04 2024  
11:24 A.M.  
TERESA KIEL  
Guadalupe County Clerk  
By: *Mansell*



4806078

Nicki Company

De Cubas & Lewis, P.C.  
Nicki Company, Attorney at Law  
PO Box 5026  
Fort Lauderdale, FL 33310



Substitute Trustee(s): Amy Ortiz, Aarti Patel, Stacey Sanders, Ramon Perez, Garrett Sanders, Erika Aguirre, Beatriz Sanchez, Dylan Ruiz, Candice Shulte, Maryna Danielian, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Elizabeth Anderson, Bob Frisch, Wayne Daughtrey, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Martha Rossington, Reyn Rossington, Jennyfer Sakiewicz and Auction.com employees included but not limited to those listed herein.

c/o De Cubas & Lewis, P.C.  
PO Box 5026  
Fort Lauderdale, FL 33310

Certificate of Posting

I, , declare under penalty of perjury that on the 4 day of January, 2024, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of GUADALUPE County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

Our Case No. 22-02305-FC-3

**APPOINTMENT OF SUBSTITUTE TRUSTEE  
and NOTICE OF TRUSTEE SALE**

THE STATE OF TEXAS  
COUNTY OF GUADALUPE

**POSTED**

**Deed of Trust Date:**  
January 29, 2016

**Property address:**  
3916 WHISPER RDG  
SCHERTZ, TX 78108

JAN 04 2024

11:27 AM.

TERESA KIEL  
Guadalupe County Clerk  
By: *Marcia A.*

**Grantor(s)/Mortgagor(s):**  
JUSTIN S. HILL AND CRYSTAL HILL, HUSBAND AND  
WIFE

**LEGAL DESCRIPTION:** Lot 27, in Block 36, of WHISPER MEADOWS AT NORTHCLIFFE II SUBDIVISION UNIT 5, a Subdivision to the City of Schertz, Guadalupe County, Texas, according to the Map or Plat recorded in Volume 7, Pages 289-290, Map and Plat Records, Guadalupe County, Texas.

**Original Mortgagee:**  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC. ("MERS") AS BENEFICIARY, AS NOMINEE FOR  
ON Q FINANCIAL, INC., ITS SUCCESSORS AND  
ASSIGNS

**Earliest Time Sale Will Begin:** 11:00 AM

**Current Mortgagee:**  
LAKEVIEW LOAN SERVICING, LLC

**Date of Sale:** MARCH 5, 2024

**Property County:** GUADALUPE

**Original Trustee:** GREGORY S. GRAHAM

**Recorded on:** February 1, 2016  
**As Clerk's File No.:** 2016002137  
**Mortgage Servicer:**  
LAKEVIEW LOAN SERVICING, LLC

**Substitute Trustee:**  
Troy Martin, Deborah Martin, Cassie Martin, Alexis Martin,  
Martha Rossington, Reyn Rossington, Wayne Daughtrey,  
Shelby Martin, Jennyfer Sakiewicz, Terri Martin, Marinosci  
Law Group

**Substitute Trustee Address:**  
c/o Marinosci Law Group, PC  
16415 Addison Road, Suite 725  
Addison, TX 75001  
(972) 331-2300

**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 current Mortgagee and/or Mortgage Servicer under said Deed of Trust, according to the provisions therein set out does hereby remove the original trustee and all successor substitute trustees and appoints in their stead Troy Martin, Deborah Martin, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri Martin, Marinosci Law Group, 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 Mortgagee therein.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due and the owner and holder has requested to sell said property to satisfy said indebtedness

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, MARCH 5, 2024** between ten o'clock AM and four o'clock PM and beginning not earlier than **11:00 AM** or not later than three hours thereafter. 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 be conducted at the Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 as designated by the Commissioners' Court, of said county pursuant to Section 51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

LAKEVIEW LOAN SERVICING, LLC, who is the Mortgagee and/or Mortgage Servicer of the Note and Deed of Trust associated with the above referenced loan. 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 debt.

**ACTIVE MILITARY SERVICE NOTICE**

**Assert and protect your rights as a member of the armed forces of the United States. If you 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.**

WITNESS MY HAND, December 29, 2023

MARINOSCI LAW GROUP PC  
By: [Signature]  
SAMMY HOODA  
MANAGING ATTORNEY

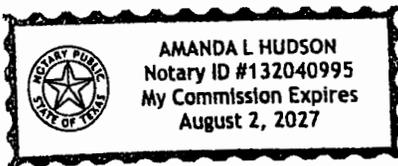
THE STATE OF TEXAS  
COUNTY OF DALLAS

Before me, Amanda Hudson, the undersigned officer, on this, the 29<sup>th</sup> day of December, 2023, personally appeared SAMMY HOODA,  known to me, who identified herself/himself to be the MANAGING ATTORNEY of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal  
(SEAL)

[Signature]  
Notary Public for the State of TEXAS

My Commission Expires: 8-2-2027  
Amanda Hudson  
Printed Name and Notary Public



Grantor: LAKEVIEW LOAN SERVICING, LLC  
3637 SENTARA WAY  
SUITE 303  
VIRGINIA BEACH, VA 23452  
Our File No. 22-02305

Return to: MARINOSCI LAW GROUP, P.C.  
MARINOSCI & BAXTER  
16415 Addison Road, Suite 725  
Addison, TX 75001

NOTICE OF SUBSTITUTE TRUSTEE SALE

<b>Deed of Trust Date:</b> 3/3/2022	<b>Grantor(s)/Mortgagor(s):</b> TINO BRIONES, AN UNMARRIED MAN
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR AUSTIN CAPITAL BANK SSB.. ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Guild Mortgage Company LLC
<b>Recorded In:</b> Volume: N/A Page: N/A Instrument No: 202299007275	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> Guild Mortgage Company LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 5887 Copley Drive, San Diego, CA 92111
<b>Date of Sale:</b> 3/5/2024	<b>Earliest Time Sale Will Begin:</b> 12:00 pm
<b>Place of Sale of Property:</b> Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LOT 8. BLOCK 4. LEGEND POND LEGEND POINT PHASE 5, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 8. PAGE 685. MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Auction.com, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Wayne Daughtrey or Vicki Rodriguez, 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 their 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 MORTGAGEE OR MORTGAGE SERVICER.**

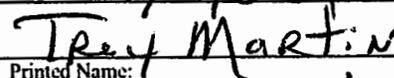
**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(1): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS 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: 1/3/2024



Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for Guild Mortgage Company LLC

Dated: 1/11/2024



Printed Name:



Substitute Trustee  
c/o Auction.com  
1255 West 15th Street, Suite 1060  
Plano, TX 75075

**POSTED**

JAN 11 2024

10:30am

TERESA KIEL

Guadalupe County Clerk

By: 

MH File Number: TX-23-100255-POS  
Loan Type: FHA

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 4/27/2011	<b>Grantor(s)/Mortgagor(s):</b> KRISTINE M. PHILLIPS, A SINGLE WOMAN AND WAYNE C. REISING, A SINGLE MAN
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR NETWORK FUNDING, LP DBA UNITED LENDING LLC. ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Wells Fargo Bank, N.A.
<b>Recorded in:</b> Volume: 2989 Page: 0650 Instrument No: N/A	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> Wells Fargo Bank, N.A. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 1 Home Campus, MAC 2301-04C, West Des Moines, IA 50328
<b>Date of Sale:</b> 3/5/2024	<b>Earliest Time Sale Will Begin:</b> 12:00 pm
<b>Place of Sale of Property:</b> Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LOT 13, BLOCK "9", HEIGHTS OF CIBOLO SUBDIVISION, UNIT 2, IN THE CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 7, PAGE 348, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Auction.com, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Wayne Daughtrey or Vicki Rodriguez, 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 MORTGAGEE OR MORTGAGE SERVICER.**

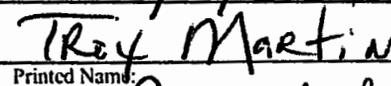
**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(1): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS 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: 1/4/2024



Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for Wells Fargo Bank, N.A.

Dated: 1/11/2024



Printed Name:



Substitute Trustee  
c/o Auction.com  
1255 West 15th Street, Suite 1060  
Plano, TX 75075

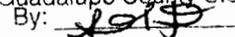
**POSTED**

JAN 11 2024

10:31am

TERESA KIEL

Guadalupe County Clerk

By: 

MH File Number: TX-23-100923-POS  
Loan Type: FHA

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 7/6/2018	<b>Grantor(s)/Mortgagor(s):</b> ELIZABETH MADRID, AN UNMARRIED WOMAN
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR AUSTIN CAPITAL BANK SSB, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Wells Fargo Bank, N.A.
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 201899015461	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> Wells Fargo Bank, N.A. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 1 Home Campus, MAC 2301-04C, West Des Moines, IA 50328
<b>Date of Sale:</b> 3/5/2024	<b>Earliest Time Sale Will Begin:</b> 12:00 pm
<b>Place of Sale of Property:</b> Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LOT 31, BLOCK J, AVERY PARK SUBDIVISION, UNIT 2, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED VOLUME 7, PAGES 267-269, PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Auction.com, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Wayne Daughtrey or Vicki Rodriguez, 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.

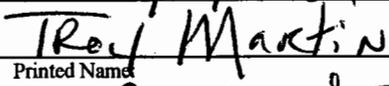
Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

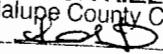
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

**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: 1/9/2024  


Thuy Frazier, Attorney  
 McCarthy & Holthus, LLP  
 1255 West 15th Street, Suite 1060  
 Plano, TX 75075  
 Attorneys for Wells Fargo Bank, N.A.

Dated: 1/11/2024  
  
 Printed Name  
  
 Substitute Trustee  
 c/o Auction.com  
 1255 West 15th Street, Suite 1060  
 Plano, TX 75075

**POSTED**  
 JAN 11 2024  
 10:33am  
 TERESA KIEL  
 Guadalupe County Clerk  
 By: 

**MH File Number:** TX-24-100966-POS  
**Loan Type:** FHA

# NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

**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. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070**

## INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated November 06, 2009 and recorded under Vol. 2811, Page 0244, or Clerk's File No. 09-020470, in the real property records of GUADALUPE County Texas, with Patrick J. Emery An Unmarried Man as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Pulte Mortgage LLC, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Patrick J. Emery An Unmarried Man securing payment of the indebtedness in the original principal amount of \$134,792.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Patrick J. Emery by Robert Emery, Attorney in Fact. PNC Bank, National Association is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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. PNC Bank, N.A. is acting as the Mortgage Servicer for the Mortgagee. PNC Bank, N.A., is representing the Mortgagee, whose address is: 3232 Newmark Drive, Miamisburg, OH 45342.

### Legal Description:

**LOT 24, BLOCK 5, KRAMER FARM SUBDIVISION UNIT TWO, AN ADDITION TO THE CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT HEREOF RECORDED IN VOLUME 7, PAGE 438, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.**

### SALE INFORMATION

Date of Sale: 03/05/2024

Earliest Time Sale Will Begin: 11:00 AM

**POSTED**  
JAN 16 2024  
11:34am  
TERESA KIEL  
Guadalupe County Clerk  
By: *[Signature]*

**Location of Sale:** The place of the sale shall be: GUADALUPE County Courthouse, Texas at the following location: The north porch of the Guadalupe County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

### TERMS OF SALE

A default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Pursuant to the Deed of Trust, the mortgagee 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.



The sale will begin at the earliest time stated above, or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

**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.**

**WHEREAS**, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I **HEREBY APPOINT AND DESIGNATE** Troy Martin, Deborah Martin, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz , Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Auction.com, as Substitute Trustee.

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:  
Codilis & Moody, P.C.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200

Executed on January 12, 2024.

/s/ Juanita Deaver SBOT No. 24126385, Attorney at Law  
Codilis & Moody, P.C.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200

Posted and filed by: Troy Martin  
Printed Name: Troy Martin

C&M No. 44-24-00034

22TX373-0068  
13763 FM 467, LA VERNIA, TX 78121

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### NOTICE OF FORECLOSURE SALE

**Property:** The Property to be sold is described as follows:  
  
SEE EXHIBITS A AND B

**Security Instrument:** Deed of Trust dated March 10, 2015 and recorded on March 11, 2015 as Instrument Number 2015004652 in the real property records of GUADALUPE County, Texas, which contains a power of sale.

**Sale Information:** March 05, 2024, at 11:00 AM, or not later than three hours thereafter, at the north porch of the Guadalupe County Courthouse, or as designated by the County Commissioners Court.

**Terms of Sale:** Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.

**Obligation Secured:** The Deed of Trust executed by JONATHAN A BRIETZKE secures the repayment of a Note dated March 10, 2015 in the amount of \$70,892.00. FREEDOM MORTGAGE CORPORATION, whose address is c/o Freedom Mortgage Corporation, 951 Yamato Road, Suite 175, Boca Raton, FL 33431, is the current mortgagee of the Deed of Trust and Note and Freedom Mortgage Corporation is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

**Substitute Trustee:** In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

POSTED

JAN 16 2024

11:37am

TERESA KIEL

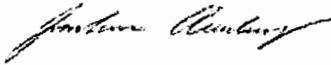
Guadalupe County Clerk

By: 

Substitute Trustee(s): Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Martha Rossington, Reyn Rossington, Jennyfer Sakiewicz, Vicki Rodriguez, Dustin George

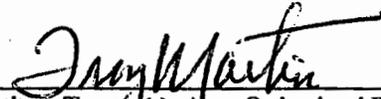
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

**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.**



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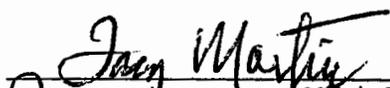
Miller, George & Suggs, PLLC  
Tracey Midkiff, Attorney at Law  
Jonathan Andring, Attorney at Law  
Rachel Son, Attorney at Law  
6080 Tennyson Parkway, Suite 100  
Plano, TX 75024



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Substitute Trustee(s): Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Martha Rossington, Reyn Rossington, Jennyfer Sakiewicz, Vicki Rodriguez, Dustin George  
c/o Miller, George & Suggs, PLLC  
6080 Tennyson Parkway, Suite 100  
Plano, TX 75024

Certificate of Posting

I,  declare under penalty of perjury that on the 16 day of January, 2024, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of GUADALUPE County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

# Exhibit "A"

## METES & BOUNDS DESCRIPTION

OF A 2.12 (CALLED 2.123) ACRE TRACT OF LAND BEING ALL OF A CALLED 7.336 ACRE TRACT CONVEYED FROM RUBY DOEGE BRIETZKE ET AL TO LORENE DOEGE SCHIELVELBEIN IN VOLUME 927, PAGE 572, OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS, SITUATED IN THE ERASTUS SMITH SURVEY NO. 6, ABSTRACT NO. 32, GUADALUPE COUNTY, TEXAS, SAVE AND EXCEPT A CALLED 5.211 ACRE TRACT AS GRANTED TO MILTON DOEGE AND HELEN DOEGE IN VOLUME 2617, PAGE 232, OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS, BEING THE SAME TRACT OF LAND AS CONVEYED FROM LORENE SCHIEVELBEIN TO SEGUIN NURSING OPERATIONS, LLC IN DOCUMENT NO. 2014021301, OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS, TOGETHER AND WITH AN APPURTENANT 30' ACCESS EASEMENT AS DESCRIBED IN SAID VOLUME 927, PAGE 572, SAID TRACT BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

**BEGINNING** at a found ½" iron rod located South 29°54'02" East, a distance of 1454.70 feet from a found ½" iron rod in the southerly R.O.W. line of F.M. 467 (a Public R.O.W.) marking the northwest corner of said 30' Access Easement, for the west corner of the herein described tract, an angle point of a called 5.211 acre tract, as conveyed to Milton W. Doege and Helen R. Doege in Vol. 2617, Pg. 232, Official Public Records of Guadalupe County, Texas, a point in the northeasterly boundary line of a called 54.202 acre tract as conveyed to Clarence W. Hartman and J.M. Hartman Vol. 1040, Pg. 300, Official Public Records of Guadalupe County, Texas;

**THENCE** along and with the common boundary of the herein described tract and said Doege Tract, North 60°08'29" East, a distance of 407.16 feet (called North 60°34'01" East, a distance of 407.23 feet) to a found ½" iron rod for the north corner of the herein described tract, an angle point of said Doege Tract;

**THENCE** continuing along and with said boundary, South 29°52'15" East, a distance of 213.33 feet (called South 29°25'59" East, a distance of 213.51 feet) to a found ½" iron rod for the east corner of the herein described tract, an angle point of said Doege Tract;

**THENCE** continuing along and with said boundary, South 56°18'37" West, a distance of 407.97 feet (called South 56°45'12" West, a distance of 408.06 feet) to a found ½" iron rod for the south corner of the herein described tract, the most southerly west corner of said Doege Tract, a point in the northeast boundary line of said Hartman Tract;

**THENCE** along and with the common boundary of the herein described tract and said Hartman Tract, North 29°57'20" West, a distance of 32.17 feet (called North 29°33'21" West, a distance of 32.04 feet) to an angle point

**THENCE** continuing along and with the common boundary of the herein described tract and said Hartman Tract, North 29°53'08" West, a distance of 208.42 feet (called North 29°25'59" West, a distance of 208.41 feet) to the **POINT OF BEGINNING** and containing 2.12 acres, more or less.

Exhibit "B"

ACCESS to this tract is a 30 FEET EASEMENT, the southwest line being described as follows:

BEGINNING at a 1/2 inch diameter iron stake set marking the northwest terminus of this easement, same being the intersection of the southwest line of said 52 acres tract and the southeast line of said FM Hwy. #467 and lying in the approximate location of the common line of the Erastus Smith Survey, A-32 and the Vicente Duran Survey, A-19. Said iron stake bears N 59 degs. 57' 24" E 19.13 feet from a concrete right-of-way marker found.

Thence with a fence along the southwest line of the 30 Feet Easement herein described, same being a segment of the southwest line of said 52 acres tract, as follows:

S 29 degs. 26' 19" E 731.74 feet; and  
S 29 degs. 25' 59" E 536.62 feet to a 1/2 inch diameter iron stake set marking the southeast terminus of this easement.

→ Seguin title

2015004652  
FILED AND RECORDED  
OFFICIAL PUBLIC RECORDS  
03/11/2015 4:35:35 PM  
DEED OF TRUST  
PAGES: 10  
TERESA KIEL, COUNTY CLERK  
GUADALUPE COUNTY, TEXAS



**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 3/3/2022	<b>Grantor(s)/Mortgagor(s):</b> TINO BRIONES, AN UNMARRIED MAN
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR AUSTIN CAPITAL BANK SSB., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Guild Mortgage Company LLC
<b>Recorded in:</b> Volume: N/A Page: N/A Instrument No: 202299007275	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> Guild Mortgage Company LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 5887 Copley Drive, San Diego, CA 92111
<b>Date of Sale:</b> 3/5/2024	<b>Earliest Time Sale Will Begin:</b> 12:00 pm
<b>Place of Sale of Property:</b> Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LOT 8, BLOCK 4, LEGEND POND LEGEND POINT PHASE 5, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 8, PAGE 685, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Auction.com, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Wayne Daughtrey or Vicki Rodriguez, 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.

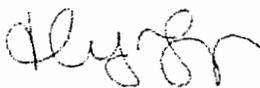
The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical 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 MORTGAGEE OR MORTGAGE SERVICER.**

**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(1): 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: 1/3/2024



Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for Guild Mortgage Company LLC

Dated: 1/18/2024

Troy Martin

Printed Name:



Substitute Trustee  
c/o Auction.com  
1255 West 15th Street, Suite 1060  
Plano, TX 75075

**POSTED**

JAN 18 2024

10:45am

TERESA KIEL  
Guadalupe County Clerk  
By: 

MH File Number: TX-23-100255-POS  
Loan Type: FHA

23-140154

**Notice of Substitute Trustee's Sale**

**Notice Concerning Military Duty: 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. Tex. Prop. Code § 51.002(i)**

<b>Deed of Trust Date:</b> June 3, 2003	<b>Original Mortgagor/Grantor:</b> JAMES E. KELSON AND KRISTINA M. KELSON
<b>Original Beneficiary / Mortgagee:</b> JEFFERSON STATE BANK., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b> FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED LOANS STRUCTURED TRANSACTION TRUST, SERIES 2021-2
<b>Recorded in:</b> <b>Volume:</b> 1854 <b>Page:</b> 689 <b>Instrument No:</b> 11582	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> SELECT PORTFOLIO SERVICING, INC.	<b>Mortgage Servicer's Address:</b> 3217 S. Decker Lake Dr., Salt Lake City, UT 84119

\* 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.

**Secures:** Note in the original principal amount of \$154,150.00, executed by JAMES KELSON AND KRISTINA KELSON and payable to the order of Lender.

**Property Address/Mailing Address:** 2398 ZION HILL RD, SEGUIN, TX 78155

**Legal Description of Property to be Sold:** TRACT ONE:

BEING A 8.02 ACRE TRACT SITUATED IN THE JESUS CANTU SURVEY, A-9, GUADALUPE COUNTY, TEXAS. SAID 8.02 ACRE TRACT IS THAT TRACT CALLED 8.013 ACRES IN CONVEYANCE FROM MARK C. CARTER, ET UX, TO MARK G. ALLCOTT, ET UX, RECORDED IN VOLUME 1025 AT PAGE 0278 OF THE OFFICIAL RECORDS OF SAID COUNTY AND BEING DESCRIBED BY METES AND BOUNDS, AS FOLLOWS:

BEGINNING AT A 1/2 INCH DIAMETER REBAR FOUND MARKING THE SOUTHEAST CORNER OF THE TRACT HEREIN DESCRIBED, SAME BEING THE SOUTHEAST CORNER OF SAID 8.013 ACRE TRACT, THE INTERSECTION OF THE WEST LINE OF A TRACT CALLED 105.0 ACRES DESCRIBED IN VOLUME 270 AT PAGE 604, THE NORTH LINE OF COUNTY ROAD NO. 416 (ZION HILL ROAD) AND MARKING THE APPROXIMATE LOCATION OF THE COMMON LINE OF THE JESUS CANTU SURVEY, A-9 AND THE JAMES ALLEY SURVEY, A-44;

THENCE WITH THE SOUTH LINE OF THE TRACT HEREIN DESCRIBED, SAME BEING THE COMMON LINE OF SAID 8.013 ACRE TRACT AND SAID ZION HILL ROAD, ALONG SAID COMMON SURVEY LINE, N 89°59'33" W 276.28 FEET (CALLED N 90°00'00" W 276.06 FEET) TO A 1/2 INCH DIAMETER REBAR FOUND MARKING THE SOUTHWEST CORNER OF THE TRACT HEREIN DESCRIBED, SAME BEING THE SOUTHWEST CORNER OF SAID 8.013 ACRE TRACT AND BEING THE SOUTH-MOST-SOUTHEAST CORNER OF THE RESIDUE OF A TRACT CALLED 69.97 ACRES DESCRIBED IN VOLUME 616 AT PAGE 513;

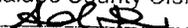
**POSTED**

JAN 18 2024

10:47am

TERESA KIEL

Guadalupe County Clerk

By: 

THENCE WITH THE WEST LINE OF THE TRACT HEREIN DESCRIBED, SAME BEING THE CANNON LINE OF SAID 8.013 ACRE TRACT AND SAID RESIDUE OF 69.97 ACRE TRACT, AS FOLLOWS:

N 03°42'28" E 581.92 FEET (CALLED N 03°42'28" E 581.83 FEET) TO A 1/2 INCH DIAMETER REBAR FOUND;  
WITH A FENCE, N 14°38'24" W 288.92 FEET (CALLED N 14°39'00" W 289.00 FEET) TO A 1/2 INCH DIAMETER REBAR FOUND: AND WITH NO FENCE; N 01°50'42" E 261.03 FEET (CALLED N 01°50'19" E 260.97 FEET) TO A 1/2 INCH DIAMETER REBAR FOUND AT A TWO-WAY FENCE CORNER MARKING THE NORTHWEST CORNER OF THE TRACT HEREIN DESCRIBED, SAME BEING THE NORTHWEST CORNER OF SAID 8.013 ACRE TRACT AND A RE-ENTRANT CORNER OF THE RESIDUE OF SAID 69.97 ACRE TRACT;

THENCE WITH THE NORTH LINE OF THE TRACT HEREIN DESCRIBED, SAME BEING. A. SEGMENT OF THE COMMON LINE OF SAID 8.013 ACRE TRACT AND SAID RESIDUE OF 69.97 ACRE TRACT, S 89°02'14" E 381.01 FEET (CALLED S 89°02'14" E 380.97 FEET) TO A 1/2 INCH DIAMETER REBAR FOUND AT A THREE-WAY FENCE CORNER MARKING THE NORTHEAST CORNER OF THE TRACT HEREIN DESCRIBED, SAME BEING THE NORTHEAST CORNER OF SAID 8.013 ACRE TRACT, BEING THE EAST-MOST-SOUTHEAST CORNER OF SAID RESIDUE OF 69.97 ACRE TRACT AND LYING IN THE WEST LINE OF SAID 105.0 ACRE TRACT;

THENCE WITH THE EAST LINE OF THE TRACT HEREIN DESCRIBED, SAME BEING THE COMMON LINE OF SAID 8.013 ACRE TRACT AND SAID 105.0 ACRE TRACT, AS FOLLOWS:

S 03°56'26" W 331.45 FEET TO A 1/2 INCH THREE-WAY FENCE CORNER; AND  
S 04°00'23" W 786.02 FEET (IN TOTAL CALLED S 03°59'26 W 1117.36 FEET) TO THE PLACE OF BEGINNING AND CONTAINING 8/013 ACRES OF LAND.

<b>Date of Sale:</b> March 05, 2024	<b>Earliest time Sale will begin:</b> 11:00 AM
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**Place of sale of Property:** NORTH PORCH OF THE GUADALUPE COURTHOUSE 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.

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.

**Appointment of Substitute Trustee:** Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED LOANS STRUCTURED TRANSACTION TRUST, SERIES 2021-2*, the owner and holder of the Note, has requested Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

**Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED LOANS STRUCTURED TRANSACTION TRUST, SERIES 2021-2* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (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(a) of the Texas Property Code, Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

**Limitation of Damages:** If the sale is set aside for any reason, the purchaser at the sale shall be entitled only to a return of the funds paid. The purchaser shall have no further recourse against Mortgagor, the Mortgagee, or the Mortgagee's attorney.

**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.**

/s/William Attmore

William Attmore

Attorney for Select Portfolio Servicing, Inc.

State Bar No.:24064844

wattmore@rascrane.com

Robertson, Anschutz, Schneid, Crane & Partners,

PLLC / Attorney for Mortgagee

5601 Executive Dr, Suite 400

Irving, TX 75038

Telephone: 817-873-3080

Facsimile: (817)796-6079

23-155000

**Notice of Substitute Trustee's Sale**

**Notice Concerning Military Duty: 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. Tex. Prop. Code § 51.002(i)**

<b>Deed of Trust Date:</b> September 16, 2004	<b>Original Mortgagor/Grantor:</b> GREGORY L. BERBAN AND MARIANNE BERBAN
<b>Original Beneficiary / Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS BENEFICIARY, AS NOMINEE FOR HOMECOMINES FINANCIAL NETWORK, INC., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b> U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF2 ACQUISITION TRUST
<b>Recorded in:</b> <b>Volume:</b> 2065 <b>Page:</b> 0301 <b>Instrument No:</b> 20001	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> SELENE FINANCE LP	<b>Mortgage Servicer's Address:</b> 3501 Olympus Blvd., Suite 500 Dallas, Texas 75019

\* 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.

**POSTED**  
JAN 18 2024  
10:49am  
TERESA KIEL  
Guadalupe County Clerk  
By: *[Signature]*

**Secures:**Note in the original principal amount of \$115,200.00, executed by GREGORY L BERBAN; MARIANNE BERBAN and payable to the order of Lender.

**Property Address/Mailing Address:** 157 HIGH POINT RIDGE DR, SEGUIN, TX 78155

**Legal Description of Property to be Sold:** BEING ALL THOSE CERTAIN TRACTS OR PARCELS OF LAND LYING AND BEING SITUATED IN GUADALUPE COUNTY, TEXAS, KNOWN AS LOTS 19 AND 20, COUNTRY PLACE SUBDIVISION, AS SHOWN ON PLAT THEREOF RECORDED IN VOLUME 4, PAGES 362-363, OF THE MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

<b>Date of Sale:</b> March 05, 2024	<b>Earliest time Sale will begin:</b> 11:00 AM
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**Place of sale of Property:** NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE 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

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.

**Appointment of Substitute Trustee:** Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF2 ACQUISITION TRUST*, the owner and holder of the Note, has requested Troy Martin, Deborah Martin, Alexis



Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

**Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF2 ACQUISITION TRUST* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (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(a) of the Texas Property Code, Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee.

**Limitation of Damages:** If the sale is set aside for any reason, the purchaser at the sale shall be entitled only to a return of the funds paid. The purchaser shall have no further recourse against Mortgagor, the Mortgagee, or the Mortgagee's attorney.



SUBSTITUTE TRUSTEE

Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin,  
Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki  
Rodriguez, Trustee

c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC,  
10700 Abbott's Bridge Road, Suite 170, Duluth, Georgia  
30097; PH: (470)321-7112

**Notice of Foreclosure Sale**

January 18, 2024

Deed of Trust, Assignment of Rents And Security Agreement ("Deed of Trust"):

Trustee: Anthony O. Schaker

Lender: Andrew B. Cases and Rosario Cases ("**Lender**")Holder: Equity Trust Company Custodian FBO Larry A. Rodgers  
IRA ("**Noteholder**" or "**Mortgagee**")Recorded in: Doc#202299009878, Official Public Records of Guadalupe  
County, Texas ("**Deed of Trust**")Secures: Promissory Note ("**Note**") in the original principal amount  
of \$73,000.00 executed by Leticia Lopez Sanchez  
("**Borrower**") and payable to the order of Lender**POSTED**Property: Lots 6 and 7, Block 295, Windsor Addition, an Addition in  
County, Texas, according to the map or plat thereof recorded  
in Volume 10, Page 214, Deed Records of Guadalupe  
County, Texas, having a situs address of 1316 N. San  
Marcos St., Seguin, Texas 78155

Substitute Trustee: Grace G. Kunde, Hunter H. Hewell, or Stephen K. Ganske

Foreclosure Sale:

Date: March 5, 2024

Time: The sale of the Property will be held between the hours of 10:00  
A.M. and 4:00 P.M. local time; the earliest time at which the  
Foreclosure Sale will begin is 10:00 a.m. and not later than three  
hours thereafter.Place: North porch of the Guadalupe County, Courthouse, located at 101  
E. Court Street, Seguin, Texas, or as designated by the  
Commissioner's Court of Guadalupe County, Texas.Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the  
Property will be sold to the highest bidder for cash, except that the  
Noteholder's bid may be by credit against the indebtedness secured  
by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Equity Trust Company Custodian FBO Larry A. Rodgers IRA the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given

JAN 18 2024  
1:40 P.M.  
TERESA KIEL  
Guadalupe County Clerk  
By: *Mariessa*

of the Noteholder's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with the Noteholder's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Noteholder passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

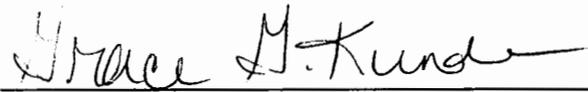
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Noteholder. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (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(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

**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.**

**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.**



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GRACE G. KUNDE

Attorney for Noteholder Equity Trust Company

Custodian FBO Larry A. Rodgers IRA

Moore Ganske Murr Sessions pllc

536 E. Court

Seguin, Texas 78155

Telephone (830) 386-3805

23-1772242

**Notice of Substitute Trustee's Sale**

**Notice Concerning Military Duty: 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. Tex. Prop. Code § 51.002(i)**

<b>Deed of Trust Date:</b> June 11, 2021	<b>Original Mortgagor/Grantor:</b> JOHN PAUL BERON AND CAROLYN FAITH BERON
<b>Original Beneficiary / Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR INTERLINC MORTGAGE SERVICES, LLC., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b> NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING
<b>Recorded In:</b> <b>Volume:</b> N/A. <b>Page:</b> N/A. <b>Instrument No:</b> 202199020313	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING	<b>Mortgage Servicer's Address:</b> 55 BEATTIE PLACE, SUITE 110, MS#001, GREENVILLE, SC 29601

**POSTED**

JAN 25 2024

12:15pm

TERESA KIEL

Guadalupe County Clerk

By: W. J. KIEL

\* 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.

**Secures:**Note in the original principal amount of \$179,685.00, executed by JOHN PAUL BERON and CAROLYN FAITH BERON and payable to the order of Lender.

**Property Address/Mailing Address:** 210 AERO AVE, SCHERTZ, TX 78154

**Legal Description of Property to be Sold:** LOTS 15, 16 AND 17, BLOCK 16, OF THE AVIATION HEIGHTS ADDITION, IN THE CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 2, PAGES 14-15, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

APN#: 15259.

<b>Date of Sale:</b> March 05, 2024.	<b>Earliest time Sale will begin:</b> 11:00 AM
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**Place of sale of Property:** 211 W Court St, Seguin, TX 78155. NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE 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

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.

**Appointment of Substitute Trustee:** Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING*, the owner and holder of the Note, has requested Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 750 HIGHWAY 121 BYP SUITE 100 LEWISVILLE, TX 75067 OR Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.



**Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (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(a) of the Texas Property Code, Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 750 HIGHWAY 121 BYP SUITE 100 LEWISVILLE, TX 75067 OR Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 750 HIGHWAY 121 BYP SUITE 100 LEWISVILLE, TX 75067 OR Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee.

**Limitation of Damages:** If the sale is set aside for any reason, the purchaser at the sale shall be entitled only to a return of the funds paid. The purchaser shall have no further recourse against Mortgagor, the Mortgagee, or the Mortgagee's attorney.

  
\_\_\_\_\_  
SUBSTITUTE TRUSTEE

Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez or Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez, Trustee

c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC,  
13010 Morris Rd, Suite 450, Alpharetta, Georgia 30004  
PH: (470)321-7112

2512 SCHWAB RD  
 SEGUIN, TX 78155

0000008684649

**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: March 05, 2024

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

Place: THE NORTH PORCH OF THE GUADALUPE 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 July 02, 2015 and recorded in Document CLERK'S FILE NO. 2015013065 real property records of GUADALUPE County, Texas, with KRISTIAN ROBLES AND IDA M ROBLES, grantor(s) and PRIORITY BANK, FSB, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by KRISTIAN ROBLES AND IDA M ROBLES, securing the payment of the indebtednesses in the original principal amount of \$213,650.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. PRIORITY BANK 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. PRIORITY BANK, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o PRIORITY BANK  
 400 WEST COMMERCIAL STREET  
 OZARK, AR 72949

POSTED

JAN 25 2024  
 2:22pm  
 TERESA KIEL  
 Guadalupe County Clerk  
 By: *[Signature]*



**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 BOB FRISCH, JANICE STONER, JODI STEEN OR JO WOOLSEY 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

**Certificate of Posting**

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

\_\_\_\_\_

Declarants Name: \_\_\_\_\_

Date: \_\_\_\_\_

**EXHIBIT "A"**

DESCRIPTION OF A 10.000 ACRE TRACT OF LAND, GUADALUPE COUNTY, TEXAS.

BEING A 10.000 ACRE TRACT OF LAND OUT OF THE JAMES M. THOMPSON SURVEY NO. 105, ABSTRACT 312, GUADALUPE COUNTY, TEXAS, AND BEING OUT OF THAT CERTAIN CALLED 137 ACRE TRACT CONVEYED BY EMIL DAMERAU AND WIFE, ELSA DAMERAU TO LARRY A. DAMERAU BY DEED DATED FEBRUARY 12, 1972 AND RECORDED IN VOLUME 450 ON PAGES 205-207 OF THE DEED RECORDS OF GUADALUPE COUNTY, TEXAS, SAID 10.000 ACRE TRACT DESCRIBED MORE PARTICULARLY BY METES AND BOUNDS AS FOLLOWS:

FROM A 1/2" RE-BAR ROD FOUND AT THE POINT OF INTERSECTION OF THE SOUTHEAST LINE OF STAGECOACH ROAD WITH THE SOUTHWEST LINE OF SCHWAB ROAD, FOR THE NORTH CORNER OF A 1.50 ACRE TRACT CONVEYED TO WILLIAM C. BUMBALOUGH, JR. BY DEED RECORDED IN VOLUME 1435 ON PAGES 451-454 OF THE REAL PROPERTY RECORDS OF GUADALUPE COUNTY, TEXAS, FOR THE NORTH CORNER OF A 40.504 ACRE TRACT DESCRIBED IN VOLUME 1103 ON PAGE 652 OF THE REAL PROPERTY RECORDS OF GUADALUPE COUNTY, TEXAS; THENCE WITH THE SOUTHWEST LINE OF SCHWAB ROAD, S. 29 DEGREES 26' 46" E. 374.53 FEET TO A 1/2" RE-BAR ROD FOUND FOR THE SOUTHEAST CORNER OF THE BUMBALOUGH 1.50 ACRE TRACT; THENCE CONTINUING WITH THE SOUTHWEST LINE OF SCHWAB ROAD, S. 29 DEGREES 26' 46" E. 77.97 FEET TO A 1/2" RE-BAR SET FOR THE NORTH CORNER AND POINT OF BEGINNING OF THE HEREIN DESCRIBED 10.000 ACRE TRACT;

THENCE CONTINUING WITH THE SOUTHWEST LINE OF SCHWAB ROAD, S. 29 DEGREES 24' 00" E. 358.88 FEET TO A 1/2" RE-BAR ROD SET IN THE APPROXIMATE NORTHWEST LINE OF THE JAMES MURPHY SURVEY, ABSTRACT 241, THE APPROXIMATE SOUTHEAST LINE OF THE JAMES M. THOMPSON SURVEY, FOR THE NORTH CORNER OF A 10.000 ACRE TRACT CONVEYED TO DANIEL & MARGARET DOW BY DEED DATED MARCH 20, 2002 AND RECORDED IN VOLUME 1693 ON PAGE 304 OF THE REAL PROPERTY RECORDS OF GUADALUPE COUNTY, TEXAS, FOR THE EAST CORNER OF THIS 10.000 ACRE TRACT;

THENCE SEVERING THE SAID 137 ACRE TRACT, WITH THE NORTHWEST LINE OF THE DOW 10.000 ACRE TRACT, ESTABLISHING THE SOUTHEAST LINE OF THIS 10.000 ACRE TRACT, S. 60 DEGREES 46' 34" W. 1,214.37 FEET TO A 1/2" RE-BAR ROD SET IN THE NORTHEAST LINE OF A 4.09 ACRE TRACT DESCRIBED IN VOLUME 1491 ON PAGE 360 OF THE REAL PROPERTY RECORDS OF GUADALUPE COUNTY, TEXAS, FOR THE WEST CORNER OF THE DOW 10.000 ACRE TRACT, FOR THE SOUTH CORNER OF THIS 10.000 ACRE TRACT;

THENCE WITH THE NORTHEAST LINE OF THE 4.09 ACRE TRACT AND THE NORTHEAST LINE OF AN 11.025 ACRE TRACT DESCRIBED IN VOLUME 1454, PAGE 760, GUADALUPE COUNTY, TEXAS REAL PROPERTY RECORDS, N. 29 DEGREES 15' 40" W., PASSING A 1/2" RE-BAR ROD, THE NORTH CORNER OF THE 4.09 ACRE TRACT AT 72.20 FEET, IN ALL A TOTAL DISTANCE OF 358.88 FEET TO A 1/2" RE-BAR ROD SET FOR THE WEST CORNER OF THIS 10.000 ACRE TRACT;

THENCE AGAIN SEVERING THE CALLED 137 ACRE TRACT, ESTABLISHING THE NORTHWEST LINE OF THIS 10.000 ACRE TRACT. N. 60 DEGREES 46' 35" E. 1,213.22 FEET TO THE PLACE OF BEGINNING.

POSTED

000050

JAN 26 2024

12:57pm

TERESA KIEL

Guadalupe County Clerk

By: *[Signature]*

**NOTICE OF FORECLOSURE SALE**

Assert and protect your rights as a member of the armed forces of the United States. If you 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 any other 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. Property to Be Sold.** The property to be sold is as follows:

16.69 acres, more or less, of land area, in the ANDREW MITCHELL SURVEY NO. 62, ABSTRACT NO. 220, in Guadalupe County, Texas, being all of that tract described as 15.75 acres in a deed from Ralph Giesecke to Lester L. Hinkle et ux, dated October 3, 1986 and recorded in Volume 786, page 76 of the Guadalupe County Official Records, and a portion of that tract described in a deed from Edward F. Thompson et ux to Lester L. Hinkle et ux, dated April 12, 1984, and recorded in Volume 763, page 927 of the Guadalupe County Official Records. Said 16.69 acre tract being more particularly described by a metes and bounds description in Exhibit "A" to that certain deed dated October 4, 2019 from Sherryl L. Boyd in her individual and representative capacities to Fernando Bernal and Maria Kestler, recorded in Document Number 201999022945 of the Official Public Records of Guadalupe County, which Exhibit "A" is incorporated herein by reference.

**2. Instrument to Be Foreclosed:** Instrument #201999022946, Official Public Records of Guadalupe County, Texas.

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

Date: Tuesday, March 5, 2024

Time: The sale will begin no earlier than 10:00 a.m. or no later than three hours thereafter. The sale will be completed by no later than 2:00 p.m.

Place: North porch of the Guadalupe County Courthouse, or in the area designated by the Commissioner's Court pursuant to Section 51.002 of the Texas Property Code.

The deed of trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The sale may not be cancelled except by the beneficiary or beneficiary's representative.

**4. 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. Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any. The sale shall not cover any part of the property that has been released of public record from the lien of the deed of trust. Prospective bidders are strongly urged to examine the applicable property records.

Pursuant to Texas Property Code Section 51.009, 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.

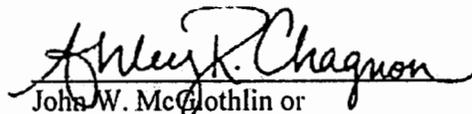
Pursuant to Texas Property Code Section 51.0075, the trustee or substitute trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

**5. Type of Sale.** The sale is a non-judicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by FERNANDO BERNAL and MARIA KESTLER. The real property and any 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 Texas Business and Commerce Code Section 9.604(a).

**6. Obligations Secured.** The deed of trust provides that it secures the payment of the indebtedness and obligations therein described including but not limited to the promissory note of October 4, 2019, in the original principal amount of \$190,000.00, and payable to the order of SHERRYL L. BOYD. Questions regarding the sale may be addressed to the undersigned.

**7. Default and Request to Act.** Default has occurred under the deed of trust, and the beneficiary has requested the substitute trustee to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

Dated: January 26, 2024

  
John W. McGoethlin or  
Ashley R. Chagnon,  
Substitute Trustee  
133 W. San Antonio, Suite 400  
San Marcos, TX 78666

**EXHIBIT "A"**

**DESCRIPTION OF 16.69 ACRES, MORE OR LESS, OF LAND AREA, IN THE ANDREW MITCHELL SURVEY NO. 62, ABSTRACT NO. 220, GUADALUPE COUNTY, TEXAS, BEING ALL OF THAT TRACT DESCRIBED AS 15.75 ACRES IN A DEED FROM RALPH GIESECKE TO LESTER L. HINKLE ET UX, DATED OCTOBER 3, 1986 AND RECORDED IN VOLUME 786, PAGE 76 OF THE GUADALUPE COUNTY OFFICIAL RECORDS, AND A PORTION OF THAT TRACT DESCRIBED IN A DEED FROM EDWARD F. THOMPSON ET UX TO LESTER L. HINKLE ET UX, DATED APRIL 12, 1984 AND RECORDED IN VOLUME 763, PAGE 927 OF THE GUADALUPE COUNTY OFFICIAL RECORDS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:**

**BEGINNING** at an 8" treated corner post found in the northeast line of County Road No. 245, for the common west corner of the Hinkle 15.75 acre tract and the south corner of that tract described as 2.121 acre first tract in a deed from Jon Holmstrom to Gilbert H. Gonzales et ux, dated January 31, 1980 and recorded in Volume 593, Page 547 of the Guadalupe County Deed Records;

**THENCE** leaving County Road No. 245 and the **PLACE OF BEGINNING** as shown on that Plat numbered 27360-17-c dated February 7, 2017 as prepared for Sheryl Boyd by Byrn & Associates, Inc. of San Marcos, Texas, with the common northwest line of the Hinkle 15.75 acre tract and the southeast line of the Gonzales tract, N 48°46'47" E 331.31 feet to a 1/2" iron rod found for the common west corner of Lot 20, Meadow Brook Subdivision as recorded in Volume 4, Page 211 of the Guadalupe County Plat Records and an angle point in the north line of the Hinkle 15.75 acre tract;

**THENCE** leaving the Gonzales tract, with the common north line of the Hinkle 15.75 acre tract and the south line of Meadow Brook Subdivision, the following two courses:

1. N 89°58'48" E 745.51 feet to a 1/2" iron rod found for the common southeast corner of Lot 20 and the west corner of Lot 19, Meadow Brook Subdivision, and
2. S 89°54'40" E 582.90 feet to a 1/2" iron rod set in the northwest line of that tract described as 612.926 acres in a deed from Farm Credit Bank of Texas to Jerry and Charles Krackau, dated June 2, 1992 and recorded in Volume 996, Page 113 of the Guadalupe County Official Records;

**THENCE** leaving Meadow Brook Subdivision, along the remains of an old fence, S 48°41'38" W 1122.46 feet to a 3" pipe corner post found in the occupied northwest line of that tract described as 50.44 acres in a deed from Howard H. Bierstedt to Hilmer O. Bierstedt et ux, dated August 15, 1979 and recorded in Volume 585, Page 45 of the Guadalupe County Deed Records, for the common occupied south corner of the Hinkle 15.75 acre tract and the east corner of the Hinkle tract conveyed in Volume 763, Page 927 of the Guadalupe County Official Records, pass at 28.45 feet a 1/2" iron rod found for the common west corner of the Krackau tract and the north corner of the Bierstedt tract;

**THENCE** leaving the Hinkle 15.75 acre tract and the Bierstedt tract and crossing a portion of the southeast end of the Hinkle tract conveyed in Volume 763, Page 927 of the Guadalupe County Official Records as found fenced in 1984, the following two courses:

1. N 83°26'23" W 39.23 feet to a 1/2" iron rod set, and
2. S 49°18'58" W 192.29 feet to a 1/2" iron rod set in the common southwest line of the Hinkle tract and the northeast line of County Road No. 245;

THENCE with said common line, N 40°05'27" W 377.52 feet to a 1/2" iron rod found for the common north corner of the Hinkle tract conveyed in Volume 763, Page 927 and an angle point in the southwest line of the Hinkle 15.75 acre tract;

THENCE leaving the Hinkle tract conveyed in Volume 763, Page 927, with the common southwest line of the Hinkle 15.75 acre tract and the northeast line of County Road No. 245, N 40°47'08" W 469.24 feet to the PLACE OF BEGINNING. There are contained within these metes and bounds 16.69 acres, more or less, as prepared from public records and a survey made on the ground on February 7, 2017 by Byrn & Associates, Inc. of San Marcos, Texas. All 1/2" iron rods set are capped with a plastic cap stamped "Byrn Survey". The BEARING BASIS for this description was determined from GPS observations and refers to Grid North of the Texas State Plane Coordinate System, NAD 83, South Central Zone.

  
\_\_\_\_\_  
Kyle Smith, R.P.L.S. #5307

Client: Boyd, Sheryl  
Date: February 7, 2017  
Survey: Mitchell, Andrew, A-220  
County: Guadalupe, Texas  
Job No: 27360-17  
FND16.69

EUU  
→ Independence Title  
1911 Corporate DE  
Ste 102  
3M, TX 78246  
6

201999022946  
I certify this instrument was FILED and RECORDED  
in the OFFICIAL PUBLIC RECORDS  
of Guadalupe County, Texas on  
10/07/2019 11:26:07 AM PAGES: 11 JEANNE  
TERESA KIEL, COUNTY CLERK





23TX373-0473  
506 ARLINGTON ST, SEGUIN, TX 78155

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## NOTICE OF FORECLOSURE SALE

**Property:** The Property to be sold is described as follows:

BEING ALL THAT CERTAIN TRACT OR PARCEL OF LAND LYING AND BEING SITUATED IN GUADALUPE COUNTY, TEXAS, KNOWN AND DESIGNATED AS LOT 38, ELMWOOD VILLAGE - SUBDIVISION, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 2, PAGES 87-89, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

**Security Instrument:** Deed of Trust dated June 16, 2020 and recorded on June 19, 2020 as Instrument Number 202099015391 in the real property records of GUADALUPE County, Texas, which contains a power of sale.

**Sale Information:** March 05, 2024, at 11:00 AM, or not later than three hours thereafter, at the north porch of the Guadalupe County Courthouse, or as designated by the County Commissioners Court.

**Terms of Sale:** Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.

**Obligation Secured:** The Deed of Trust executed by DAVID SHAWN MURPHY secures the repayment of a Note dated June 16, 2020 in the amount of \$233,197.00. FREEDOM MORTGAGE CORPORATION, whose address is c/o Freedom Mortgage Corporation, 951 Yamato Road, Suite 175, Boca Raton, FL 33431, is the current mortgagee of the Deed of Trust and Note and Freedom Mortgage Corporation is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

**Substitute Trustee:** In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

**POSTED**

FEB 01 2024

10:26 A.M.

TERESA KIEL

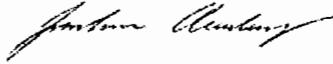
Guadalupe County Clerk

By: Messie

Substitute Trustee(s): Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Martha Rossington, Reyn Rossington, Jennyfer Sakiewicz, Vicki Rodriguez, Dustin George

**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.**

**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.**



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Miller, George & Suggs, PLLC  
Tracey Midkiff, Attorney at Law  
Jonathan Andring, Attorney at Law  
Rachel Son, Attorney at Law  
6080 Tennyson Parkway, Suite 100  
Plano, TX 75024



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Substitute Trustee(s): Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Martha Rossington, Reyn Rossington, Jennyfer Sakiewicz, Vicki Rodriguez, Dustin George  
c/o Miller, George & Suggs, PLLC  
6080 Tennyson Parkway, Suite 100  
Plano, TX 75024

Certificate of Posting

I,  , declare under penalty of perjury that on the 1 day of February, 2024, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of GUADALUPE County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

**NOTICE OF ACCELERATION AND NOTICE OF 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.**

**DEED OF TRUST INFORMATION:**

**Date:** 07/30/2020  
**Grantor(s):** MARCOS D QUIROS, A MARRIED MAN JOINED HEREIN BY HIS SPOUSE, EVELYN QUIROS  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR PULTE MORTGAGE LLC, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$289,656.00  
**Recording Information:** Instrument 202099021403  
**Property County:** Guadalupe  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 6360 HOCKLEY HILL, SCHERTZ, TX 78108

**MORTGAGE SERVICING INFORMATION:**

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

**Current Mortgagee:** Idaho Housing and Finance Association  
**Mortgage Servicer:** Idaho Housing and Finance Association  
**Current Beneficiary:** Idaho Housing and Finance Association  
**Mortgage Servicer Address:** 565 W. Myrtle, Boise, ID 83702

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 5th day of March, 2024  
**Time of Sale:** 12:00 PM or within three hours thereafter.  
**Place of Sale:** AT THE NORTH PORCH OF THE GUADALUPE COUNTY COURTHOUSE in Guadalupe County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Guadalupe County Commissioner's Court, at the area most recently designated by the Guadalupe County Commissioner's Court.

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Auction.com, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Auction.com, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

**POSTED**

FEB 01 2024

10:27AM

TERESA KIEL

Guadalupe County Clerk

By: *Marsa*

4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

**Substitute Trustee(s):** Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Auction.com, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

**Substitute Trustee Address:** 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

Document Prepared by:  
Bonial & Associates, P.C.  
14841 Dallas Parkway, Suite 350, Dallas, TX 75254  
AS ATTORNEY FOR THE HEREIN  
IDENTIFIED MORTGAGEE AND/OR  
MORTGAGE SERVICER

**Certificate of Posting**

I am TROY MARTIN whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 2/1/2024 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Guadalupe County Clerk and caused it to be posted at the location directed by the Guadalupe County Commissioners Court.

By: 

**Exhibit "A"**

LOT 18, BLOCK 3, OF HOMESTEAD UNIT 1B, AN ADDITION TO THE CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN VOLUME 8, PAGE 616, PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

**Return to:** Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

**COPY**

000067

**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.**

**NOTICE OF SALE**

PURSUANT TO AUTHORITY conferred upon the Trustee by that certain Deed of Trust dated January 25, 2022, executed by **TONY MCCARL WALTERS, JR. AND YVONNE LYNN WALTERS, A MARRIED COUPLE**, ("Mortgagor") to Tim Williams, Trustee, for the benefit of **21<sup>ST</sup> MORTGAGE CORPORATION** ("Mortgagee"), filed for record under Instrument No. 202299002814, Official Public Records of Guadalupe County, Texas, Mortgagee appoints K. Clifford Littlefield, Alexander J. Tiffany, Mara E. Schechter or Norma Jean Hesseltnine, whose address is listed below, or Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez, whose business address is 14800 Landmark Blvd., Suite 850, Dallas, Texas 75254, under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, default having been made in the covenants of the Deed of Trust, to sell on **Tuesday, March 5, 2024**, (that being the first Tuesday of the month), at public auction to the highest bidder for cash, at the Guadalupe County Courthouse at the place designated by the Commissioner's Court for such sales in Guadalupe County, Texas, (on the steps of the county courthouse or as designated by the County Commissioner), the sale to begin at 11:00 o'clock a.m. or not later than three (3) hours after such time on that date, selling all of the property as an entirety or in such parcels as the Trustee acting may elect the property offered for sale, more particularly described on Exhibit "A" attached hereto and made a part hereof, together with any and all improvements constructed upon, affixed to or located upon the above described real property, including but not limited to the 2022 Champion Manufactured Home, Serial No. 125000HA012177AB.

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.

EXECUTED this 1<sup>st</sup> day of February, 2024.

**POSTED**

FEB 02 2024

1:35p.M

TERESA KIEL  
Guadalupe County Clerk

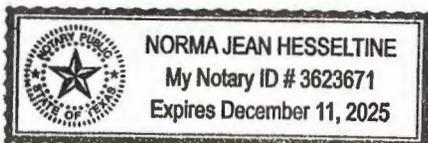
By: Maura A

THE STATE OF TEXAS §  
COUNTY OF NUECES §

*K. Littlefield*

**K. CLIFFORD LITTLEFIELD**, Mortgagee Attorney  
UPTON, MICKITS & HEYMANN, L.L.P.  
802 N. Carancahua, Suite 450  
Corpus Christi, Texas 78401  
Telephone: (361) 884-0612  
Facsimile: (361) 884-5291  
Email: [clittlefield@umhlaw.com](mailto:clittlefield@umhlaw.com)

SUBSCRIBED and SWORN TO BEFORE ME, the undersigned Notary Public, by **K. CLIFFORD LITTLEFIELD**, this 1<sup>st</sup> day of February, 2024, to certify which witness my hand and official seal.



*[Signature]*  
NOTARY PUBLIC, STATE OF TEXAS

EXHIBIT "A"

Being 5.99 acres of land, more or less, out of the Francisco Carvajal Survey, Abstract No. 88, Guadalupe County, Texas, and being more particularly described by metes and bounds in Exhibit "A" attached hereto and made a part hereof. SAVE AND EXCEPT, that portion conveyed to Melinda Ann Fletcher and James Michael Fletcher, wife and husband, in Warranty Deed recorded in Document No. 202199027429, Official Public Records, Guadalupe County, Texas.

STATE OF TEXAS  
COUNTY OF GUADALUPE

5.99 ACRES  
GOOD LUCK ROAD

All that certain 5.99 acres of land, being that 12.96 acres of land situated in the Francisco Carvajal Survey, A-88, Guadalupe County, Texas. Said 12.96 acre tract is part of a tract called 153.6 acres, more or less, in conveyance from W.M. Megea to A.J. Hall dated October 12, 1923, Records of Guadalupe County, Texas, Save and Except a 6.951 acre tract of land out of the F. Carvajal Survey, Abstract No. 88, Guadalupe County, Texas, Being all of that same tract of land called 6.969 acres conveyed to Lloydron Vivian Kangas and Walter Thomas Langhor by deed recorded in document number 2017023082 of the Official Public Records of Guadalupe County, Texas, and being more particularly described by metes and bounds as follows:

BEGINNING at an iron pipe found in the northwest right-of-way line of Good Luck Road for the southwest corner of that certain 5.99 acre tract of land conveyed to Lloydron Vivian Kangas and Walter Thomas Langhor by deed recorded in document number 2017023082 of the Official Public Records of Guadalupe County, Texas, same being the southwest corner of a 12.96 acre tract of land conveyed to Clark Jaramata and Joshua Bright Sr., recorded in document number 20199019106 of the Official Public Records of Guadalupe County, Texas, and the POINT OF BEGINNING of this herein described tract;

THENCE, N 50°50'30" W (N 50°03'00" W per deed), away from the northwest right-of-way line of Good Luck Road, a distance of 1568.77 feet (1568.10 feet per deed) to an iron rod found, lying in the southeast line of a 252.980 acre tract of land conveyed to Randy and Deanna Roder, recorded in Volume 3762 Page 311 of the Official Public Records of Guadalupe County, Texas, for the northwest corner of this herein described tract;

THENCE, N 39°17'12" E (N 40°44'00" E per deed), with the southeast line of said 252.980 tract, a distance of 60.52 feet (60.70 feet per deed) to an iron rod found, for a north corner of this herein described tract;

THENCE, N 39°28'39" E, with the southeast line of said 252.980 acre tract, a distance of 105.43 feet to an iron rod found for the northeast corner of this herein described tract;

THENCE, E 50°32'18" E, away from the southeast line of said 252.980 acre tract, with the west line of a 6.951 acre tract of land conveyed to Lloydron Vivian Kangas and Walter Thomas Langhor, recorded in document number 2016025627 of the Official Public Records of Guadalupe County, Texas, a distance of 1567.73 feet to an iron rod found for the southeast corner of said 6.951 acre tract, and the southeast corner of the herein described tract;

THENCE, E 39°09'13" West, away from the west line and southwest corner of said 260924.69510 acre tract, along the northwest right-of-way line of Good Luck Road, a distance of 166.75 feet for the northwest corner of the herein describe tract, and the POINT OF BEGINNING of this herein described tract, containing 5.99 acres (26092.4 square feet) of land, more or less, within these metes and bounds.

SAVE AND EXCEPT:

**CROSS BRANCH  
SURVEYING**

2379 N.E. Loop 41, NO. 108  
SAN ANTONIO, TEXAS 78217  
(210) 828-1102

STATE OF TEXAS  
COUNTY OF GUADALUPE

2.99 ACRES  
GOOD LUCK ROAD

A 2.99 ACRE TRACT OF LAND OUT OF THE FRANCISCO CARVAJAL SURVEY, A-88, GUADALUPE COUNTY, TEXAS, BEING OUT OF THAT CERTAIN 5.99 ACRE TRACT CONVEYED TO TONY MCCARL WALTERS JR. AND YVONNE LYNN WALTERS BY WARRANTY DEED WITH VENDOR'S LIEN RECORDED IN DOCUMENT NO. 202099006585 OF THE OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS, AND SECURED BY THAT DEED OF TRUST FROM TONY MCCARL WALTERS, JR. AND YVONNE LYNN WALTERS TO THE VETERANS LAND BOARD DATED MARCH 13, 2020, LOAN NO. 3900206214, RECORDED IN DOCUMENT NO. 202099006586 OF THE OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS, AND BEING FURTHER DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

COMMENCING from an iron pipe found in the northwest right-of-way line of Good Luck Road for the south corner of said 5.99-acre tract, same being the east corner of that certain 12.96-acre tract of land conveyed to Claire Jeannette and Joshua Bright Sr., recorded in Document No. 201999019106 of the Official Public Records of Guadalupe County, Texas;

THENCE, N 50°58'30" W (N 50°03'00" W per deed), leaving the northwest right-of-way line of Good Luck Road, with the southwest line of said 5.99-acre tract, a distance of 783.68 feet to 1/2" iron rod set for the south corner and POINT OF BEGINNING of this herein described tract;

THENCE, N 50°58'30" W (N 50°03'00" W per deed), a distance of 785.09 feet to 1/2" iron rod found in the southeast line of that certain 252.980-acre tract of land conveyed to Randy and Deana Roeder by deed recorded in Volume 3162 Page 311 of the Official Public Records of Guadalupe County, Texas, for the west corner of said 5.99-acre tract and this herein described tract;

THENCE, N 39°17'12" E (N 40°44'00" E per deed), with the southeast line of said 252.980 tract, a distance of 60.32 feet (60.70 feet per deed) to a 1/2" iron rod found for an angle point in the northwest line of this herein described tract;

THENCE, N 39°38'33" E, continuing with the southeast line of said 252.980-acre tract, a distance of 105.48 feet to a 1/2" iron rod found for the west corner of that certain 6.951-acre tract of land conveyed to Lloydene Vivian Kangas and Walter Thomas Lanpher by deed recorded in Document No. 2016005627 of the Official Public Records of Guadalupe

1 of 2

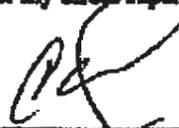
County, Texas, same being the north corner of said 5.99-acre tract and this herein described tract;

THENCE, S 50°53'10" E, leaving the southeast line of said 252.980-acre tract, with the southwest line of said 6.951-acre tract, a distance of 784.05 feet to a 1/2" iron rod set for the east corner of the herein described tract;

THENCE, S 39°09'13" W, leaving the southwest line of said 6.951-acre tract, over and across said 5.99-acre tract, a distance of 166.37 feet to the POINT OF BEGINNING of this herein described tract, containing 2.99 acres (130,400 square feet) of land, more or less, within these metes and bounds.

Bearing basis -- all field bearings are referenced to the North American Datum of 1983 (NAD83) Horizontal Datum, Texas State Plane Coordinate System, South Central Zone.

I hereby certify that this survey was performed upon the ground March 9th, 2021, under my direct supervision and is true and correct to the best of my knowledge.



Caesar A. Garcia  
Registered Professional Land Surveyor No. 5904  
WO #20-1-7B-2



POSTED

000073

FEB 07 2024

4:18pm

TERESA KIEL

Guadalupe County Clerk

By: [Signature]

**NOTICE OF FORECLOSURE SALE**

STATE OF TEXAS

§  
§  
§

KNOW ALL MEN BY THESE PRESENTS:

COUNTY OF GUADALUPE

Notice is hereby given of a public judicial foreclosure sale.

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

SEE ATTACHED EXHIBIT "A" (the "Property").

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

Date: March 5, 2024

Time: The sale shall begin no earlier than 10:00 a.m. or no later than three hours thereafter. The sale shall be completed no later than 4:00 p.m.

Place: As directed by the Guadalupe County Commissioners Court.

The Deed of Trust or other Security Document permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee under the Deed of Trust or Security Document need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and re-filed in accordance with the posting and filing requirements of the Texas Property Code. Such reporting or re-filing may be after the date originally scheduled for this sale.

3. **Terms of Sale.** The sale will be conducted in a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust or other Security Document 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 or Security Document at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

The sale will be made expressly subject to any title matters set forth in the Deed of Trust or Security Document, but prospective bidders are reminded that by law the sale will necessarily

be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust or Security Document. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

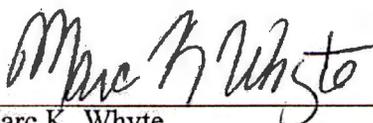
4. Type of Sale. The sale is a judicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust or other Security Document, dated November 10, 2015, and executed by John Raynol, James Louis Medrano and Delicia Jan Medrano (the "Deed of Trust" or "Security Document").

5. Obligations Secured. The Deed of Trust or other Security Document provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations"), including but not limited to Real Estate Lien Note or other Commercial Security Agreement dated November 10, 2015, and executed by John Raynol Medrano ("Maker"), and Randolph Brooks Federal Credit Union, as Payee, in the original principal amount of \$106,000.00 (the "Note").

Randolph Brooks Federal Credit Union is the current owner and holder of the obligation and is the beneficiary under the Deed of Trust or other Security Document.

6. Default And Request To Act. Default has occurred under the Deed of Trust or other Security Document and the Beneficiaries have requested me, as an appointed Substitute Trustee, to conduct this sale. Notice is given that before the sale, the Beneficiary may appoint another person or substitute trustee to conduct the sale.

DATED: April 10 2024.

By:   
\_\_\_\_\_  
Marc K. Whyte  
2101 NW Military Hwy.  
San Antonio, Texas 78213

**SUBSTITUTE TRUSTEE**

## EXHIBIT "A"

---

ADDRESS: 1686 Terminal Loop Rd, McQueeney, TX, 78123

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### LEGAL DESCRIPTION:

Being a 1.05 acre tract of land situated in the Moses Baker Survey No. 20, Abstract 4, Guadalupe County, Texas, being a portion of a tract of land called 3.57 acres, conveyed to McQ1569 J.V., a Texas Joint Venture composed of Kipp Mueller and Muellean Investments, L.P., by deed recorded in Volume 2487, Page 230, Official Records, Guadalupe County, Texas, and being more fully described as follows:

Beginning at a ½" diameter iron pin found in the northeast right-of-way line of Terminal Loop Road for the south corner of Lot 279, Lake McQueeney Estates Section 4, plat recorded in Volume 4, Page 249, Plat Records, Guadalupe County, Texas, the west corner of the 3.57 acre tract and the herein described tract.

Thence, N 63° 15' 31" E, 521.35 feet with the southeast line of Lake McQueeney Estates Section 4 and the northwest line of the 3.57 acre tract, to a ½" diameter iron pin found for an interior corner of said Lake McQueeney Estates, the north corner of the 3.57 acre tract and the herein described tract.

Thence, S 26° 45' 22" E, 88.00 feet with the southwest line of said Lake McQueeney Estates and the northeast line of the 3.57 acre tract, to an iron pin set for the east corner of the herein described tract.

Thence, S 63° 15' 31" W, 521.07 feet crossing the 3.57 acre tract, to an iron pin set in the northeast right-of-way line of Terminal Loop Road, and the westernmost southwest line of the 3.57 acre tract for the south corner of the herein described tract.

Thence, N 26° 56' 13" W, 88.00 feet with the northeast right-of-way line of Terminal Loop Road and the westernmost southwest line of the 3.57 acre tract to the Place of Beginning and containing 1.05 acres of land more or less.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**“Assert and protect your rights as a member of the armed forces of the United States. If you 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.”**

POSTED

THE STATE OF TEXAS           §  
  §  
COUNTY OF GUADALUPE       §

FEB 08 2024  
11:08am  
TERESA KIEL  
Guadalupe County Clerk  
By: *[Signature]*

WHEREAS, by Deed of Trust (herein “Deed of Trust”) dated March 23, 2018, filed for record under Document No. 201899006569 of the Official Public Records of GUADALUPE County, Texas, CHARLES AQUE and FRANCESCA AQUE as Grantors, conveyed to MIKE ELKINS, FIRST NATIONWIDE TITLE AGENCY OF TEXAS, LLC, as Trustee, for the benefit of NEWTEK SMALL BUSINESS FINANCE, LLC (“Lender”), certain real property situated in GUADALUPE County, Texas, and being more commonly known as 2624 State Highway 46 S, New Braunfels, Texas 78130 and being more particularly described as follows (the “Property”):

**BEING 58.4 ACRES, MORE OR LESS, OUT OF THE A. M. ESNAURIZAR ELEVEN LEAGUE GRANT, SITUATED IN GUADALUPE COUNTY, TEXAS, SAVE AND EXCEPT THEREFROM A 0.486 ACRE TRACT CONVEYED TO GUADALUPE-BLANCO RIVE AUTHORITY BY INSTRUMENT RECORDED IN VOLUME 1642, PAGE 298, OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS; SAID 58.4 ACRES BEING MORE PARTICULARLY DESCRIBED BY THE METES AND BOUNDS IN SCHEDULE A ATTACHED HERETO**

to secure the payment of one certain Promissory Note dated March 23, 2018 in the original principal amount of \$1,062,000.00 (the “Note”), executed by Grantors and made payable to Lender, the current owner and holder of the Note; and

WHEREAS, DONALD L. TURBYFILL, DEBORAH C. S. RIHERD, TROY MARTIN, DEBORAH MARTIN, CASSIE MARTIN, ALEXIS MARTIN, MARTHA ROSSINGTON,



REYN ROSSINGTON, WAYNE DAUGHTREY, SHELBY MARTIN, and/or JENNYFER SAKIEWICZ, or either of them as alternate Substitute Trustees, have been appointed as Substitute Trustees in the place and stead of ANN JOHNSON and DIANE KLOTZMAN, the Trustees in the aforesaid Deed of Trust, said appointment being in the manner authorized by the Deed of Trust; and

WHEREAS, Substitute Trustees' address is in care of Devlin, Naylor & Turbyfill, P.L.L.C., 5120 Woodway, Suite 9000, Houston, Texas 77056; and

WHEREAS, default has occurred under the terms of the Notes secured by the Deed of Trust, and the indebtedness evidenced therein is now wholly due, therefore, the owner and holder of said indebtedness has requested one of the Substitute Trustees to sell the Property to satisfy same.

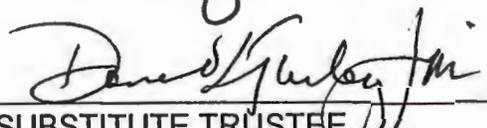
NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, March 5, 2024, at no earlier than 11:00 a.m. and no later than 2:00 p.m., the undersigned will sell the Property at the following location designated by the Commissioner's Court of GUADALUPE County, Texas:

**The north porch of the Guadalupe County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court**

or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court where foreclosure sales are to take place. If no location has been designated, the sale will occur at the place where the Notice of Substitute Trustee's Sale was posted. Said Property will be sold to the highest bidder for cash.

The purchase of this Property is **MADE "AS IS"** with all faults and shall be **ACCEPTED SUBJECT TO** any and all restrictions, covenants, conditions, agreements, assessments, maintenance charges, liens, leases, easements, previously conveyed or reserved mineral interests, to the extent that any of the aforementioned relating to the Property are still in effect and are shown of record.

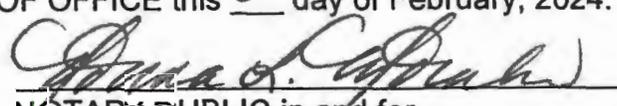
WITNESS MY HAND this 5<sup>th</sup> day of February 2024.

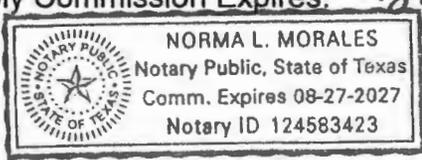
  
\_\_\_\_\_  
SUBSTITUTE TRUSTEE  
Troy Martin, Deborah Martin, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, OR Donald L. Turbyfill, or Deborah C. S. Riherd  
c/o Devlin, Naylor & Turbyfill, P.L.L.C.  
5120 Woodway, Suite 9000  
Houston, Texas 77056-1725  
(713) 622-8338 [TELEPHONE]  
(877) 627-9039 [TOLL FREE]  
(713) 586-7053 [FACSIMILE]

STATE OF TEXAS       §  
                                  §  
COUNTY OF HARRIS   §

Before me, the undersigned authority, on this day personally appeared DONALD L. TURBYFILL, as Substitute Trustee, known to me to be the person and officer whose name is subscribed to the foregoing instrument, and who acknowledged to me that he/she executed the same for the purposes and consideration therein expressed and in the capacity therein stated.

GIVEN UNDER MY HAND AND SEAL OF OFFICE this 5<sup>th</sup> day of February, 2024.

My Commission Expires: August 27, 2027  
  
\_\_\_\_\_  
NOTARY PUBLIC in and for  
THE STATE OF TEXAS



**CERTIFICATE OF POSTING**

My name is Tracy Martin, and my address is 4600 Fuller Ave., Irving, Texas 75038. I declare under penalty of perjury that on 2/8, 2024, I filed at the office of the Guadalupe County Clerk and caused to be posted at the Guadalupe County Courthouse this Notice of Sale.

Tracy Martin

Declarant's Name: Tracy Martin

Date: February 8, 2024

**CERTIFICATE OF SERVICE**

The undersigned certifies that a true and correct copy of the above and foregoing instrument was served on the below listed parties by certified mail, return receipt requested, and regular first-class mail on this February 5, 2024:

Charles Aque  
30 Clubhouse Lane  
Marlboro, NJ 07746-1710

via certified mail  
9589 0710 5270 0126 7541 50  
return receipt requested  
and regular first-class mail

Francesca Aque  
30 Clubhouse Lane  
Marlboro, NJ 07746-1710

via certified mail  
9589 0710 5270 0126 7541 67  
return receipt requested  
and regular first-class mail

Patrick O. Hayes  
Registered Agent  
Texas Beacon Development Company, LLC  
1885 St. James Place, 15th Floor  
Houston, Texas 77056

via certified mail  
return receipt requested  
9589 0710 5270 0126 7541 74  
and regular first-class mail

Patrick O. Hayes  
Registered Agent  
Aque Investment Group, LLC  
1885 St. James Place, 15th Floor  
Houston, Texas 77056

via certified mail  
return receipt requested  
9589 0710 5270 0126 7541 81  
and regular first-class mail

Clayton Everett  
Norred Law, PLLC  
515 East Border Street  
Arlington, Texas 76010

via certified mail  
return receipt requested  
9589 0710 5270 0126 7541 98  
and via e-mail: [clayton@norredlaw.com](mailto:clayton@norredlaw.com)  
read receipt requested

  
\_\_\_\_\_  
DONALD L. TURBYFILL

**SCHEDULE A**  
**Legal Description of the Premises**

Being 58.4 acres, more or less, out of the A. M. Esnaurizar Eleven League Grant, situated in Guadalupe County, Texas, SAVE AND EXCEPT therefrom a 0.486 acre tract conveyed to Guadalupe-Blanco Rive Authority by instrument recorded in Volume 1642, Page 298, Official Public Records of Guadalupe County, Texas; said 58.4 acres being more particularly described by the metes and bounds as follows:

All that certain tract, piece or parcel of Land situated in Guadalupe County, Texas, containing 58.4 acres of land out of the A. M. Esnaurizar Eleven League Grant, being the southwestern part of the Julius' Stautzenberger place, that part which lies southwest of the Seguin and New Braunfels Highway, being more particularly described by metes and bounds as follows:

BEGINNING at a stake in the Southwest line of the Seguin and New Braunfels Highway, in the division line between this tract and Fehlis tract of land;

THENCE S. 48 W. with the upper line of the Stautzenberger tract and the lower line of the Fehlis place, thirteen hundred forty-five (1345) varas to a corner post in the Northeast line of the Power Co. Canal for the Southwest corner of this tract and the Southeast corner of the Fehlis tract of land;

THENCE S. 46° E, with the Power Co. right of way line, two hundred fifty-six (256) varas to a corner post for Southeast corner of this tract and the Southwest corner of the Dierks tract of land;

THENCE N. 47 3/4 E. with the division line between this tract and the Dierks tract, twelve hundred eighty (1280) varas to a stake and corner post in the Southwest line of the Seguin and New Braunfels Highway, for the Northeast corner of this tract;

THENCE N. 30 3/4 W. with the Southwest line of the Seguin and New Braunfels Highway# two hundred fifty-two and 5/10 (252.5) varas to the PLACE Of BEGINNING.

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 10/10/2019	<b>Grantor(s)/Mortgagor(s):</b> SCOTT RAQUEPAW, SINGLE MAN
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> ALLIED FIRST BANK, SB DBA SERVBANK
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 201999023936	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> Allied First Bank, SB dba Servbank is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 3138 E. Elwood St., Phoenix, AZ 85034
<b>Date of Sale:</b> 3/5/2024	<b>Earliest Time Sale Will Begin:</b> 12:00 pm
<b>Place of Sale of Property:</b> Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LOT 12, BLOCK 28, FALCON RIDGE, UNIT 7, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT RECORDED IN VOLUME 6, PAGE 736, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Auction.com, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Wayne Daughtrey or Vicki Rodriguez, 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 MORTGAGEE 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: 2/2/2024



Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for Allied First Bank, SB dba Servbank

Dated: 2/8/2024

Troy Martin

Printed Name:



Substitute Trustee  
c/o Auction.com  
1255 West 15th Street, Suite 1060  
Plano, TX 75075

**POSTED**

FEB 08 2024

11:12am

TERESA KIEL

Guadalupe County Clerk

By: 

**MH File Number:** TX-22-94170-POS

**Loan Type:** VA

NOTICE OF SUBSTITUTE TRUSTEE SALE

<b>Deed of Trust Date:</b> 2/10/2016	<b>Grantor(s)/Mortgagor(s):</b> DOUGLAS BRAINERD, JOINED HEREIN PRO FORMA BY HIS WIFE CARLI L. BRAINERD
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR FIRST CHOICE LOAN SERVICES INC. ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> ONSLow BAY FINANCIAL LLC
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 2016002920	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> Flagstar Bank, N.A. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> PO Box 660263, Dallas, TX 75266
<b>Date of Sale:</b> 3/5/2024	<b>Earliest Time Sale Will Begin:</b> 12:00 pm
<b>Place of Sale of Property:</b> Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** BEING ALL THAT CERTAIN TRACT OR PARCEL OF LAND LYING AND BEING SITUATED IN GUADALUPE COUNTY, TEXAS, KNOWN AND DESIGNATED AS LOT 15, CORDOVA ESTATES, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 5, PAGES 354B-355A, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Auction.com, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Wayne Daughtrey or Vicki Rodriguez, 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 MORTGAGEE OR MORTGAGE SERVICER.**

**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(f): 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: 2/6/2024



Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for Flagstar Bank, N.A.

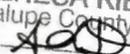
Dated: 2/8/2024

Printed Name:

Substitute Trustee  
c/o Auction.com  
1255 West 15th Street, Suite 1060  
Plano, TX 75075

POSTED

MH File Number: TX-23-99003-POS  
Loan Type: Conventional Residential

FEB 08 2024  
11:13am  
TERESA KIEL  
Guadalupe County Clerk  
By: 

**Notice of Foreclosure Sale**

February 9, 2024

**Deed of Trust, Assignment of Rents And Security Agreement ("Deed of Trust"):**

**Dated:** May 29, 2013  
**Grantor:** Paul Thomas Flood, Jr.  
**Trustee:** Phillip R. Spicer, Jr.  
**Lender:** Michael A. Fazio and Linda D. Fazio  
**Recorded in:** Volume 4093, Page 934, Official Public Records of Guadalupe County, Texas.  
**Legal Description:** Lot 8, Block 17, Northcliffe East Community, according to plat shown in Volume 4, Page 49 of the Plat Records of Guadalupe County, Texas, as amended in Volume 4, Page 70, of the Plat Records of Guadalupe County, Texas, having a physical address of 3529 Cliffside Drive, Schertz, Texas 78108  
**Secures:** Promissory Note ("Note") in the original principal amount of \$59,500.00, executed by Paul Thomas Flood, Jr. ("Borrower") and payable to the order of Lender dated May 29, 2013  
**Holder of Note and Lien:** Michael A. Fazio  
**Substitute Trustees:** Grace G. Kunde and/or Hunter H. Hewell  
536 E. Court Street, Seguin, Texas, 78155  
**Foreclosure Sale:**  
**Date:** Tuesday, March 5, 2024  
**Time:** The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 12:00 P.M. and not later than three hours thereafter.  
**Place:** In the area of such Courthouse designated by the Guadalupe County Commissioners' Court as the area where foreclosure sales shall take place, or, if no such area has been designated, then on the north porch of the Guadalupe County Courthouse in Seguin, Texas.  
**Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Lender's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

**POSTED**  
FEB 09 2024  
3:14 p.m.  
TERESA KIEL  
Guadalupe County Clerk  
By: *Mamser*

Default has occurred in the in the performance of the obligations of the Deed of Trust. Because of that default, Lender, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Lender's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Lender passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

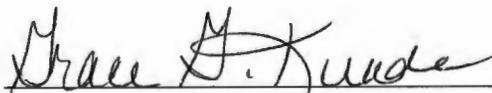
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Lender. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (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(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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.

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.



GRACE G. KUNDE  
Attorney for Lender  
Moore Ganske Murr pllc  
536 E. Court  
Seguin, Texas 78155  
Telephone (830) 386-3805

000090

1907 FIELDFARE  
NEW BRAUNFELS, TX 78130

00000010039840

**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: March 05, 2024

Time: The sale will begin at 12:00 PM or not later than three hours after that time.

Place: NORTHEAST PORCH OF THE HISTORIC COMAL COUNTY COURTHOUSE, 100 MAIN PLAZA, NEW BRAUNFELS TEXAS 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 July 27, 2020 and recorded in Document CLERK'S FILE NO. 202099019790 real property records of GUADALUPE County, Texas, with CASEY GORDON, AN UNMARRIED MAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by CASEY GORDON, AN UNMARRIED MAN, securing the payment of the indebtednesses in the original principal amount of \$232,219.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. LAKEVIEW LOAN SERVICING, LLC 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. LOANCARE, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o LOANCARE, LLC  
3637 SENTARA WAY  
VIRGINIA BEACH, VA 23452

**POSTED**

FEB 12 2024  
1:22 pm  
TERESA KIEL  
Guadalupe County Clerk  
By: *[Signature]*



**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 AMY ORTIZ, AARTI PATEL, DYLAN RUIZ, VIOLET NUNEZ, DANIEL MCQUADE, MARCELA CANTU, VANNA HO, CARY CORENBLUM, JOSHUA SANDERS, ALEENA LITTON, MATTHEW HANSEN, AUCTION.COM, THOMAS GILBRAITH, C JASON SPENCE, DEBORAH MARTIN, TROY MARTIN, ALEXIS MARTIN, CASSIE MARTIN, TERRI MARTIN, SHELBY MARTIN, BOB FRISCH., WAYNE DAUGHTREY, JANICE STONER, JODI STEEN, OR JO WOOLSEY 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

**Certificate of Posting**

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

\_\_\_\_\_

Declarants Name: \_\_\_\_\_

Date: \_\_\_\_\_

1907 FIELDFARE  
NEW BRAUNFELS, TX 78130

00000010039840

00000010039840

GUADALUPE



LOTS 5, BLOCK 10, OF LAUBACH SUBDIVISION UNIT 2B, A SUBDIVISION LOCATED IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGE 63, MAP OR PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

**NOTICE OF FORECLOSURE SALE**

000094

**February 13, 2024**

**WRAPAROUND DEED OF TRUST**

**Date:** March 31, 2021

**Grantor:** ROBERT CARL DABNEY

**Trustee:** JOHN F. FUINI, JR

**Lender:** JODIE DE LUCA Trustee of the MUSE FAMILY TRUST

**Recorded In:** Document No. 202199011497 of the Official Public Records of Guadalupe County, Texas,

**Legal Description:**

**Lot 6, Block 36, THE LINKS AT SCENIC HILLS, UNIT 3, an Addition to the City of Schertz, Guadalupe County, Texas, according to map or plat thereof recorded in Volume 7, Pages 646, Plat Records of Guadalupe County, Texas;**

**Secures:** Promissory Note in the original principal amount of \$218,000,000, executed by ROBERT CARL DABNEY payable to the order of Lender, JODIE DE LUCA TRUSTEE OF THE MUSE FAMILY TRUST.

**Trustee's Address:** Law Office of John F. Fuini, Jr. PC  
6243 IH-10 West Suite 590  
San Antonio, TX 78201  
(210) 732-2200 Tel  
(210) 732-0298 Fax

**POSTED**

FEB 13 2024

1:45 p.m.

TERESA KIEL

Guadalupe County Clerk

By: *Mansie An*

**Foreclosure Sale:**

**Date:** March 5, 2024

**Time:** The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 10:00 A.M. and not later than three hours thereafter

**Place:** The sale will take place at the Guadalupe County Courthouse at the place designated by the Guadalupe County Commissioner's Court. The Deed of Trust permits the Lender (as hereinafter defined) to postpone, withdraw, or reschedule the sale for another day.

**Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the property will be sold to the highest bidder for cash, except that Lender's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of the default, JODIE DE LUCA, Trustee of the MUSE FAMILY TRUST, the owner and holder of the Note, has requested Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of JODIE DE LUCA Trustee of the MUSE FAMILY TRUST election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with JODIE DE LUCA Trustee of the MUSE FAMILY TRUST's rights and remedies under the Deed of Trust and Section 9.604 (a) of the Texas Business and commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, the Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Lender passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Lender. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

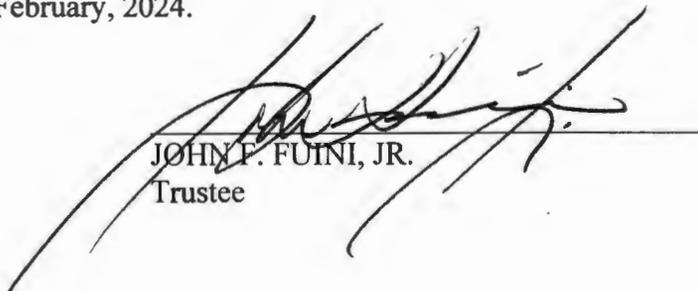
Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," **without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust.** Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to section 51.0075(a) of the Texas Property Code, Trustee reserves the right to set further reasonable conditions for conduction the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Trustee.

**ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, AS DEFINED IN SECTION 101(d) (1) OF TITLE 10, UNITED**

**STATES CODE OR A MEMBER OF THE TEXAS NATIONAL GUARD OR NATIONAL GUARD OF OTHER STATE ON ACTIVE SERVICES AUTHORIZED BY THE PRESIDENT OR THE SECRETARY OF DEFENSE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, YOU MAY HAVE SPECIAL RIGHTS OR RELIEF RELATED TO THE COLLECTION OR ENFORCEMENT ACTION UNDER FEDERAL LAW, INCLUDING THE SERVICE MEMBERS CIVIL RELIEF ACT 50, UNITED STATES CODE SECTION 501 et.seq. IF THIS NOTICE SHOULD APPLY, YOU MUST PROVED EVIDENCE OF YOUR ELIGIBILITY TO THE UNDRSIGNED IMMEDIATELY.**

EXECUTED on this 13<sup>th</sup> day of February, 2024.

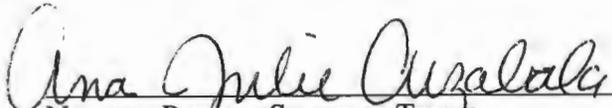
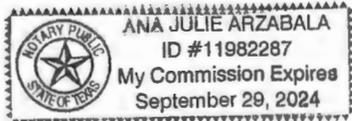


JOHN F. FUINI, JR.  
Trustee

STATE OF TEXAS :  
:  
COUNTY OF BEXAR :

BEFORE me, the undersigned authority, on this day personally appeared JOHN F. FUINI, JR., known to be the person whose name is subscribed to the foregoing Notice of Foreclosure Sale, and acknowledged to me that the same was executed for the purposes and consideration therein expressed.

Given under my hand and seal of office on this 13<sup>th</sup> day of February, 2024.



NOTARY PUBLIC, STATE OF TEXAS