

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: BEING A 10.00 ACRES TRACT OF LAND OUT OF SUBDIVISION NO. 182 OF THE A.M. ESNAURIZAR ELEVEN LEAGUE GRANT IN GUADALUPE COUNTY, TEXAS, BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS ATTACHED.

BEING A 10.00 ACRE TRACT OF LAND OUT OF SUBDIVISION NO. 182 OF THE A.M. ESNAURIZAR ELEVEN LEAGUE GRANT IN GUADALUPE COUNTY, TEXAS, AND BEING OUT OF A TRACT CALLED 80 1/4 ACRES DESCRIBED IN HOMESTEAD DESIGNATION RECORDED IN VOLUME 673, PAGES 54-57 OF THE OFFICIAL RECORDS OF GUADALUPE COUNTY, TEXAS, AND ALL BEARINGS REFERRED TO IN THIS DESCRIPTION ARE ROTATED TO AND REFERENCED TO A BEARING OF SOUTH ALONG THE EAST LINE OF A ROAD, CALLED SCHWARZLOSE ROAD NO. 140, SAID 10.00 ACRE TRACT BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING: AT AN IRON PIN SET IN THE EAST LINE OF SCHWARZLOSE ROAD NO. 140, FOR THE NORTHWEST CORNER OF THIS TRACT, SAID POINT BEING SOUTH 506.80 FEET FROM AN IRON PIN FOUND AT THE EXISTING NORTHWEST CORNER OF THE ABOVE REFERENCED TRACT, SAID POINT OF BEGINNING ALSO BEING THE SOUTHWEST CORNER OF A TRACT CALLED 1 ACRE DESCRIBED AS TRACT NO. 3, AS A SAVE AND EXCEPT TRACT, IN VOLUME 673, PAGES 54-57;

THENCE: PARTLY ALONG THE SOUTH LINE OF SAID 1 ACRE TRACT, SOUTH 87 DEGREES 57 MINUTES EAST PASSING THE SOUTHEAST CORNER OF SAID 1 ACRE TRACT A RECORD DISTANCE OF 221.5 FEET AND CONTINUING ON ALONG A TOTAL DISTANCE OF 860.47 FEET TO AN IRON PIN SET FOR THE NORTHEAST CORNER OF THIS TRACT;

THENCE: SOUTH 506.56 FEET TO AN IRON PIN SET FOR THE SOUTHEAST CORNER OF THIS TRACT;

THENCE: NORTH 87 DEGREES 57 MINUTES WEST 860.47 FEET TO A 60 D NAIL SET IN THE EAST FACE OF AN EXISTING POWER POLE ON THE EAST LINE OF SCHWARZLOSE ROAD NO. 140, FOR THE SOUTHWEST CORNER OF THIS TRACT;

THENCE: ALONG SAID EAST LINE, NORTH 506.56 FEET TO THE POINT OF BEGINNING AND CONTAINING 10.00 ACRES OF LAND, MORE OR LESS.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 09/12/2003 and recorded in Book 1909 Page 0276 Document 20317 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: 10/01/2024

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 SUZANNE SCHWARZLOSE AND DWAYNE A. SCHWARZLOSE, provides that it secures the payment of the indebtedness in the original principal amount of \$123,944.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Citibank, N.A., as trustee for CMLTI Asset Trust is the current mortgagee of the note and deed of trust and FAY SERVICING, LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is Citibank, N.A., as trustee for CMLTI Asset Trust c/o FAY SERVICING, LLC, 425 S. Financial Place, Suite 2000, Chicago, IL 60605 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.


Mackle 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 Terri 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 July 31, 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.

TERESA KIEL
COUNTY CLERK GUADALUPE COUNTY

2024 JUL 31 AM 11:58

RECEIVED

RECEIVED

000377

2024 AUG 22 AM 9: 20

TERESA KIEL
COUNTY CLERK GUADALUPE COUNTYTS No.: 2024-01105-TX
24-000738-673

BY

**Notice of [Substitute] Trustee 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:** 10/01/2024**Time:** The sale will begin at 12:00 PM or not later than three hours after that time**Place:** Guadalupe County, Texas at the following location: **NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS****Property Address:** 736 WALNUT CIRCLE, SEGUIN, TX 78155

2. 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. Any conveyance of the property is subject to all matters of record affecting the property.

3. Instrument to be Foreclosed: The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 07/17/2006 and recorded 07/20/2006 in Book 2342 Page 0765 Document 06-14690 , real property records of Guadalupe County, Texas, with **MONICA Y NAPIER, AS A SINGLE WOMAN** grantor(s) and First NLC Financial Services, LLC as Lender, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary.

4. Appointment of Substitute Trustee: In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent 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.

5. Obligation Secured: Deed of Trust or Contract Lien executed by **MONICA Y NAPIER, AS A SINGLE WOMAN**, securing the payment of the indebtedness in the original principal amount of **\$20,350.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY IXIS REAL ESTATE CAPITAL TRUST 2006-2 MORTGAGE PASS THROUGH CERTIFICATES, SERIES 2006-2** is the current mortgagee of the note and deed of trust or contract lien.

TS No.: 2024-01105-TX
24-000738-673

Notice of [Substitute] Trustee Sale

6. Default: A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

7. Property to be sold: The property to be sold is described as follows:

Lot 7, Walnut Springs, City of Seguin, Guadalupe County, Texas, as shown on plat recorded in Volume 4, Page 215, Guadalupe County, Texas.

8. 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. **PHH Mortgage Corporation**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

C/O PHH Mortgage Corporation

PO BOX 24605

West Palm Beach, FL 33416-4605

Phone: 877-744-2506

TS No.: 2024-01105-TX
24-000738-673

Notice of [Substitute] Trustee Sale

9. 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 the Mortgagor, the Mortgagee, or the Mortgagee's attorney.

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

Date: 08/16/2024



Mark Bombick – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer



C/O Power Default Services, Inc.
7730 Market Center Ave, Suite 100
El Paso, TX 79912
Telephone: 855-427-2204
Fax: 866-960-8298

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

POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

Certificate of Posting

I am Alexis Martin whose address is c/o AVT Title Services, L.L.C. 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 8/22/24 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.

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 7, BLOCK 24, BENTWOOD RANCH SUBDIVISION UNIT SEVENTEEN, A SUBDIVISION IN THE CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN BOOK 7, PAGES 508-510 OF THE OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust dated 10/15/2016 and recorded in Document 2017003725 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: 10/01/2024
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 DANIEL L. MARTIN AND SUZANNE MARTIN, provides that it secures the payment of the indebtedness in the original principal amount of \$199,100.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. PHH MORTGAGE CORPORATION 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 PHH MORTGAGE CORPORATION c/o PHH MORTGAGE CORPORATION, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409 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 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 8/22/2024 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 AUG 22 AM 9:21

TERESA KIEL
COUNTY CLERK GUADALUPE COUNTY
BY 

24TX404-0096
1431 GARDEN LAUREL, NEW BRAUNFELS, TX 78130

NOTICE OF FORECLOSURE SALE

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

LOT 55, THE VILLAGE AT CLEAR SPRINGS, UNIT 4, AN ADDITION TO THE CITY OF NEW BRAUNFELS, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGE 587, OF THE MAP AND/OR PLAT RECORDS, GUADALUPE COUNTY, TEXAS

Security Instrument: Deed of Trust dated November 30, 2018 and recorded on December 4, 2018 as Instrument Number 201899027389 in the real property records of GUADALUPE County, Texas, which contains a power of sale.

Sale Information: October 01, 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 CRISTAL CRUZ AND JOSE ELOY CRUZ secures the repayment of a Note dated November 30, 2018 in the amount of \$289,864.00. TH MSR HOLDINGS LLC, 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.

RECEIVED

2024 AUG 22 AM 9:26

TERESA NIEL
COUNTY CLERK GUADALUPE COUNTY

BY *M. NIEL*



4823156

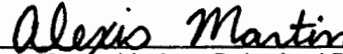
Substitute Trustee(s): Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob 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, Alexis Martin, declare under penalty of perjury that on the 22 day of August, 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 TRUSTEE'S SALE**THE STATE OF TEXAS }****COUNTY OF GUADALUPE }****Date: August 21, 2024****Deed of Trust:**

Date: September 25, 2019

Grantor: Diana Marie Stephens
780 Rusty Creek Lane
Kingsbury, TX 78638**Beneficiary:** Grigio Partners Ltd., a Texas limited partnership
P.O. Box 1295, San Marcos, Texas 78667-1295**Recorded under clerks file #201999027421, Official Public Records, Guadalupe County, Texas.****Property:** Being a 13.416 acre tract located in the H. R. Hunt and U. Wakefield Surveys, Guadalupe County, Texas as shown as Exhibit "A" in Deed of Trust filed of record under file 201999027421 Guadalupe County, Texas.**Date of Sale:** October 1, 2024**Time of Sale:** The earliest time at which the sale will occur is 10:00 a.m. and no later than 1:00 p.m.**Place of sale of Property:** Guadalupe County Courthouse, Seguin, Texas.

101 E. Court Street, Seguin, Guadalupe County, Texas 78155


Designated Area: The north porch of the Guadalupe County Courthouse, Seguin, and Guadalupe County, Texas.

Because of the default by Grantor under the terms of the Deed of Trust and the Note secured thereby, as 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 matter of record which are prior to the Deed of Trust, which affect title thereto, and which are a superior interest therein.



Trustee: Janet Reed**For more information:****P.O. Box 1295
San Marcos, Texas 78667
512-484-4502**

RECEIVED
2024 AUG 23 AM 11:08
TERESA KIEL
COUNTY CLERK GUADALUPE COUNTY
BY 

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.

DATE, TIME, PLACE OF SALE:

Date: Tuesday, the 1st day of October, 2024
Time: 11am or not later than three hours after that time
Place: AT NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE in Guadalupe County, Texas, or at the area most recently designated by the Guadalupe County Commissioners.

TERMS OF SALE: CASH

RECEIVED
 2024 AUG 29 AM 10:24
 COUNTY CLERK GUADALUPE COUNTY
 BY *Maria*

DEED OF TRUST INFORMATION - INSTRUMENT TO BE FORECLOSED:

Date: November 3, 2010
Grantor(s): JESSE RICKY ESCOBEDO AND CHRISTY MARIE ESCOBEDO, HUSBAND AND WIFE
Original Mortgagee: JPMorgan Chase Bank, N.A.
Original Principal: \$236,800.00
Recording Information: Deed Inst.# 10-019662, Deed Book 2934, Deed Page 708
Current Mortgagee/Beneficiary: U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for RCAF Acquisition Trust
Secures: The Promissory Note (the "Note") in the original principal amount of \$236,800.00 and all obligations contained therein. All sums secured by the Deed of Trust have been and are hereby declared immediately due and payable as a result of default under the Note and/or Deed of Trust.

MODIFICATIONS AND RENEWALS:

As used herein, the terms "Note" and "Deed of Trust" mean the Note and Deed of Trust as modified, renewed, and/or extended.

PROPERTY TO BE SOLD:

Property County: Guadalupe
Property Description: (See Attached Exhibit "A")
Property Address: 3032 Prairie Bluff, Seguin, TX 78155
Condition and Important Recitals: Should a conflict occur between the property address and the legal description contained in "Exhibit A" the legal description shall control. The property will be sold "AS IS" without any representations, warranties, or recourse, and subject to any liens or interests that may survive the sale. Any purchaser who purchases the property does so at his/her/its own risk and is strongly encouraged engage in significant due diligence prior to sale.

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer represents the Current Mortgagee pursuant to a mortgage servicing agreement with the Mortgagee. Pursuant to Texas Property Code § 51.0025, as well as the mortgage servicing agreement, the Mortgage Servicer is authorized to collect the debt and to institute foreclosure of the deed of trust referenced above. The Mortgage Servicer information is below:

Mortgage Servicer: Selene Finance
Mortgage Servicer Address: 3501 Olympus Boulevard, 5th Floor, Suite 500 Dallas, TX 75019

SUBSTITUTE TRUSTEE(S): Coury Jacocks, Rob Peebles, Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez

SUBSTITUTE TRUSTEE ADDRESS: 1320 Greenway Drive, Suite 780 Irving, TX 75038

DOCUMENT PREPARED BY:

McCalla Raymer Leibert Pierce, LLC
1320 Greenway Drive, Suite 780 Irving, TX 75038
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

Certificate of Posting

I am Alexis Martin whose address is 1320 Greenway Dr. Suite 780 Irving, TX 75038. I declare under penalty perjury that 8/29/2024 I filed and/or recorded this Notice of Foreclosure Sale at the office of the Guadalupe County Clerk and caused it to be posted at the location directed by the Guadalupe County Commissioners.

Return to: McCalla Raymer Leibert Pierce, LLC, 1320 Greenway Drive, Suite 780 Irving, TX 75038

000412

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust

Date: MAY 23, 2023 (Recorded May 25, 2023)

Grantor(s): SONIA P. GONZALES
210 ARCADIA PLACE
CIBOLO, TEXAS 78108
Guadalupe County, Texas

Recording Location
of Deed of Trust: Document 202399013128
as recorded in the Real Property Records of
Guadalupe County, Texas (Recorded May 25, 2023)

Substitute
Trustee: DANIEL F. BURKE

CREDITOR/
BENEFICIARY: ATX PROPERTY SOLUTIONS, LLC
13423 Blanco Road #150
San Antonio, Texas 78216

BY *Melissa Wu*
TERRA KIEL
COUNTY CLERK GUADALUPE COUNTY

2024 SEP -6 AM 10:02

RECEIVED

Property Description:

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

Date of Sale: Tuesday, October 1, 2024

Earliest Time Sale Will Begin: 2:30 p.m. local time

Place of Sale of Property: 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 Substitute Trustee's Sale is Posted.

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 Substitute Trustee is authorized to sell this property by virtue of the Deed of Trust above described and duly recorded at the location above indicated in the Guadalupe County Real Property Records.

Dated: 9-6-24

Daniel Burke
DANIEL F. BURKE
SUBSTITUTE TRUSTEE

SWORN TO AND SUBSCRIBED BEFORE ME by DANIEL F. BURKE a notary
public in and of the State of Texas on Sept 6, 2024, 2024.

9-6-24
Date

[Signature]
Notary Public



24TX837-0033
163 LONE OAK ST, SEGUIN, TX 78155

NOTICE OF FORECLOSURE SALE

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

LOT 33, OAK VILLAGE NORTH, AN ADDITION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP AND PLAT THEREOF RECORDED IN VOLUME 4, PAGE 22, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

Security Instrument: Deed of Trust dated October 6, 2022 and recorded on October 11, 2022 as Instrument Number 202299031615 in the real property records of GUADALUPE County, Texas, which contains a power of sale.

Sale Information: October 01, 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 BRIGITTE MARGARET CHATHAM AND GARLAND LEE CHATHAM secures the repayment of a Note dated October 6, 2022 in the amount of \$321,300.00. CORNERSTONE HOME LENDING, A DIVISION OF CORNERSTONE CAPITAL BANK, SSB, whose address is c/o Cornerstone Home Lending, a Division of Cornerstone Capital Bank, SSB, 1177 West Loop South, Suite 700, Houston, TX 77027, is the current mortgagee of the Deed of Trust and Note and Cornerstone Home Lending, a Division of Cornerstone Capital Bank, SSB 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.

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2024 SEP 10 AM 10:40

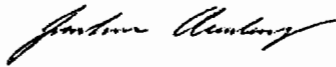
TERESA KIEL
COUNTY CLERK GUADALUPE COUNTY

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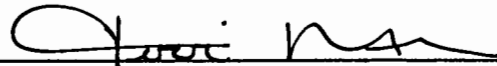
Substitute Trustee(s): Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob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

Certificate of Posting

I, Terri Martin, declare under penalty of perjury that on the 10th day of September, 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).

2024 SEP 10 PM 3:26

TERESA KIEL
COUNTY CLERK GUADALUPE COUNTY

**Notice of Acceleration and
Notice of Substitute Trustee's Sale**

BY Ad D

Date: September 9, 2024

Substitute Trustee: S. Cory Sells, 496 Comal Ave, New Braunfels, Texas 78130

Lender: Earth Properties, LLC

Note: Promissory Note dated June 29, 2021, in the amount of \$235,000.00

Deed of Trust

Date: June 29, 2021

Grantor: Randy T. Baldazo and Christan M. Baldoza

Lender: Earth Properties, LLC

Recording information: Document # 202199023080 of the real property records of
Guadalupe County, Texas

Property: LOT 106, WOODCREEK SUBDIVISION, being situated in Guadalupe
County, Texas, according to plat thereof in Volume 4, Page 206-207, map
and plat records, Guadalupe County, Texas.

County: Guadalupe County, Texas

Date of Sale (first Tuesday of month): October 1, 2024

Time of Sale: The earliest time the sale will begin is 1:00 PM

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

**A Default under the Note and Deed of Trust was declared and notice was given of
the same on July 30, 2024 and was not cured after due notice and cure period. All sums
secured by such Deed of Trust were declared to be immediately due.**

**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.**

Mortgagee has appointed S. Cory Sells as Trustee under the Deed of Trust. Mortgagee
has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

**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**

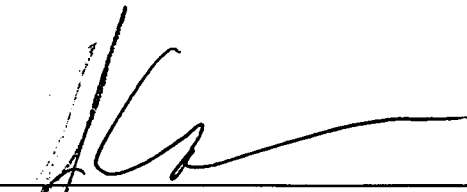
THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS". The sale will begin at the Time of Sale or not later than four hours thereafter.

The sale will be conducted as a public auction to the highest bidder for cash, certified funds or wire transfer completed on the day of the sale, subject to the discretion of the Substitute Trustee and 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.



S. Cory Sells, Substitute Trustee
496 Comal Ave, New Braunfels, Texas 78130

Main Office

3000 N. Austin St.
Seguin, Texas 78155
(830) 303-3313 Option
(830) 372-2874 (Fax)
gadprotest@guadalupead.org



Schertz Substation

1052 FM 78, Ste. 103
Schertz, Texas 78154
(830) 303-3313 Option 0
(877) 254-0888 (Fax)

NOTICE OF MEETING

Notice is hereby given that The Board of Directors of the Guadalupe Appraisal District will meet in a **REGULAR SESSION** on **October 9, 2024, beginning at 5:30pm.** in the Board Room of the Guadalupe Appraisal District office building, located at 3000 N. Austin Street, Seguin, Texas. Subjects to be discussed are listed on the attached agenda.

Under the authority of Chapter 551. Of the Texas Government Code, the Board, during the course of the meeting covered by this notice, may enter into closed or executive session for any of the following reasons provided the subject to be discussed is on the agenda for the meeting.

- For a private consultation with the Board's Attorney with respect to pending or contemplated litigation, settlement offers, or on a matter in which the duty of the attorney to the governmental body under the Texas Disciplinary Rules of Professional Conduct of the State Bar of Texas, clearly conflicts with this chapter. (Sec. 551-071)
- To deliberate the purchase, exchange, lease, or value of real property if deliberation in open meeting would have a detrimental effect on the position of the Appraisal District in negotiations with the third person. (Sec. 551-072)
- To deliberate the appointment, employment, evaluation, reassignment, duties, discipline, or dismissal of a public officer or employee or to hear a complaint or charge against an officer or employee. The subsection does not apply if the officer or employee who is the subject of the deliberation or hearing requests a public hearing. (Sec. 551-074)
- Deliberations regarding the deployment or specific occasions for implementation, of security personnel or devices; or a security audit. (Sec. 551-076)

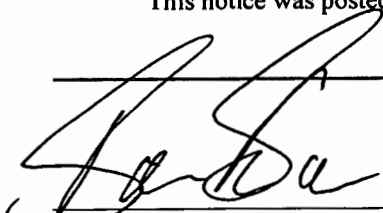
Note: For purposes of this subsection, an independent contractor, such as an engineering, architectural, or consultant firm, is not an employee. Atty.: Gen. Op Nw-129 (1980).

Chapter 418 of the Government Code, the Texas Disaster Act, which relates to managing emergencies and disasters, including those caused by terroristic acts, provides in section 418.183(f): A governmental body subject to Chapter 551 is not required to conduct an open meeting to deliberate information to which this section applies. Notwithstanding Section 551.103(a), the governmental body must make a tape recording of the proceedings of a closed meeting to deliberate the information.

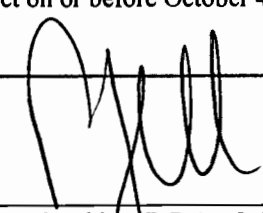
NO FINAL ACTION, DECISION, OR VOTE SHALL BE TAKEN WHILE THE BOARD IS IN CLOSED OR EXECUTIVE SESSION. Chapter 551. Texas Government Code.

Agenda on Attached Sheet

This notice was posted and filed in compliance with the Open Meetings Act on or before October 4, 2024, at 5:00 p.m.


Mr. Darren Dunn, Chair
G.A.D. Board of Directors

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2024 OCT -3 PM 4: 03
TERESA KIEL
COUNTY CLERK GUADALUPE COUNTY


Peter Snaddon, R.P.A., C.C.A.
G.A.D. Chief Appraiser

BY 

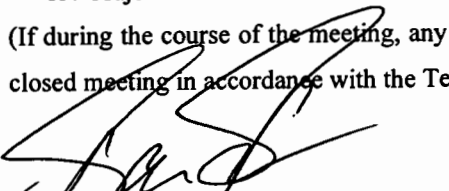
**GUADALUPE APPRAISAL DISTRICT
3000 NORTH AUSTIN STREET
SEGUIN, TEXAS 78155**

**REGULAR SESSION
OF THE
BOARD OF DIRECTORS
October 9, 2024**

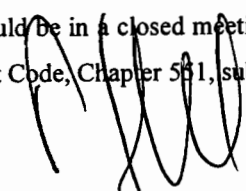
Agenda

1. Call to Order
2. Roll Call
3. Citizens' Comments
4. Taxpayer Liaison Report
5. **CONSENT AGENDA** – These items may be acted upon by one motion. No separate discussion or vote on any of the items will be had unless requested by a Board member.
 - a. Approval of the Minutes of the Written Reappraisal Plan public hearing held on September 4, 2024.
 - b. Approval of Minutes of the Regular Meeting held on September 4, 2024.
 - c. Approval of Finance Statement for August 2024.
 - d. Approval of Resolution 2024-05 activating new taxing unit (Flying Bar D MUD) for 2025 appraisal year and include within taxing unit allocations of GAD 2025 Adopted Budget.
6. **EXECUTIVE SESSION (if necessary):** For a private consultation with the Board's Attorney with respect to pending or contemplated litigation, settlement offers, or on a matter in which the duty of the attorney to the governmental body under the Texas Disciplinary Rules of Professional Conduct of the State Bar of Texas, clearly conflicts with this chapter, authorized and pursuant to Texas Government Code (Sec. 551-071)
7. **EXECUTIVE SESSION (if necessary):** To deliberate the appointment, employment, evaluation, reassignment, duties, discipline, or dismissal of a public officer or employee or to hear a complaint or charge against an officer or employee. The subsection does not apply if the officer or employee who is the subject of the deliberation or hearing requests a public hearing. (Sec. 551-074).
8. **DISCUSSION/ACTION:** Take Any Action Based on Discussion Held in Closed Session Under Agenda Item #6
9. **DISCUSSION/ACTION:** Take Any Action Based on Discussion Held in Closed Session Under Agenda Item #7
10. **DISCUSSION:** Update on GAD healthcare benefits provider for the 2025 budget year.
11. Chief Appraiser's Report
 - a. 3rd Quarter Clerical Changes
 - b. New Tax Increment Reinvestment Zone (TIRZ)
 - c. BOD Election Update
 - d. Customer Service Survey Results
 - e. Professional Achievements of Staff
12. Directors' Report
13. Adjournment

(If during the course of the meeting, any discussion of any item on the agenda should be in a closed meeting, the Board will conduct a closed meeting in accordance with the Texas Open Meeting Act, Texas Government Code, Chapter 551, subchapters D, and E)



Darren Dunn, Chair
G.A.D. Board of Directors



Peter Snaddon, R.P.A., C.C.A.
G.A.D. Chief Appraiser