

RECEIVED

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2024 MAY 13 AM 11:53

JACQUELINE
COUNTY CLERK GUADALUPE COUNTY

2650 LONESOME CREEK TRL
NEW BRAUNFELS, TX 78130

BY

00000010146058

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: August 06, 2024

Time: The sale will begin at 12:00 PM 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 December 12, 2014 and recorded in Document INSTRUMENT NO. 2014022500; AS AFFECTED BY LOAN MODIFICATION AGREEMENTS INSTRUMENT NO'S. 2016028489, 202099011492, 202199022092 & 202299011653 real property records of GUADALUPE County, Texas, with JACQUELINE R ZAMORA A SINGLE WOMAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by JACQUELINE R ZAMORA A SINGLE WOMAN, securing the payment of the indebtednesses in the original principal amount of \$175,683.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST 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.

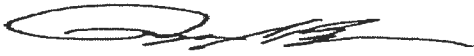
6. Mortgage Servicer Information. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK
999 N.W. GRAND BLVD
STE 110
OKLAHOMA CITY, OK 73118-6077



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.



Ryan Bourgeois

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: _____

2650 LONESOME CREEK TRL
NEW BRAUNFELS, TX 78130

00000010146058

00000010146058

GUADALUPE

EXHIBIT "A"

LOT 12, BLOCK 2, OF LONESOME DOVE SUBDIVISION, UNIT 1, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS,
ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 8, PAGES 184-185, PLAT RECORDS OF GUADALUPE
COUNTY, TEXAS

RECEIVED

000246

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#: 15-15096

2024 MAY 16 AM 8:36

TERESA KIEL
COUNTY CLERK GUADALUPE COUNTYBY AdD**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

WHEREAS, on 7/28/2011, ARTURO V SALINAS AND SONIA SALINAS, HUSBAND AND WIFE, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of G TOMMY BASTIAN, as Trustee, Mortgage Electronic Registration Systems, Inc. as beneficiary, as nominee for BANK OF AMERICA, N.A., as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$216,386.00, payable to the order of Mortgage Electronic Registration Systems, Inc. as beneficiary, as nominee for BANK OF AMERICA, N.A., which Deed of Trust is Recorded on 8/15/2011 as Volume 201106028135, Book , Page , in Comal 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 1, FAIRWAY RIDGE SUBDIVISION UNIT 2, CITY OF SCHERTZ, COMAL COUNTY, TEXAS, A SUBDIVISION IN GUADALUPE COUNTY AND COMAL COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 7, PAGE(S) 294, MAP AND/OR PLAT RECORDS OF GUADALUPE COUNTY, TEXAS, AND UNDER COUNTY CLERK'S FILE NO. 200706011221, OFFICIAL PUBLIC RECORDS OF COMAL COUNTY, TEXAS. (SUBJECT PROPERTY LIES WHOLLY WITHIN COMAL COUNTY)

Commonly known as: **5148 EAGLE VALLEY STREET SCHERTZ, TX 78154**

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 **Alexis Martin, Cassie Martin, Deborah Martin, Jennyfer Sakiewicz, Martha Rossington, Reyn Rossington, Shelby Martin, Troy Martin, 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 **8/6/2024 at 10:00 AM**, or no later than three (3) hours after such time, in Comal 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 FIRST FLOOR IN THE HISTORIC COMAL COUNTY COURTHOUSE (ROOM 101 AND/OR THE FIRST FLOOR LOBBY IN THE HISTORIC COMAL COUNTY COURTHOUSE LOCATED AT 100 MAIN PLAZA, NEW BRAUNFELS, TEXAS 78130)**



4817280

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.

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 5/15/2024



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 5/16/2024



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



NOTICE OF FORECLOSURE 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 OR 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. Property to Be Sold. The property to be sold is described as follows: LOT 29, BLOCK 2, SAVANNAH SQUARE, UNIT 2, AN ADDITION TO THE CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 5, PAGE 52B, OF THE MAP AND/OR PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 07/22/2022 and recorded in Document 202299023021 real property 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: 08/06/2024

Time: 12:00 PM

Place: Guadalupe County, Texas at the following location: NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

4. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash. 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.

5. Obligations Secured. The Deed of Trust executed by AARON CASEY SMITH AND ALONDRA HINOJOSA, provides that it secures the payment of the indebtedness in the original principal amount of \$284,747.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. LAKEVIEW LOAN SERVICING, LLC is the current mortgagee of the note and deed of trust and NATIONSTAR MORTGAGE LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is LAKEVIEW LOAN SERVICING, LLC c/o NATIONSTAR MORTGAGE LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. Substitute Trustee(s) Appointed to Conduct Sale. In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

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.

Mackie Wolf Zientz & Mann, P.C.

Brandon Wolf, Attorney at Law

✓ L. Keller Mackie, Attorney at Law

Michael Zientz, Attorney at Law

Lori Liane Long, Attorney at Law

Chelsea Schneider, Attorney at Law

Ester Gonzales, Attorney at Law

Karla Balli, Attorney at Law

Parkway Office Center, Suite 900

14160 Dallas Parkway

Dallas, TX 75254

For additional sale information visit: www.auction.com or (800) 280-2832

Certificate of Posting

I am Fern Martin whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on May 23, 2024 I filed 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.

RECEIVED

2024 MAY 23 AM 9:34

TERESA KIEL
COUNTY CLERK GUADALUPE COUNTY

BY



RECEIVED 008262

24-01636
229 RIO VISTA DR, CIBOLO, TX 78108

2024 MAY 30 AM 10: 18

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

TERESA KIEL
COUNTY CLERK GUADALUPE COUNTY

BY AdD

Property:

The Property to be sold is described as follows:

LOT 8, BLOCK 2, DEER CREEK SUBDIVISION, SECTION 2, PHASE 2,
AN ADDITION TO THE CITY OF CIBOLO, GUADALUPE COUNTY,
TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME
5, PAGE 322A -322B, MAP AND PLAT RECORDS OF GUADALUPE
COUNTY, TEXAS.

Security Instrument:

Deed of Trust dated June 28, 2021 and recorded on July 27, 2021 at Instrument Number 202199025795 in the real property records of GUADALUPE County, Texas, which contains a power of sale.

Sale Information:

August 6, 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 MANUEL LOPEZ GONZALEZ JR AND YESSICA L LOPEZ secures the repayment of a Note dated June 28, 2021 in the amount of \$280,328.00. PENNYMAC LOAN SERVICES, LLC, whose address is c/o PennyMac Loan Services, LLC, P.O. Box 30597, Los Angeles, CA 90030, is the current mortgagee of the Deed of Trust and Note and PennyMac Loan Services, 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.

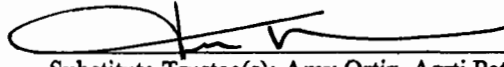
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.



4818151

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, Terri Martin, declare under penalty of perjury that on the 30th day of May, 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).

24-01680
754 ALTWEIN LANE, NEW BRAUNFELS, TX 78130

NOTICE OF FORECLOSURE SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

Property:

The Property to be sold is described as follows:

LOT 38 OF GREEN PASTURES, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS ACCORDING TO THE PLAT RECORDED IN VOLUME 8, PAGES 462-463 OF THE MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

Security Instrument:

Deed of Trust dated August 30, 2019 and recorded on September 4, 2019 at Instrument Number 201999020112 in the real property records of GUADALUPE County, Texas, which contains a power of sale.

Sale Information:

August 6, 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 JOSHUA C MCRAE AND CRYSTAL FARMER secures the repayment of a Note dated August 30, 2019 in the amount of \$156,120.00. 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.



4818273

RECEIVED

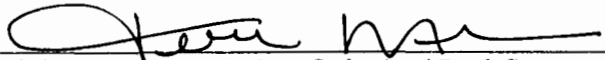
2024 JUN -6 AM 9:35

TERESA KIEL
COUNTY CLERK GUADALUPE COUNTY

Maurice A.

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, Terri Martin, declare under penalty of perjury that on the 6th day of June, 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 SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2024-09601-TX

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active-duty military service to the sender of this notice immediately.

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

Date: 8/6/2024
 Time: The earliest time the sale will begin is 11:00 AM , or within three (3) hours after that time.
 Place: Guadalupe County Courthouse, Texas, at the following location: 101 East Court Street, Seguin, TX 78155 NORTH PORCH OF THE GUADALUPE COURTHOUSE

Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

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

Lot Sixteen (16) in Block Three (3) of HIDDEN SPRINGS, UNIT 1, being a 21.36 acre tract situated in the A. M. Esnaurizar Survey, Abstract No. 20, Guadalupe County, Texas, according to the map or plat thereof recorded in Volume 9, Page(s) 397-398, of the Plat Records of Guadalupe County, Texas.

Commonly known as: 146 CANOPY OAK RD NEW BRAUNFELS, TX 78130

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust dated 6/29/2022 and recorded in the office of the County Clerk of Guadalupe County, Texas, recorded on 6/29/2022 under County Clerk's File No 202299020333, in Book -- and Page -- of the Real Property Records of Guadalupe County, Texas.

Grantor(s):	RANDIE CLABORN AND JESSE CLABORN, WIFE AND HUSBAND AND LINDA S CLABORN, AN UNMARRIED WOMAN
Original Trustee:	Allan B Polunsky
Substitute Trustee:	Auction.com, Alexis Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Troy Martin, Deborah Martin, Cassie Martin, Terri Martin, Shelby Martin, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Ed Henderson, Kyle Walker, Justin Holliday, Martha Rossington, Reyn Rossington, Nestor Solutions, LLC
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for CANOPY MORTGAGE, LLC, its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

RECEIVED

2024 JUN -6 AM 9:39

TERESA KIEL
COUNTY CLERK GUADALUPE COUNTY

BY *Marissa A.*

T.S. #: 2024-09601-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 referenced property securing the above referenced loan.

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the mortgagee 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 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, 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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$363,017.00, executed by RANDIE CLABORN AND JESSE CLABORN, WIFE AND HUSBAND AND LINDA S CLABORN, AN UNMARRIED WOMAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for CANOPY MORTGAGE, LLC, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

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

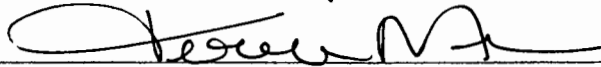
Freedom Mortgage Corporation
11988 EXIT 5 PKWY BLDG 4
FISHERS IN 46037-7939
Phone: (855) 690-5900

Default and Request to Act - Default has occurred under the deed of trust, and the mortgagee has requested me, as Trustee, to conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.

T.S. #: 2024-09601-TX

Dated: 6/6/2024

Auction.com, Alexis Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Troy Martin, Deborah Martin, Cassie Martin, Terri Martin, Shelby Martin, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Ed Henderson, Kyle Walker, Justin Holliday, Martha Rossington, Reyn Rossington, Nestor Solutions, LLC



c/o Nestor Solutions, LLC
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115
Fax: (888) 345-5501

For sale information visit: <https://www.xome.com> or Contact (800) 758-8052.

SENDER OF THIS NOTICE:
AFTER FILING, PLEASE RETURN TO:

Nestor Solutions, LLC
214 5th Street, Suite 205
Huntington Beach, California 92648

23TX404-0167
1734 TIMMERMANN RD, SEGUIN, TX 78155

NOTICE OF FORECLOSURE SALE

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

LOT 6, PRAIRIE CREEK ESTATES, AS SHOWN ON PLAT RECORDED IN VOLUME 5, PAGE 92B OF THE MAP RECORDS OF GUADALUPE COUNTY, TEXAS, BEING THE SAME PROPERTY DEED TO THE PARTIES HEREIN AS RECORDED IN VOLUME 959, PAGE 415, OFFICIAL RECORDS, GUADALUPE COUNTY, TEXAS.

Security Instrument: Deed of Trust dated September 10, 2018 and recorded on September 24, 2018 as Instrument Number 201899021811 in the real property records of GUADALUPE County, Texas, which contains a power of sale.

Sale Information: August 06, 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 LORETTA J. JONES AND VICTOR A JONES secures the repayment of a Note dated September 10, 2018 in the amount of \$140,100.00. MATRIX FINANCIAL SERVICES CORPORATION, whose address is c/o RoundPoint Mortgage Servicing LLC, 446 Wrenplace Road, Fort Mill, SC 29715, is the current mortgagee of the Deed of Trust and Note and RoundPoint Mortgage Servicing 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.

Court Order: A Home Equity Foreclosure Order was signed on June 13, 2024 in the 456th District Court of Guadalupe County under Cause No. 24-0965-CV-E. A copy of the Order is attached hereto.



4819610

TERESA KIEL
COUNTY CLERK GUADALUPE COUNTY
Moussa

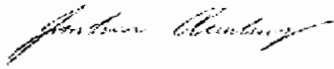
2024 JUN 20 AM 11:01

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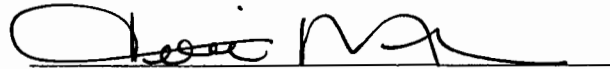
Substitute Trustee(s): Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob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

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.



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



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, Terni Martin, declare under penalty of perjury that on the 20th day of June, 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).

CAUSE NO. 24-0965-CV-E

IN RE: ORDER FOR FORECLOSURE
CONCERNING 1734 TIMMERMANN RD,
SEGUIN, TX 78155
UNDER TEX. R. CIV. PROC. 736

PETITIONER:

MATRIX FINANCIAL SERVICES
CORPORATION

RESPONDENT(S):

LORETTA J. JONES AND VICTOR A
JONES

IN THE DISTRICT COURT OF

GUADALUPE COUNTY, TEXAS

456TH JUDICIAL DISTRICT

FILED
10:17 AM

JUN 13 2024

Clerk of Dist. Court, Guadalupe Co. Tx.
By Linda Balk Deputy

DEFAULT ORDER

1. On this day, the Court considered Petitioner's motion for a default order granting its application for an expedited order under Rule 736. Petitioner's application complies with the requirements of Texas Rule of Civil Procedure 736.1.
2. The name and last known address of each Respondent subject to this order is:

LORETTA J. JONES 1734 TIMMERMANN RD SEGUIN, TX 78155	VICTOR A JONES 1734 TIMMERMANN RD SEGUIN, TX 78155
--	--

Each Respondent was properly served with the citation, but none filed a response within the time required by law. The return of service for each Respondent has been on file with the court for at least ten days.

3. The Property that is the subject of this foreclosure proceeding is commonly known as 1734 TIMMERMANN RD, SEGUIN, TX 78155, with the following legal description:


LOT 6, PRAIRIE CREEK ESTATES, AS SHOWN ON PLAT RECORDED IN VOLUME 5, PAGE 92B OF THE MAP RECORDS OF GUADALUPE COUNTY, TEXAS, BEING THE SAME PROPERTY DEED TO THE PARTIES HEREIN AS RECORDED IN VOLUME 959, PAGE 415, OFFICIAL RECORDS, GUADALUPE COUNTY, TEXAS.

4. The lien sought to be foreclosed is indexed or recorded at Instrument Number 201899021811 and recorded in the real property records of GUADALUPE County, Texas.
5. The material facts establishing Respondent's default are alleged in Petitioner's application and the supporting affidavit. Those facts are adopted by the court and incorporated by reference in this order.
6. Based upon the affidavit of Petitioner, no Respondent subject to this order is protected from foreclosure by the Servicemembers Civil Relief Act, 50 U.S.C. App. § 501 *et seq.*
7. Therefore, the Court grants Petitioner's motion for default order under Texas Rules of Civil Procedure 736.7 and 736.8. Petitioner, or successors in interest, may proceed with foreclosure of the property described above in accordance with applicable law and the loan agreement, contract or lien sought to be foreclosed.
8. This order is not subject to a motion for rehearing, a new trial, a bill of review, or an appeal. Any challenge to this order must be made in a separate, original proceeding filed in accordance with Texas Rule of Civil Procedure 736.11.

SIGNED this 13th day of June, 2024.


JUDGE PRESIDING

Approved:


Dustin C. George
Texas Bar No. 24065287
dgeorge@mgs-legal.com
Jonathan Andring
Texas Bar No. 24094512
jandring@mgs-legal.com
MILLER, GEORGE & SUGGS, PLLC
6080 Tennyson Parkway, Suite 100
Plano, TX 75024
Phone: 972-532-0128
Fax: 214-291-5507

Attorneys for Petitioner

NOTICE OF FORECLOSURE 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 OR 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. *Property to Be Sold.* The property to be sold is described as follows: FIELD NOTES DESCRIBING 0.248 OF AN ACRE OF LAND, BEING THE SAME 0.248 OF AN ACRE DESCRIBED IN A CONVEYANCE FROM VANESSA ANN FORBS RAHMY AND DION CECILIA FORBS GLASS TO OLETA WILLIAMS, VOLUME 1509, PAGE 263, OFFICIAL RECORDS, SITUATED IN BLOCK NO. 43, TOWN OF KINGSBURY, J. H. KUYKENDALL SURVEY, ABSTRACT NO. 199, GUADALUPE COUNTY, TEXAS AND DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT AN IRON PIN FOUND MARKING THE NORTHEAST CORNER OF THE HEREIN DESCRIBED 0.248 OF AN ACRE TRACT, THE NORTHEAST CORNER OF A TRACT DESCRIBED IN A CONVEYANCE TO A. D. WILLIAMS, ET UX, VOLUME 532, PAGE 254, DEED RECORDS, THE NORTHWEST CORNER OF THE JOY MARIE GLENEWINKEL-BRASHERS 0.2479 OF AN ACRE TRACT, VOLUME 1910, PAGE 73, OFFICIAL RECORDS AND SITUATED IN THE SOUTH RIGHT OF WAY OF CALDWELL STREET;

THENCE SOUTH 07 DEGREES 34 MINUTES 00 SECONDS EAST 120.04 FEET TO AN IRON PIN FOUND MARKING THE SOUTHEAST CORNER OF THE HEREIN DESCRIBED 0.248 OF AN ACRE TRACT, THE SOUTHWEST CORNER OF THE JOY MARIE GLENEWINKEL-BRASHERS 0.2479 OF AN ACRE TRACT AND SITUATED IN THE NORTH LINE OF THE L. A. MRAZEK AND RUTH MRAZEK TRACT DESCRIBED IN VOLUME 432, PAGE 79, DEED RECORDS;

THENCE WITH THE NORTH LINE OF THE L. A. MRAZEK AND RUTH MRAZEK TRACT SOUTH 82 DEGREES 30 MINUTES 26 SECONDS WEST 89.97 FEET TO AN IRON PIN FOUND MARKING THE SOUTHWEST CORNER OF THE HEREIN DESCRIBED 0.248 OF AN ACRE TRACT;

THENCE ACROSS THE A. D. WILLIAMS TRACT DESCRIBED IN VOLUME 532, PAGE 254, DEED RECORDS NORTH 07 DEGREES 34 MINUTES 00 SECONDS WEST 120.04 FEET TO AN IRON PIN FOUND MARKING THE NORTHWEST CORNER OF THE HEREIN DESCRIBED 0.248 OF AN ACRE TRACT AND SITUATED IN THE SOUTH RIGHT OF WAY OF CALDWELL STREET;

THENCE WITH THE SOUTH RIGHT OF WAY OF CALDWELL STREET NORTH 82 DEGREES 30 MINUTES 26 SECONDS EAST 89.97 FEET TO THE PLACE OF BEGINNING AND CONTAINING 0.248 OF AN ACRE OF LAND. THE ORIENTATION IS BASED ON THE DEED CALL FOR THE EAST LINE OF THE HEREIN DESCRIBED 0.248 OF AN ACRE TRACT.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust dated 11/02/2010 and recorded in Book 2934 Page 0371 Document 10-019608 real property 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: 08/06/2024

Time: 11:00 AM

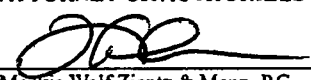
Place: Guadalupe County, Texas at the following location: NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

4. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder for cash. 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.

5. *Obligations Secured.* The Deed of Trust executed by OLETA WILLIAMS, provides that it secures the payment of the indebtedness in the original principal amount of \$178,500.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. BANK OF AMERICA, N.A is the current mortgagee of the note and deed of trust and PHH MORTGAGE CORPORATION is mortgage servicer. A servicing agreement between the mortgagee, whose address is BANK OF AMERICA, N.A c/o PHH MORTGAGE CORPORATION, 14405 Walters Road, Suite 200, Houston, TX 77014 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. *Substitute Trustee(s) Appointed to Conduct Sale.* In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

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.


Mackie Wolf Zientz & Mann, P.C.
Brandon Wolf, Attorney at Law
L. Keller Mackie, Attorney at Law
Michael Zientz, Attorney at Law
Lori Liane Long, Attorney at Law
Chelsea Schneider, Attorney at Law
Ester Gonzales, Attorney at Law
Karla Balli, Attorney at Law
Parkway Office Center, Suite 900
14160 Dallas Parkway
Dallas, TX 75254

For additional sale information visit: www.mwzmlaw.com/tx-investors


Certificate of Posting

I am Alexis Martin whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on June 27, 2024 I filed 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.

20-000184-126-2 // 757 CALDWELL ST, KINGSBURY, TX 786



4820156

RECEIVED
 2024 JUN 27 AM 8:59
 TEXAS
 COUNTY CLERK GUADALUPE COUNTY
 BY 

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 4/28/2023	Grantor(s)/Mortgagor(s): DAYTON ROLLINGS AND GLADYS NELL BALDWIN, HUSBAND AND WIFE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR OCMBC, INC., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Athene Annuity and Life Company
Recorded In: Volume: N/A Page: N/A Instrument No: 202399010683	Property County: GUADALUPE
Mortgage Servicer: Planet Home Lending, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 321 Research Parkway, Suite 303, Meriden, CT 06450
Date of Sale: 8/6/2024	Earliest Time Sale Will Begin: 11am
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.	

Legal Description: LOT 28, BLOCK 12, OF STEELE CREEK SUBDIVISION, UNIT 3A, A SUBDIVISION IN THE CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGES 405-407, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS AND IN DOCUMENT NO. 202199003532, OFFICIAL PUBLIC 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, Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, 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: 6/24/2024



Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Planet Home Lending, LLC

Dated:

June 27, 2024

Alexis Martin

Printed Name:

Alexis Martin

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

BY



TERESA KIEL
COUNTY CLERK GUADALUPE COUNTY

2024 JUN 27 AM 10:04

RECEIVED

MH File Number: TX-24-102802-POS
Loan Type: Conventional Residential

NOTICE OF TRUSTEE'S SALE

000293

DEED OF TRUST INFORMATION:

Grantor(s)	Elizabeth Louise Saldivar and Robert James Saldivar	Deed of Trust Date	September 19, 2014
Original Mortgagee	Mortgage Electronic Registration Systems, Inc. ("MERS"), as beneficiary, as nominee for Liberty Home Equity Solutions, Inc., its successors and assigns	Original Principal	\$300,000.00
Recording Information	Instrument #: 2014017245 in Guadalupe County, Texas	Original Trustee	Premium Title Services, Inc.
Property Address	9911 S. State Highway 123, Seguin, TX 78155	Property County	Guadalupe

MORTGAGE SERVICER INFORMATION:

Current Mortgagee	Wilmington Savings Fund Society, FSB, not in its individual capacity but solely in its capacity as Owner Trustee for Ocwen Loan Acquisition Trust 2024-HB1	Mortgage Servicer	PHH Mortgage Corporation
Current Beneficiary	Wilmington Savings Fund Society, FSB, not in its individual capacity but solely in its capacity as Owner Trustee for Ocwen Loan Acquisition Trust 2024-HB1	Mortgage Servicer Address	1661 Worthington Road, Suite 100, West Palm Beach, FL 33409

SALE INFORMATION:

Date of Sale	08/06/2024
Time of Sale	11:00 AM or no later than 3 hours thereafter
Place of Sale	The North porch of the Guadalupe County Courthouse in Guadalupe County, Texas, or if the preceding area is no longer the designated area, at the area most recently designated by the Guadalupe County Commissioner's Court.
Substitute Trustees	Amy Ortiz, Aarti Patel, Beatriz Sanchez, Dylan Ruiz, Edward Luby, Nancy Parker, Roberta Avery-Hamilton, Faith Flores, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Thomas Gilbraith, C Jaco Spence, Auction.com, Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Selim Taherzadeh, or Michael Linke, any to act
Substitute Trustees' Address	15851 N. Dallas Parkway, Suite 410, Addison, TX 75001

PROPERTY INFORMATION:

Legal Description as per the Deed of Trust: RV-1407-TX-1959234 LOT 3, PULS FARM SUBDIVISION, SITUATED IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 6, PAGE 335 OF THE MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS. For information Purpose: 9911 South State Highway 123, Seguin, TX 78155 Parcel Id: 1G2489-0000-00300-0-00 Being property conveyed by Warranty Deed with Vendor's Lien from Melissa J. Doss by and through her Attorney-in-fact, Larry Lippe, and Larry Lippe, individually, owning, occupying and claiming other property as their respective homesteads to Elizabeth L. Saldivar, recorded November 26, 2001, in Volume 1655, Page 0024, Guadalupe County, Texas.

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

COUNTY CLERK GUADALUPE COUNTY

TAHERZADEH, PLLC

NOTICE OF TRUSTEE'S SALE- 281-00633

2024 JUN 27 AM 10:06 PAGE 1

RECEIVED

NOTICE OF TRUSTEE'S SALE

Default has occurred under the Deed of Trust and all sums secured by the Deed of Trust were declared immediately due and payable. The Beneficiary has, or caused another to, removed the Original Trustee and appointed Substitute Trustees. On behalf of the Mortgagee, Mortgage Servicer, and Substitute Trustees, the undersigned is providing this Notice of Trustee's 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.

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 other 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. The sale shall not cover any part of the property that has been released from the lien of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the Beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

Pursuant to 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. Purchasers will buy the property "at the purchaser's own risk" and "at his/her peril", and no representation is made concerning the quality of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property.

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

The Deed of Trust permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee, or any subsequently appointed Trustee, 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 reposting or refiling may be after the date originally scheduled for this sale.

Interested parties are encouraged to consult counsel of their choice prior to participating in the sale of the property.

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.

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.

Dated June 18, 2024.

Alexis Martin

/s/ Selim H. Taherzadeh

TAHERZADEH, PLLC

NOTICE OF TRUSTEE'S SALE- 281-00633

PAGE 2

NOTICE OF TRUSTEE'S SALE

**Selim H. Taherzadeh
15851 N. Dallas Parkway, Suite 410
Addison, TX 75001
(469) 729-6800**

**Return to: TAHERZADEH, PLLC
15851 N. Dallas Parkway, Suite 410, Addison, TX 75001**

113 BOEING CORNER
CIBOLO, TX 78108

00000010104123

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: August 06, 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 May 02, 2007 and recorded in Document VOLUME 2474, PAGE 0181 real property records of GUADALUPE County, Texas, with DANIEL C. HOLBROOK AND SPOUSE, ADRIENNE H. HOLBROOK, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by DANIEL C. HOLBROOK AND SPOUSE, ADRIENNE H. HOLBROOK, securing the payment of the indebtednesses in the original principal amount of \$186,300.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR PRETIUM MORTGAGE ACQUISITION TRUST 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. NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
8950 CYPRESS WATERS BLVD.
COPPELL, TX 75019

RECEIVED
2024 JUN 27 AM 10:27
TERESA KIE
COUNTY CLERK GUADALUPE COUNTY
BY 



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: _____

113 BOEING CORNER
CIBOLO, TX 78108

00000010104123

00000010104123

GUADALUPE



LOT 16, BLOCK 26, FALCON RIDGE, UNIT 6, CITY OF CIBOLO, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN
VOLUME 6, PAGES 638-639, OF THE MAP AND PLAT
RECORDS OF GUADALUPE COUNTY, TEXAS.

000296

NOTICE OF SUBSTITUTE TRUSTEE'S SALEFILED
HAYS COUNTY, TEXAS

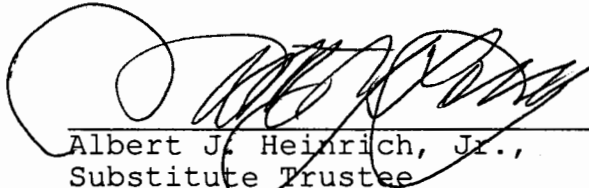
at 10:02 o'clock A M

On June 10, 2006, Mario E. Cadena and Lisa G. Cadena signed a Real Estate Lien Note for \$29,900.00, payable to the order of JET Investments, Ltd., which is secured by Deed of Trust of record in Volume 2339, Page 677, Official Public Records of Guadalupe County, Texas, against the following property:

Lot Twenty-Five (25), in Block "F", BROOKHOLLOW ESTATES, Phase II, a subdivision in Guadalupe County, Texas, according to the map or plat thereof recorded in Volume 5, Pages 16A-16B, of the Plat Records of Guadalupe County, Texas.

The Note has been accelerated to maturity by reason of a default in the payment thereof, and the Owner of the Note has instructed the Substitute Trustee currently serving under the Deed of Trust to exercise the power of sale contained in the Deed of Trust in order to satisfy the indebtedness secured thereby. Accordingly, the undersigned, as Substitute Trustee, hereby gives notice that he, as such Substitute Trustee, will sell the above described property covered by the Deed of Trust on Tuesday, the 6th day of August, 2024, that being the first Tuesday of said month, at public auction to the highest bidder for cash in that area at the County Courthouse in Guadalupe County, Texas, in Seguin, Texas, designated by the Commissioners Court of such County, described as the North porch of the Guadalupe County Courthouse, Seguin, Texas, or as specified by the County Commissioners. Such sale will occur, at the earliest, at 10:00 o'clock a.m. and, at the latest, three hours after that time, between the hours of 10:00 o'clock a.m. and 4:00 o'clock p.m. on that day.

Dated: July 1, 2024.


Albert J. Heinrich, Jr.,
Substitute Trustee
3532 Bee Cave Road, Suite 202
Austin, Texas 78746
(512) 322-9550
FAX (512) 322-9675

TEJESA KIEL
COUNTY CLERK GUADALUPE COUNTY

BY 

2024 JUL - 1 PM 1:15

RECEIVED


RECEIVED

000307

2024 JUL 10 AM 10:21

TERESA KIEL
COUNTY CLERK GUADALUPE COUNTY

**NOTICE OF FORECLOSURE SALE
BY PROPERTY OWNERS ASSOCIATION**

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

232 Rustic Acres, Selma, Texas 78154, more fully described as Lot 39, Block 1, The Trails at Kensington Ranch Subdivision, Unit 1, P.U.D., a subdivision to the city of Selma, Guadalupe County, Texas, according to the plat thereof recorded in Volume 7, Pages 239-240, Plat Records, Guadalupe County, Texas, together with all improvements, fixtures, and appurtenances thereto.

2. *Lien.* The foreclosure is pursuant to the Order entered the 25th day of January 2024, in Cause Number 23-2653-CV-E in the District Court, 456th Judicial District, Guadalupe County, Texas styled *In Re: Order of Foreclosure Concerning 232 Rustic Acres, Selma, Texas 78154 Under Tex. R. Civ. Proc. 736 Kensington Ranch Homeowners Association, Inc. vs Victor Contreras Sr. and Una A. Contreras.*

3. *Holder of Lien.* Kensington Ranch Homeowners Association, Inc. (the "Association").

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

Date: August 6, 2024

Time: The sale will begin no earlier than 1:00 P.M. or no later than three hours thereafter. The sale will be completed by no later than 4:00 P.M.

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.

The Holder reserves the right to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee appointed by the Order 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 reposting or refiled may be after the date originally scheduled for this sale.

5. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder for cash. Holder reserves the right to bid on the property and credit the bid amount to the amount due according to the Order.

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 and all title matters affecting the title to the property. Bidders are cautioned to independently research and determine the priority of the Holder's lien. The sale of the property shall not extinguish the lien affecting the property as described in the Declaration of Covenants, Conditions and Restrictions for Kensington Ranch, recorded in Volume 2406, Page 223 *et. seq.*, Official Public Records of Guadalupe County, Texas; as amended by Amendment to Declaration of Covenants, Conditions and Restrictions for Kensington Ranch, recorded in Volume 2698, Page 775 *et. seq.*, Official Public Records of Guadalupe County, Texas; Amendment to Declaration of Covenants Conditions and Restrictions for Kensington Ranch recorded in Volume 4037, Page 239 *et. seq.*, Official Public Records of Guadalupe County, Texas; and Amendment to Declaration of Covenants, Conditions and Restrictions for Kensington Ranch,

recorded in Volume 15292, Page 2262 *et. seq.*, Official Public Records of Guadalupe County, Texas (hereinafter referred to as the "Declaration"). Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of matters, if any, affecting title.

Pursuant to TEX. PROP. CODE § 51.009, the property will be sold in "as is, where is" condition, without any express or implied warranties. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

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

The property shall be sold subject to the Right of Redemption After Foreclosure pursuant to TEX. PROP. CODE § 209.011.


6. *Obligations Secured.* The lien secures the assessments, late fees, interest, expenses and attorney's fees as contained in the Declaration of Covenants, Conditions and Restrictions for Kensington Ranch, recorded in Volume 2406, Page 223 *et. seq.*, Official Public Records of Guadalupe County, Texas. Amounts shall continue to accrue until paid in full.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, Kensington Ranch Homeowners Association, Inc. c/o Michael B. Thurman, Thurman & Phillips, P.C., 4093 De Zavala Road, Shavano Park, Texas 78249; Phone number 210-341-2020.

7. *Default and Request to Act.* Default has occurred under the Declaration of Covenants, Conditions and Restrictions for Kensington Ranch, recorded in Volume 2406, Page 223 *et. seq.*, Official Public Records of Guadalupe County, Texas, and the beneficiary has requested me, as Trustee appointed by Order dated January 25, 2024, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

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, 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 another state on active service authorized by the President or the Secretary of the 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 Servicemembers Civil Relief Act, 50 United States Code Section 501 *et. seq.* If this notice should apply, you must provide evidence of your eligibility to the undersigned immediately.

Dated: July 10, 2024.



MICHAEL B. THURMAN
Thurman & Phillips, P.C.
4093 De Zavala Road
Shavano Park, Texas 78249
210-341-2020 Telephone
210-344-6460 Facsimile

RECEIVED

000308

2024 JUL 10 AM 10:24

NOTICE OF FORECLOSURE SALE

TERESA KIEL
COUNTY CLERK GUADALUPE COUNTY

BY PROPERTY OWNERS ASSOCIATION

1. Property to Be Sold. The property to be sold is described as follows:
BY APPS

215 Rustic Willow, Selma, Texas 78154, more fully described as Lot 35, Block 6, KENSINGTON RANCH II SUBDIVISION, UNIT 4 P.U.D., an addition to the City of Selma, Guadalupe County, Texas, according to the map or plat thereof as recorded in Volume 8, Page 258, Deed and Plat Records, Guadalupe County, Texas, together with all improvements, fixtures, and appurtenances thereto.

2. *Lien.* The foreclosure is pursuant to the Order entered the 25th day of January 2024, in Cause Number 23-2512-CV-E in the District Court, 456th Judicial District, Guadalupe County, Texas styled *In Re: Order of Foreclosure Concerning 215 Rustic Willow, Selma, Texas 78247 Under Tex. R. Civ. Proc. 736 Kensington Ranch Homeowners Association, Inc. vs Rodolfo A. Castruita.*

3. *Holder of Lien.* Kensington Ranch Homeowners Association, Inc. (the "Association").

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

Date: August 6, 2024

Time: The sale will begin no earlier than 1:00 P.M. or no later than three hours thereafter. The sale will be completed by no later than 4:00 P.M.

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.

The Holder reserves the right to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee appointed by the Order 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 reposting or refiling may be after the date originally scheduled for this sale.

5. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder for cash. Holder reserves the right to bid on the property and credit the bid amount to the amount due according to the Order.

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 and all title matters affecting the title to the property. Bidders are cautioned to independently research and determine the priority of the Holder's lien. The sale of the property shall not extinguish the lien affecting the property as described in the Declaration of Covenants, Conditions and Restrictions for Kensington Ranch, recorded in Volume 2406, Page 223 *et. seq.*, Official Public Records of Guadalupe County, Texas; as amended by Amendment to Declaration of Covenants, Conditions and Restrictions for Kensington Ranch, recorded in Volume 2698, Page 775 *et. seq.*, Official Public Records of Guadalupe County, Texas; Amendment to Declaration of Covenants Conditions and Restrictions for

Kensington Ranch recorded in Volume 4037, Page 239 *et. seq.*, Official Public Records of Guadalupe County, Texas; and Amendment to Declaration of Covenants, Conditions and Restrictions for Kensington Ranch, recorded in Volume 15292, Page 2262 *et seq.*, Official Public Records of Guadalupe County, Texas (hereinafter referred to as the "Declaration"). Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of matters, if any, affecting title.

Pursuant to TEX. PROP. CODE § 51.009, the property will be sold in "as is, where is" condition, without any express or implied warranties. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

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

The property shall be sold subject to the Right of Redemption After Foreclosure pursuant to TEX. PROP. CODE § 209.011.


6. *Obligations Secured.* The lien secures the assessments, late fees, interest, expenses and attorney's fees as contained in the Declaration of Covenants, Conditions and Restrictions for Kensington Ranch, recorded in Volume 2406, Page 223 *et. seq.*, Official Public Records of Guadalupe County, Texas. Amounts shall continue to accrue until paid in full.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, Kensington Ranch Homeowners Association, Inc. c/o Michael B. Thurman, Thurman & Phillips, P.C., 4093 De Zavala Road, Shavano Park, Texas 78249; Phone number 210-341-2020.

7. *Default and Request to Act.* Default has occurred under the Declaration of Covenants, Conditions and Restrictions for Kensington Ranch, recorded in Volume 2406, Page 223 *et. seq.*, Official Public Records of Guadalupe County, Texas, and the beneficiary has requested me, as Trustee appointed by Order dated January 25, 2023, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

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, 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 another state on active service authorized by the President or the Secretary of the 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 Servicemembers Civil Relief Act, 50 United States Code Section 501 *et. seq.* If this notice should apply, you must provide evidence of your eligibility to the undersigned immediately.

Dated: July 10, 2024.



MICHAEL B. THURMAN
Thurman & Phillips, P.C.
4093 De Zavala Road
Shavano Park, Texas 78249
210-341-2020 Telephone
210-344-6460 Facsimile

NOTICE OF TRUSTEE'S SALE

THE STATE OF TEXAS *

COUNTY OF GUADALUPE *

Date: July 10, 2024

Deed of Trust:

Date: December 22, 2022

Grantor: Eric Maloba and Elizabeth Maloba and Francis Magero, 1505 Scull Road, Martindale, Texas 78666

Beneficiary: Esher Ltd.

Recorded under Clerks Document Number 202399002427, Official Public Records, Guadalupe County, Texas.

Property: Being a 10.01 acre tract or parcel of land known as Tract Z and being part of the B. & G. Fulcher Survey, A-21 in Guadalupe County, Texas and being more particularly described in Exhibit "A" attached to the Deed of Trust filed in Clerk's Document #202399002427 of the Guadalupe County Deed Records.

Date of Sale: August 6, 2024

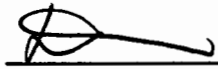
Time of Sale: The earliest time at which the sale will occur is 11:00 a.m. and no later than 2:00 p.m.

Place of sale of Property: Guadalupe County Courthouse, 211 W. Court Street, Seguin, Texas 78155

Designated Area: The north porch of the Guadalupe County Courthouse, bearing the address of 211 W. Court Street, Seguin, Texas 78155, or in the area designated by the Commissioner's Court, pursuant to Section 51.002 of the Texas Property Code.

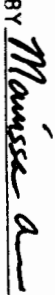
Because of the default by Grantor under the terms of the Deed of Trust and the Note secured thereby, as Substitute Trustee, I will sell the property by public auction to the highest bidder for cash at the place and date above specified to satisfy the debt secured by the Deed of Trust.

The property is being sold subject to all matters of record which are prior to the Deed of Trust, which affect title thereto, and which are a superior interest therein.


Substitute Trustee – Timothy Murphy, Gordon
Murphy, Dean Murphy, or Lindsey Meyer

For more information:

P.O. Box 1249
San Marcos, Texas 78667
512-396-5115

RECEIVED
2024 JUL 11 AM 10:17
TERESA KIEL
COUNTY CLERK GUADALUPE COUNTY
BY 

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)**

Deed of Trust Date: March 13, 2008	Original Mortgagor/Grantor: BARBARA FAYE VOLKMANN
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR COUNTRYWIDE BANK, FSB., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF2 ACQUISITION TRUST
Recorded in: Volume: 2600 Page: 0895 Instrument No: 08-005314	Property County: GUADALUPE
Mortgage Servicer: SELENE FINANCE LP	Mortgage Servicer's Address: 3501 Olympus Blvd., Suite 500, Dallas, TX 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.

Secures: Note in the original principal amount of \$72,000.00, executed by BARBARA FAYE VOLKMANN and payable to the order of Lender.

Property Address/Mailing Address: 5060 S STATE HWY 123, SEGUIN, TX 78155

Legal Description of Property to be Sold: THE LAND REFERRED TO HEREIN IS SITUATED IN THE STATE OF TEXAS, COUNTY OF GUADALUPE DESCRIBED AS FOLLOWS:

1.00 ACRE SITUATED IN THE E. GORTARI SURVEY, A -23, GUADALUPE COUNTY, TEXAS. SAID 1.00 ACRE TRACT IS THAT TRACT CALLED 1 ACRE IN CONVEYANCE FROM C. H. DONEGAN, JR., TRUSTEE TO KENNETH E. THOMPSON, ET UX, RECORDED IN VOLUME 844, PAGE 669, OF THE OFFICIAL RECORDS OF SAID COUNTY AND BEING DESCRIBED BY METES AND BOUNDS, AS FOLLOWS:

BEGINNING AT A 1/2 INCH DIAMETER IRON STAKE SET MARKING THE SOUTHEAST CORNER OF THE TRACT HEREIN DESCRIBED, SAME BEING THE SOUTHEAST CORNER OF SAID 1 ACRE TRACT, THE NORTHEAST CORNER OF THE CALLED SOUTH 1/2 OF LOT 4 IN CONVEYANCE TO HOWARD BATEY RECORDED IN VOLUME 223 AT PAGE 367 AND LYING IN THE WEST LINE OF STATE HIGHWAY 123. SAID IRON STAKE BEARS N. 06° 21' 19" E, 1013.7 FEET FROM THE INTERSECTION OF CENTERLINE OF F. M. HIGHWAY 467 AND STATE HIGHWAY 123;

THENCE WITH THE COMMON LINE OF THE TRACT HEREIN DESCRIBED AND SAID SOUTH 1/2 OF LOT 4, N 89° 02' 50" W, 520.26 FEET TO A 1/2 INCH DIAMETER IRON STAKE SET MARKING THE SOUTHWEST CORNER OF THE TRACT HEREIN DESCRIBED, SAME BEING THE SOUTHWEST CORNER OF SAID 1 ACRE TRACT AND THE NORTHWEST CORNER OF SAID SOUTH 1/2 OF LOT 4 AND LYING IN THE EAST LINE OF OLD SUTHERLAND SPRINGS ROAD. SAID IRON STAKE BEARS, N 00° 46' 47" E, 83.49 FEET FROM A 3/8 INCH DIAMETER IRON STAKE FOUND AT THE END OF FENCE;



2024 JUL 11 AM 10:52

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THENCE WITH THE COMMON LINE OF THE TRACT HEREIN DESCRIBED AND SAID EAST LINE OF SAID OLD SUTHERLAND AND SPRINGS ROAD, N 00° 46' 47" E, 83.49 FEET TO A 1/2 INCH DIAMETER IRON STAKE SET MARKING THE NORTHWEST CORNER OF THE TRACT HEREIN DESCRIBED, SAME BEING THE NORTHWEST CORNER OF SAID 1 ACRE TRACT, SAID IRON STAKE BEARS, S 00° 46' 47" E, 83.49 FEET FROM A 3/8 INCH DIAMETER IRON STAKE FOUND AT THE END OF FENCE;

THENCE WITH THE COMMON LINE OF THE TRACT HEREIN DESCRIBED AND SAID EAST LINE OF SAID OLD SUTHERLAND AND SPRINGS ROAD N 00° 46' 47" E, 83.49 FEET TO A 1/2 INCH DIAMETER IRON STAKE SET MARKING THE NORTHWEST CORNER OF THE TRACT HEREIN DESCRIBED, SAME BEING THE NORTHWEST CORNER OF SAID 1 ACRE TRACT, SAID IRON STAKE BEARS, S 00° 46' 47" W, 168.00 FEET FROM A 1 INCH DIAMETER IRON PIPE FOUND;

THENCE WITH THE FENCE ALONG THE NORTH LINE OF THE TRACT HEREIN DESCRIBED, SAME BEING THE NORTH LINE OF SAID 1 ACRE TRACT, AS FOLLOWS:

S 89° 11' 12" E, AT 1.15 FEET A THREE-WAY FENCE CORNER AND AT 288.43 FEET A 3/4 INCH DIAMETER IRON PIPE FOUND AT A THREE-WAY FENCE CORNER AND;

S 88° 52' 02" E, AT 231.54 FEET THE END OF CHAINLINK FENCE AND AT 231.74 FEET A 1/2 INCH DIAMETER IRON STAKE SET MARKING THE NORTHEAST CORNER OF THE TRACT HEREIN DESCRIBED, SAME BEING THE NORTHEAST CORNER OF SAID 1 ACRE TRACT AND LYING IN THE WEST LINE OF STATE HIGHWAY 123. SAID IRON STAKE BEARS, N 88° 52' 02" W, 0.4 FEET FROM A 3/4 INCH DIAMETER IRON PIPE FOUND;

THENCE WITH THE COMMON LINE OF THE TRACT HEREIN DESCRIBED AND SAID WEST LINE OF STATE HIGHWAY 123, S 00° 43' 00" W, AT 82.62 THE END OF CHAINLINK FENCE AND AT 83.46 FEET THE PLACE OF BEGINNING AND CONTAINING 1.00 ACRE OF LAND.

APN: 2G-0023-0000-27500-000

Date of Sale: August 06, 2024	Earliest time Sale will begin: 11:00 AM
--------------------------------------	--

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.

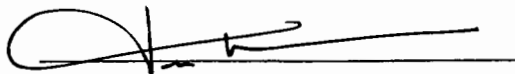
Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR 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,
13010 Morris Rd, Suite 450, Alpharetta, Georgia 30004
PH: (470)321-7112

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:

Lots 6 & 7, the Park at Creekside, Guadalupe County, Texas, according to the map or plat recorded in Volume 4, Pages 386-387, of the Plat Records of Guadalupe County, Texas, and being more commonly known as 111 Jenny Lane and 115 Jenny Lane, Seguin, Texas 78155.

2. Instrument to Be Foreclosed: That certain deed of trust recorded in Volume 2177, Page 609, Instrument #200513343, 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, August 6, 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 1:00 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.

RECEIVED

2024 JUL 12 PM 1:58

TERESA KIEL
COUNTY CLERK GUADALUPE COUNTY

BY *Maria*

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.

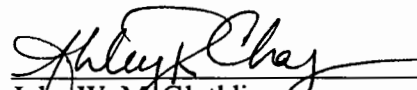
Pursuant to Texas Property Code Section 51.0075, the trustee or substitute trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute 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 ELIZABETH V. DUBON. 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 June 24, 2005, in the original principal amount of \$25,500.00, and payable to the order of SHERRY 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: July 10, 2024


John W. McGlothlin of
Ashley R. Chagnon,
Substitute Trustee
133 W. San Antonio, Suite 400
San Marcos, TX 78666
V: 512.392.7510

NOTICE OF SALE BY TRUSTEE AND SUBSTITUTE TRUSTEE

THE STATE OF TEXAS

§

KNOW ALL MEN BY THESE PRESENTS:

COUNTY OF GUADALUPE

§

§

THAT, WHEREAS, ERIC DOEGE ("Borrower") became indebted to SPRING BRANCH FUNDING, LLC ("Lender"), as evidenced by that certain real estate lien note (the "Note"), dated July 7, 2022, in the original principal amount of FIFTY-FOUR THOUSAND AND NO/100 DOLLARS (\$54,000.00), executed and delivered by Borrower to the order of SPRING BRANCH FUNDING, LLC, as payee, bearing interest and being due and payable as therein provided; and

WHEREAS, the indebtedness evidenced by the Note (the "Indebtedness") is secured by, among other items, that certain Deed of Trust (the "Deed of Trust") dated of even date with the Note, executed by Borrower, to SARA E. DYSART, Trustee, for the benefit of Lender, said Deed of Trust being filed for record and recorded under Clerk's Document No. 202299021308, of the Official Public Records of Guadalupe County, Texas, covering the Real Property described as follows, to-wit:

TRACT 1:

5.032 acre of land situated in a tract called 31.0 acres in a conveyance to Harry Doege from Elvin L. Anderson, et al, volume 378, page 222, J. Perez Survey, Abstract 262, Guadalupe County, Texas, said 5.032 ACRES being more particularly described in Exhibit "A", attached hereto and made a part hereof.

TRACT 2:

5.077 acres of land situated in a tract called 31.0 acres in conveyance to Harry Doege from Elvin L. Anderson, et al, volume 378, page 222, J. Perez Survey, Abstract 262, Guadalupe County, Texas, said 5.077 ACRES being more particularly described in Exhibit "A", attached hereto and made a part hereof.

TRACT 3:

5.027 acres of land situated in a tract called 31.0 acres in a conveyance to Harry Doege from Elvin L. Anderson, et al volume 378, page 222, J. Perez Survey, Abstract 262, Guadalupe County, Texas, said 5.027 ACRES being more particularly described in Exhibit "A", attached hereto and made a part hereof.

RECEIVED
2024 JUL 15 PM 12:18
TERESA KIEL
COUNTY CLERK GUADALUPE COUNTY
BY XelS

TRACT 4:

Being a 5.001 acre tract of land lying in the A. Perez Survey, Abstract No. 262, Guadalupe County, Texas, said 5.001 acre tract being all of Tract 1 and Tract 2 described in a Special Warranty Deed to Eric Doege, dated February 21, 2020 and recorded in Document No. 202099004447, Official Public Records of Guadalupe County, Texas, said Tract 1 and Tract 2 being further described as a 5.001 acre tract of land recorded in Volume 2063, Page 719, Official Public Records of Guadalupe County, Texas; said 5.001 acre tract being more particularly described in Exhibit "A" attached hereto and made a part hereof.

along with any and all appurtenances, improvements, fixtures and personal property of any kind located thereon or pertaining thereto, including, without limitation, any and all rights to the present or future use of wastewater, wastewater capacity, drainage, water or other facilities to the extent same pertain to or benefit all or any portion of the Property, including, without limitation, all reservations of or commitments or letters covering any such use in the future, whether now owned or hereafter acquired, and any leases and rents relating thereto, which are described therein (all of which is hereinafter referred to as the "Premises")

WHEREAS, to the full extent the Deed of Trust or any other security agreement held by Lender covers both real and personal property, including, without limitation, any and all rights to the present or future use of wastewater, wastewater capacity, drainage, water or other utility facilities to the extent same pertain to or benefit all or any portion of the Property, including, without limitation, all reservations of or commitments or letters covering any such use in the future, any of said personal property which is part of the Premises or which is otherwise covered by a lien or security interest in favor of Lender will be hereinafter included in the definition of Premises as used herein and sold at public sale, hereinafter described, pursuant to Section 9.501(d) of the Texas Uniform Commercial Code;

WHEREAS, SPRING BRANCH FUNDING, LLC ("Beneficiary") is the current holder and owner of the Deed of Trust and the note secured thereby;

WHEREAS, there may be certain leases, rental agreements, easements and/or other matters (collectively, the "Other Matters") covering and/or affecting the Premises currently in existence;

WHEREAS, the liens securing the payment of the Indebtedness may be senior and superior to one or more of the Other Matters and junior and inferior to one or more of the Other Matters;

WHEREAS, with respect to the liens securing the payment of the Indebtedness, which are senior to the Other Matters and may not so subordinate liens to one or more of the Other Matters;

WHEREAS, in the event Lender/Beneficiary chooses to subordinate its liens securing the Indebtedness of any Other Matters, such decision will be announced at the foreclosure sale;

WHEREAS, default has been made in the payment of the Note and the Indebtedness, and the Note is now unpaid, delinquent and in default;

WHEREAS, Lender/Beneficiary has given all required notices to Borrower and any and all other necessary parties with regard to the defaulted Indebtedness or such notices to such other necessary parties have been waived;

WHEREAS, pursuant to the authority granted in the Deed of Trust, Lender/Beneficiary has appointed **MARK CUMMINGS, DICK VETTERS, JASON WEST, MATTHEW JOHNSON, NICOLE CORREA AND DAVID GARVIN**, to act jointly or separately as Substitute Trustee along with **SARA E. DYSART**, Trustee, under the Deed of Trust pursuant to a duly authorized and executed appointment document;

WHEREAS, Lender/Beneficiary has requested the undersigned to enforce the liens of the Deed of Trust by sale of the Premises in the manner set forth under the terms of the Deed of Trust and pursuant to the laws of the State of Texas and has instructed the undersigned to offer the Property for sale toward the satisfaction of the Note; and

WHEREAS, the undersigned Trustee and/or Substitute Trustee, acting upon the request of said Lender/Beneficiary, by these presents is hereby posting, filing, and giving notice of foreclosure of the Deed of Trust and the lien thereto in accordance with applicable Texas law and the terms and provisions of the Deed of Trust.


NOW, THEREFORE, I, the undersigned, SARA E. DYSART and/or MARK CUMMINGS, DICK VETTERS, JASON WEST, MATTHEW JOHNSON, NICOLE CORREA AND DAVID GARVIN, acting jointly or separately as Trustee or Substitute Trustee, do hereby give notice that after due publication of this notice as required by law and the Deed of Trust, I will sell the Premises at public venue, to the highest bidder or bidders, for cash, which sale will begin no earlier than 10:00a.m. and not later than 1:00p.m. on the first Tuesday in August next, the same being August 6, 2024 at the County Courthouse in Guadalupe County, Texas, in the area where foreclosure sales are to take place as designated by the Commissioner's Court of said county, said designation having been recorded in the Official Public records of said county.

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.

THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT, OR THE LIKE FOR THE PERSONAL PROPERTY IN THIS DISPOSITION.

THE ADDRESS OF SARA E. DYSART, TRUSTEE AND MARK CUMMINGS, DICK VETTERS, JASON WEST, MATTHEW JOHNSON, NICOLE CORREA AND DAVID GARVIN, SUBSTITUTE TRUSTEE, IS 206 PRIMERA DRIVE, SAN ANTONIO, TEXAS 78212. ALL INQUIRIES SHOULD BE SENT TO THIS ADDRESS.

EXECUTED on this the 15 day of July 2024.


Substitute Trustee: Mark Cummings
Dick Veters
Jason West
Matthew Johnson
Nicole Correa
David Garvin

AFTER FILING RETURN TO:
SARA E. DYSART
Attorney at Law
206 Primera Drive
San Antonio, Texas 78212

Tn1

EXHIBIT A
O'Daniel Road.

3.032-acre tract of land situated in a tract called 31.0 acre with a conveyance to Henry D. Ferguson from Elwinkle, Anderson, et al. volume 578, page 222, 1st Texas Survey, A-262, Garza County, Texas; and described by metes and bounds as follows:

BEGINNING at an iron pin set for the north corner of this tract and marking the west corner of a 5.077-acre tract, the south corner of a 5.001-acre tract, the east corner of a 5.064-acre tract and the north corner of the called 31.0-acre tract; to S 39° 00' E 716.55 feet and N 51° 33' 12" W 607.58 feet;

THENCE with the common line between this tract and the 5.077-acre tract S 50° 43' 30" E 615.66 feet to an iron pin set for the east corner of this tract and marking the south corner of the 5.077-acre tract;

THENCE with the fence S 47° 15' W 530.39 feet to an iron pin set and marking the south corner of this tract situated in the northeast R. 9 N. of County Road No. 414;

THENCE with the fence northeast R. 9 N. of County Road No. 414 N 50° 20' 33" W 576.56 feet to an iron pin set for the west corner of this tract and marking the south corner of the 5.064-acre tract;

THENCE with the common line between this tract and the 5.064-acre tract N 39° 00' E 555.53 feet to the PLACE OF BEGINNING and containing 3.032 acres of land.

T. 12

EXHIBIT A

Odaniel Road & 844 Odaniel Road

507.7 acres of land situated in a tract called 3130 acres in conveyance to Harry Dodge from Elvin L. Anderson et al. volume 373, page 222, in Deeds Survey, A-262, Caddo County, Texas, and described by the record and bounds as follows:

BEGINNING at an iron pin set for the north corner of this tract and marking the west corner of a 5.027-acre tract; the south corner of a 4.978-acre tract; the east corner of a 5.001-acre tract and the north corner of the called 31.0-acre tract bears N. 32° 00' E. 328.43 feet and N. 51° 39' 12" W. 607.68 feet.

THENCE with the common line between this tract and the 31.0-acre tract S 41° 12' 40" E 671.8 feet to an iron pin set for the east corner of this tract and marking the south corner of the 5.027-acre tract.

THENCE with a fence, S 38° 23' 24" W 362.65 feet to an iron pin set for the south corner of this tract and marking the east corner of a 5.032-acre tract.

THENCE with the common line between this tract and the 5.032-acre tract, N 50° 48' 20" W 625.66 feet to an iron pin set for the west corner of this tract and marking the north corner of the 5.032-acre tract; the east corner of a 5.064-acre tract; the south corner of a 5.001-acre tract.

THENCE with the common line between this tract and the 5.001-acre tract, N 39° 00' E 353.22 feet to the PLACE OF BEGINNING and containing 507.7 acres of land.

T-13

EXHIBIT A
Daniel Reed

5.027 acres of land situated in a tract called 31.0 acres in a conveyance to Mary Dwyer from Elvira L. Anderson, et al volume 378, page 222, J. Perez Survey, N. 26E, Guadalupe County, Texas and described by metes and bounds as follows:

BEGINS at an iron pin set for the north corner of this tract and marking the east corner of a 4.978 acre tract and the north corner of the called 31.0 acre tract bears N 51 degrees 39' 12" W 607.68 feet

THENCE with a fence S 51 degrees 21' 52" E 607.32 feet to a fence corner marking the east corner of this tract;

THENCE with a fence S 38 degrees 47' 37" W 360.07 feet to an iron pin set for the south corner of this tract and marking the east corner of a 5.077 acre tract;

THENCE with the common line between this tract and the 3.077 acre tract, N 51 degrees 12' 40" W 611.8 feet to an iron pin set for the west corner of this tract and marking the north corner of the 3.077 acre tract, the east corner of a 3.001 acre tract, the south corner of a 4.978 acre tract;

THENCE with the common line between this tract and the 4.978 acre tract N 39 degrees E 338.43 feet to the N. A. C. OF BEGINNING and containing 5.027 acres of land.



STATE OF TEXAS
COUNTY OF GUADALUPE

FIELD NOTE DESCRIPTION
OFA
5.001 ACRE TRACT

Being a 5.001 acre tract of land lying in the A. Perez Survey, Abstract No. 262, Guadalupe County, Texas, said 5.001 acre tract being all of Tract 1 and Tract 2 described in a Special Warranty Deed to Eric Doege, dated February 21, 2020 and recorded in Document No. 202099004447, Official Public Records of Guadalupe County, Texas, said Tract 1 and Tract 2 being further described as a 5.001 acre tract of land recorded in Volume 2063, Page 719, Official Public Records of Guadalupe County, Texas; said 5.001 acre tract being more particularly described as follows:

BEGINNING: 1/2" iron rod found in the southeast line of 12.982 acre tract of land as described and recorded in Document No. 202199027430, Official Public Records of Guadalupe County, Texas, for the north corner of said 5.001 acre tract, the west corner of a 4.978 acre tract of land as described and recorded in Volume 601, Page 235, Official Public Records of Guadalupe County, Texas, and the north corner of the herein described 5.001 acre tract;

THENCE: leaving the southeast line of the aforementioned 12.982 acre tract, along the northeast line of the aforementioned 5.001 acre tract and the southwest line of the aforementioned 4.978 acre tract, S51°33'18"E, a distance of 610.22 feet (Record - S51°12'18"E ~ 610.22') to a 1/2" iron rod with plastic cap stamped "MMES RPLS 6490" set for the east corner of said 5.001 acre tract, the south corner of said 4.978 acre tract, the north corner of a 5.077 acre tract of land and the west corner of a 5.027 acre tract of land as described and recorded in Document No. 202099001668, Official Public Records of Guadalupe County, Texas, and the east corner of the herein described 5.001 acre tract;

THENCE: along the southeast line of the aforementioned 5.001 acre tract and the northwest line of the aforementioned 5.077 acre tract, S38°39'22"W, a distance of 358.22 feet (Record - S39°00'00"W ~ 358.22') to a 1/2" iron rod with plastic cap stamped "MMES RPLS 6490" set for the south corner of said 5.001 acre tract, the west corner of said 5.077 acre tract, the north corner of a 5.032 acre tract of land as described in the aforementioned Document No. 202099001668, and the east corner of a 5.064 acre tract of land as described and recorded in Volume 601, Page 238, Official Public Records of Guadalupe County, Texas, and the south corner of the herein described 5.001 acre tract;

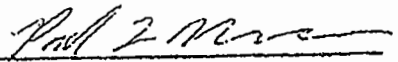
THENCE: along the southwest line of the aforementioned 5.001 acre tract and the northeast line of the aforementioned 5.064 acre tract, N51°09'08"W, a distance of 613.39 feet (Record – N50°48'30"W ~ 613.39') to a railroad tie fence corner post found in the southeast line of a 9.961 acre tract of land as described and recorded in Volume 1449, Page 224, Official Public Records of Guadalupe County, Texas, for the west corner of said 5.001 acre tract, the north corner of said 5.064 acre tract, and the west corner of the herein described 5.001 acre tract;

THENCE: along the northwest line of the aforementioned 5.001 acre tract, the southeast line of the aforementioned 9.961 acre tract, and the southeast line of the aforementioned 12.982 acre tract, N39°10'10"E, a distance of 353.93 feet (Record – N39°30'48"E ~ 353.93') to the PLACE OF BEGINNING and containing 5.001 acres of land.

- Notes:
1. Basis of Bearing based on the Texas Coordinate System, South Central Zone (4204) NAD (83).
 2. Record calls taken from Volume 2063, Page 719, Official Public Records of Guadalupe County, Texas.
 3. A survey plat of even date accompanies this Field Note Description.

I, Paul L. Myers, a Registered Professional Land Surveyor, do hereby certify that the above field notes were prepared using information obtained by an on the ground survey made under my supervision in June 2022.




Paul L. Myers
Registered Professional Land Surveyor
No. 6490 – State of Texas

Job #22081
June 21, 2022
PLM

2024 JUL 15 PM 12:19

NOTICE OF FORECLOSURE SALE

Notice is hereby given of a public non-judicial foreclosure sale.

TERESA KIEL
COUNTY CLERK GUADALUPE COUNTY

BY



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

All property (real, personal or otherwise) described in the deed of trust (as hereinafter defined as the "Deed of Trust"), together with the rights, appurtenances and improvements thereto, including, but not limited to, the real property described on Exhibit A attached hereto and made a part hereof. In the event any property encumbered by the Deed of Trust has been released by Lender (or its predecessor in interest, as applicable), then said released property shall be excluded from the property sold at foreclosure.

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

Date: **Tuesday, August 6, 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 by no later than **1:00 p.m.**

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. 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 and/or Texas Business and Commerce Code. Such reposting or refiling may be after the date originally scheduled for this sale.

3. 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 Lender to have the bid credited 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 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, 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. 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 non-judicial foreclosure sale being conducted pursuant to the power of sale granted by that certain Deed of Trust (the "Deed of Trust") recorded under Instrument No. 2017012912 in the Real Property Records of Guadalupe County, Texas, and executed by Salome Armendariz and Angelica Maria Garza (whether one or more, the "Grantor"), for the benefit of 21st Mortgage Corporation ("Lender"), covering the property described above.

5. Obligations Secured. The Deed of Trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Indebtedness") including but not limited to the unpaid principal and interest owing on: that certain Consumer Loan Note, Security Agreement and Disclosure Statement (the "Note") dated on or about June 5, 2017, executed by the Grantor and payable to the order of Lender, and all renewals, modifications and extensions of the Note. Lender is the current owner and/or holder of the Note and the Indebtedness and is the beneficiary under the Deed of Trust.


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

21st Mortgage Corporation
620 Market Street One Center Square
Knoxville, TN 37902
Phone: 800-955-0021
Fax: 866-231-4851

6. Default and Request To Act. Default has occurred under the Deed of Trust, and Lender has requested me, as Substitute Trustee, to conduct this sale. Notice is given that before the sale Lender may appoint another person as substitute trustee to conduct the sale.

7. Armed Forces Notice. 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.

DATED: July 10, 2024.


Richard A. McKinney, Substitute Trustee
Higier Allen & Lautin, P.C.
The Tower at Cityplace
2711 N. Haskell Ave., Suite 2400
Dallas, Texas 75204
Telephone: (972) 716-1888
Fax: (972) 716-1899

*****PLEASE FAX ALL COMMUNICATIONS REGARDING THIS MATTER TO THE
SUBSTITUTE TRUSTEE AT 972-716-1899 (FAX), NOTE THE SUBSTITUTE
TRUSTEE'S NAME ON YOUR COVER SHEET AND CONTACT THE SUBSTITUTE
TRUSTEE AT 972-716-1888 (PHONE) TO CONFIRM RECEIPT. PLEASE ASSUME
YOUR FAX HAS NOT BEEN RECEIVED UNTIL YOU VERBALLY CONFIRM
RECEIPT THEREOF WITH OUR OFFICE. THANKS IN ADVANCE FOR YOUR
COOPERATION.*****

EXHIBIT A

PROPERTY DESCRIPTION

[FOLLOWS THIS COVER PAGE]

EXHIBIT "A"

STATE OF TEXAS
COUNTY OF GUADALUPE

3.011 ACRES
ILKA SWITCH ROAD

Description of a 3.011 acre tract of land out of the Andrew A. Neil Survey, Abstract No. 256, Guadalupe County, Texas, being 1.481 acres out of that certain 5.010 acre tract of land called "Tract D", conveyed to Francisco Garza by deed recorded in Volume 1848, Page 941 of the Official Public Records of Guadalupe County, Texas, and 1.530 acres out of that certain 5.010 acre tract of land called "Tract E", conveyed to Angelica Garza by deed recorded in Volume 4207, Page 893 of the Official Public Records of Guadalupe County, Texas, and being more particularly described by metes and bounds as follows:

BEGINNING at a $\frac{1}{4}$ " iron rod found in the northwest right-of-way line of Ilka Switch Road (a.k.a. County Road 103) for the southeast corner of that certain 5.010 acre tract of land conveyed to James C. Stolte by deed recorded in Document No. 2016012988 of the Official Public Records of Guadalupe County, Texas, same being the southwest corner of said Tract E and the southwest corner and POINT OF BEGINNING of this herein described tract;

THENCE, leaving the northwest right-of-way line of Ilka Switch Road, with the common line of said Stolte 5.010 acre tract and said Tract E, the following two (2) courses and distances:

1. N $00^{\circ}56'32''$ E, a distance of 200.31 feet to a $\frac{1}{2}$ " iron rod found for an angle point, and;
2. N $31^{\circ}38'45''$ W, a distance of 167.72 feet to a $\frac{1}{2}$ " iron rod set for an angle point in the west line of this herein described tract, same being the south corner of that certain 3.475 acre tract of land out of said Tract E, conveyed to James C. Stolte by deed recorded in Document No. 2016015732 of the Official Public Records of Guadalupe County, Texas;

THENCE, N $01^{\circ}31'24''$ E, leaving the east line of said 5.010 acre Stolte tract, over and across said Tract E with a portion of the east line of said 3.475 acre tract, a distance of 397.22 feet to a $\frac{1}{2}$ " iron rod set for the northwest corner of this herein described tract, same being the south corner of that certain 0.536 acre tract of land conveyed to James C. Stolte by deed recorded in Document No. 2016015731 of the Official Public Records of Guadalupe County, Texas, and also being an angle point in the east line of said 3.475 acre tract, from which, a $\frac{1}{2}$ " iron rod found for the northwest corner of said 0.536 acre tract, same being the northwest corner of said Tract D and the northeast corner of said Tract E, bears N $20^{\circ}47'29''$ E, a distance of 363.49 feet;

EXHIBIT "A"

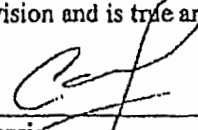
THENCE, leaving the east line of said 3.475 acre Stelte tract, over and across said Tract D, the following two (2) courses and distances:

1. S 57°59'17" E, a distance of 290.11 feet to a ½" iron rod set for the northeast corner of this herein described tract, and;
2. S 01°05'13" W, a distance of 450.98 feet to a ½" iron rod set in the northwest right-of-way line of Ilka Switch Road for the southeast corner of this herein described tract, from which a ½" iron rod found for the southeast corner of said Tract D bears N 50°19'31" E, a distance of 39.47 feet;

THENCE, S 50°19'31" W, with the northwest right-of-way line of Ilka Switch Road, passing at a distance of 86.66 feet a ½" iron rod found for the southwest corner of said Tract D, and continuing 125.51 feet for a total distance of 212.17 feet to the POINT OF BEGINNING of this herein described tract, containing 3.011 acres (131,153 square feet) of land more or less within these metes and bounds.

Bearing basis — All field bearings are referenced to the west line of that certain 5.010 acre "Tract E", described in Volume 4207, Page 893 of the Official Public Records of Guadalupe County, Texas.

I hereby certify that this survey was performed upon the ground, April 19, 2017 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 #17-4-13B 3.011 Ac.



NOTICE OF TRUSTEE'S SALE

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

The real property and improvements located in Guadalupe County, Texas, commonly known as 217 S. River Street, Seguin, Texas 78155, being more particularly described on Schedule 1 attached hereto and incorporated herein for all purposes.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated April 20, 2018, recorded under Document No. 201899008621, Official Public Records of Guadalupe County, Texas (the "Deed of Trust").

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

Date: August 6, 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 1:00 p.m.

Place: North porch of the Guadalupe County Courthouse, 101 E. Court Street, Seguin, Texas 78155, or, if the proceeding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.

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 reposting or refiling may be after the date originally scheduled for this sale.

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, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. 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 to determine the nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the beneficiary has the right to direct the trustee or any appointed substitute 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 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.

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2024 JUL 15 PM 1:57

TERESA KIEL
COUNTY CLERK GUADALUPE COUNTY

Mausse

Pursuant to section 51.0075 of the Texas Property Code, 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 nonjudicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust executed by **GVM Capital Investment Group, LLC**.

The real property and personal property encumbered by the Deed of Trust will be sold at the sale in accordance with the provisions of the Deed of Trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.


6. Obligations Secured. The Deed of Trust provides that it secures the payment of the indebtedness and obligations therein described (collectively, the "Obligations") including but not limited to the Note in the original principal amount of \$1,840,000.00, executed by GVM Capital Investment Group, LLC, and payable to the order of TexStar National Bank; and (b) all renewals and extensions of the notes. American Bank, successor in interest to TexStar National Bank, is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, Manny Ruiz, President of American Bank, 600 Pat Booker Road, Universal City, Texas 78148.

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

8. **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 OF THE SENDER OF THIS NOTICE IMMEDIATELY.**

Date: July 15, 2024.



Byron Boxley, Trustee
American Bank
600 Pat Booker Road
Universal City, Texas 78148
Telephone: 210-659-9916

SCHEDULE 1
TO
NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Property

A 0.344 of an acre tract of land situated in the Humphries Branch Survey No. 17, Abstract 6, City of Seguin, Guadalupe County, Texas, being all that tract of land conveyed to S & S Investments, by deed recorded in Volume 565, Page 360, Deed Records, Guadalupe County, Texas, and all the tract of land conveyed to S & S Investments, by deed recorded in Volume 570, Page 899, Deed Records, Guadalupe County, Texas, and being more particularly described by metes and bounds in Exhibit "A" attached hereto and incorporated herein for all purposes.

EXHIBIT "A"-LEGAL DESCRIPTION

Field notes describing a 0.344 of an acre tract of land situated in the Humphries Branch Survey No. 17. Abstract 6, City of Seguin, Guadalupe County, Texas, being all that tract of land conveyed to S & S Investments, by deed recorded in Volume 565, Page 360, Deed Records, Guadalupe County, Texas and all that tract of land conveyed to S & S Investments, by deed recorded in Volume 570, Page 899, Deed Records, Guadalupe County, Texas and being more particularly described as follows: Note: All set pins are 1/2" diameter rebar with an orange plastic cap stamped "Tri-County".

Beginning at an iron pin set in the east right-of-way line of S. River Street for the southwest corner of a tract of land conveyed to Valdemar Cevallos, by deed recorded in Volume 1452, Page 138, Official Records, Guadalupe County, Texas, the northwest corner of the S & S Investments tract and the herein described tract.

Thence, N 89° 58' 56" E, 150.00 feet with the south line of the Cevallos tract, the south line of a tract of land conveyed to Seguin Baptist Church by deed recorded in Volume 352, Page 204, Deed Records, Guadalupe County, Texas, to an "X" scribe in concrete for the northwest corner of a tract of land conveyed to Seguin Baptist Church by deed recorded in Volume 362, Page 175, Deed Records, Guadalupe County, Texas, the northeast corner of the S & S Investments tract and the herein described tract.

Thence, S 00° 00' 13" W, 99.90 feet with the west line of the Seguin Baptist Church tract, the west line of a tract of land conveyed to Crockett Street Properties, by deed recorded in Volume 1145, Page 483, Official Records, Guadalupe County, Texas, the west line of a tract of land conveyed to Crockett Street Properties, by deed recorded in Volume 745, Page 1301, Official Records, Guadalupe County, Texas, and the east line of the S & S Investments tract, to an "X" scribed in concrete, in the north right-of-way line of E. Nolte Street, for the southwest corner of the Crockett Street Properties tract, the southeast corner of the S & S Investments tract and the herein described tract.

Thence, S 89° 58' 56" W, 150.00 feet with the north right-of-way line of E. Nolte Street and the south line of the S & S Investments tract, to an "X" scribed in concrete at the intersection of the east right-of-way line of S. River Street, for the southwest corner of the S & S Investments tract and the herein described tract.

Thence, N 00° 00' 13" E, 99.90 feet with the east right-of-way line of S. River Street and the west line of the S & S Investments tract, to the Place of Beginning and containing 0.344 of an acre of land according to a survey made on the ground on March 19, 2013, by Tri-County Surveying Inc.


NOTICE OF SUBSTITUTE TRUSTEE'S SALE**DATE:** July 16, 2024**SUBSTITUTE TRUSTEE:** TROY MARTIN, DEBORAH MARTIN, CASSIE MARTIN, ALEXIS MARTIN, MARTHA ROSSINGTON, REYN ROSSINGTON, WAYNE DAUGHTREY, SHELBY MARTIN, JENNYFER SAKIEWICZ, TERRI MARTIN, BRIAN WHITTEN, BENJAMIN K. WILLIAMS, or BENJAMIN H. HA**SUBSTITUTE TRUSTEE'S ADDRESS:** 10119 Lake Creek Pkwy., Suite 201
Austin, Texas 78729**DEED OF TRUST:****Date:** September 30, 2020**Grantor:** FAAVEE, LLC, a Texas limited liability company**Beneficiary:** HORNET CAPITAL, LLC**Beneficiary's Mailing Address:** 248 Addie Roy Road, Ste. B204
Austin, Texas 78746**Trustee:** BRIAN WHITTEN**Recording Information:** Document No. 202099027973, Official Public Records of Guadalupe County, Texas; Document No. 202399029966, Official Public Records of Guadalupe County, Texas**Property:**

ONLY TRACT 1: Tract 4, HICKORY FORREST, a subdivision in Guadalupe County, Texas, according to the plat according to the plat Volume 3, Page 56, Plat Records, Guadalupe County, Texas.

TRACT 2 has been previously released.

Together with all personal property described in the above-referenced deed of trust.

NOTE:**Date:** September 30, 2020**Amount:** \$455,000.00

RECEIVED
2024 JUL 16 AM 11:45
TERESA KIEL
COUNTY CLERK GUADALUPE COUNTY
BY 



Debtor: FAAVEE, LLC, a Texas limited liability company

Holder: HORNET DEBT FUND, LLC

DATE OF SALE OF PROPERTY:

Tuesday, August 6, 2024, at 11:00 a.m.

PLACE OF SALE OF PROPERTY:

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.

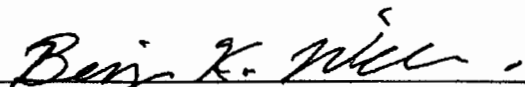
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE 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.

Mortgagee has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS." THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT, OR THE LIKE FOR THE PERSONAL PROPERTY IN THIS DISPOSITION (IF ANY). The sale will begin at the Time of Sale or not later than three hours thereafter.




BENJAMIN K. WILLIAMS, Substitute Trustee
and Attorney for Mortgagee

c/o LAW OFFICE OF BEN WILLIAMS, PLLC
10119 Lake Creek Pkwy., Suite 201
Austin, Texas 78729
(512) 872-6088

NOTICE OF SUBSTITUTE TRUSTEE'S SALE**DATE:** July 16, 2024**SUBSTITUTE TRUSTEE:** TROY MARTIN, DEBORAH MARTIN, CASSIE MARTIN, ALEXIS MARTIN, MARTHA ROSSINGTON, REYN ROSSINGTON, WAYNE DAUGHTREY, SHELBY MARTIN, JENNYFER SAKIEWICZ, TERRI MARTIN, BENJAMIN H. HA, or BENJAMIN K. WILLIAMS**SUBSTITUTE TRUSTEE'S ADDRESS:** 10119 Lake Creek Pkwy., Suite 201
Austin, Texas 78729**DEED OF TRUST:****Date:** November 14, 2023**Grantor:** JAMES E. MAHAN III, a married man, owning, occupying, and claiming other property as homestead**Beneficiary:** CAPSTONE FUND, LLC**Beneficiary's Mailing Address:** c/o Capstone Servicing Corporation
507 Denali Pass, Suite 401
Cedar Park, Texas 78613**Trustee:** BENJAMIN K. WILLIAMS or BENJAMIN H. HA**Recording Information:** Document No. 202399028063, Official Public Records, Guadalupe County, Texas; Document No. 202399028298, Official Public Records, Guadalupe County, Texas**Property:**

Being 25.097 acres of land, more or less, out of the R. XIMENES SURVEY, ABSTRACT NO. 347 and the W. H. PATE SURVEY NO. 22, ABSTRACT NO. 259, in Guadalupe County, Texas, being that same property described in Substitute Trustee's Deed recorded in Volume 825, Page 946, Official Public Records, Guadalupe County, Texas. Said 25.097 acres of land being more particularly described by metes and bounds in Exhibit "A" attached to the above-referenced deed of trust.

Together with all personal property described in the above-referenced deed of trust.

NOTE:**Date:** November 14, 2023**Amount:** \$3,440,000.00

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2024 JUL 16 AM 11:46

TERESA RIEL
COUNTY CLERK GUADALUPE COUNTY

by [Signature]

Debtor: JAMES E. MAHAN III, a married man, owning, occupying, and claiming other property as homestead

Holder: CAPSTONE FUND, LLC

DATE OF SALE OF PROPERTY:

Tuesday, August 6, 2024, at 11:00 a.m.

PLACE OF SALE OF PROPERTY:

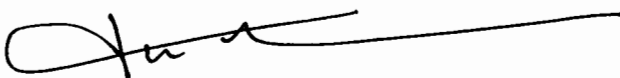
The north porch of the Guadalupe County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.

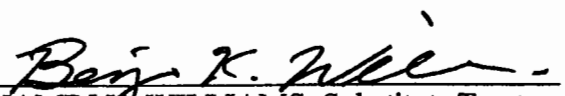
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE 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.

Mortgagee has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS." THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT, OR THE LIKE FOR THE PERSONAL PROPERTY IN THIS DISPOSITION (IF ANY). The sale will begin at the Time of Sale or not later than three hours thereafter.




BENJAMIN K. WILLIAMS, Substitute Trustee
and Attorney for Mortgage Servicer

c/o LAW OFFICE OF BEN WILLIAMS, PLLC
10119 Lake Creek Pkwy., Suite 201
Austin, Texas 78729
(512) 872-6088

ATX Property Solutions, LLC, a Texas limited liability company, Noteholder
August REI, LLC, Loan Servicing Company
Ghrist Law Firm PLLC (hereinafter "Attorney")

RECEIVED

2024 JUL 16 PM 12:36

TERESA NIEL
COUNTY CLERK GUADALUPE COUNTY

Sonia P Gonzales

210 Arcadia Pl, Cibolo, Texas 78108.

Sent via first class mail and CMRR # 9489 0178 9820 3031 7001 35 on 07.15.2024BY **NOTICE OF TRUSTEE'S SALE**

WHEREAS Sonia P Gonzales and executed a Deed of Trust conveying to the initial trustee, the real estate hereinafter described, in payment of a debt therein described. The Deed of Trust was filed in the real property records of Guadalupe County, Texas and is recorded under Clerk's File/Instrument Number 202399013128, to which reference is made for all purposes.

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;

WHEREAS, the undersigned has been, will be, or is hereby appointed Substitute Trustee in the place of the said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the following:

1. Date, Place, and Time of Sale:

Date: Tuesday, the 6th day of August, 2024

Time: The sale shall begin no earlier than 11:00 A.M. or no later than three hours thereafter.

Place: The foreclosure sale will be conducted at public venue in the area designated by the Guadalupe County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioner's Court, the sale will be conducted at the area immediately adjacent to the location where the Notice of Trustee's Sale (this notice) was posted.

2. Property to be Sold:

Lot 19, Block 2, Heights of Cibolo Subdivision, Unit 1, In The City of Cibolo, Guadalupe County, Texas, according to the map or plat recorded in Volume 7, Page 176-178, Plat Records of Guadalupe County, Texas Commonly known as 210 Arcadia Pl, Cibolo, Texas 78108.

3. Name and Address of Sender of Notice:

Ghrist Law Firm, PLLC, 4016 Gateway Drive, Suite 130, Colleyville, Texas, 76034.
The senders of the notice also include those names listed below.

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.

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 MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

Pursuant to Section 51.0025 of the Texas Property Code, the mortgage servicer or Attorney are entitled to administer the foreclosure due to the fact that the servicer, noteholder or Lender, and Attorney have entered into an agreement granting authority to service the mortgage and administer foreclosure proceedings.

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 ACCELERATION. If the maturity on the promissory note has not yet been accelerated, then the lender hereby accelerates the maturity date such that the remaining principal, together with all other charges, are due and owing at this time.



Ian Ghrist, Richard Ramsey, Carrie Breneiser
Substitute Trustee(s)
4016 Gateway Drive, Suite 130
Colleyville, Texas 76034
Phone: (817) 778-4136