

Our Case No. 23-03819-FC-3

## APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE SALE

THE STATE OF TEXAS  
COUNTY OF GUADALUPE

**Deed of Trust Date:**  
December 28, 2020

**Property address:**  
1305 ALMOND CREEK  
SEGUIN, TX 78155

**Grantor(s)/Mortgagor(s):**  
MALLORY MARIE EASON, AN UNMARRIED WOMAN

**LEGAL DESCRIPTION:** Lot 105, Block 5, of NAVARRO OAKS SUBDIVISION, UNIT 1, a subdivision in Guadalupe County, Texas, according to the map or plat thereof recorded in Volume 9, Pages 186-188, Official Public Records of Guadalupe County, Texas.

**Original Mortgagee:**  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR DHI MORTGAGE COMPANY, LTD. ITS SUCCESSORS AND ASSIGNS

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

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

**Date of Sale:** DECEMBER 3, 2024

**Property County:** GUADALUPE

**Original Trustee:** ANGELA R. HERNANDEZ

**Recorded on:** December 30, 2020  
**As Clerk's File No.:** 202099038210  
**Mortgage Servicer:**  
LAKEVIEW LOAN SERVICING, LLC

**Substitute Trustee:**  
Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Martha Rossington, Reyn Rossington, Terri Martin, Marinosci Law Group PC

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

RECEIVED  
 2024 SEP 10 AM 10:45  
 TEREESA KIEL  
 COUNTY CLERK GUADALUPE COUNTY  
 BY *[Signature]*

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

The current Mortgagee and/or Mortgage Servicer under said Deed of Trust, according to the provisions therein set out does hereby remove the original trustee and all successor substitute trustees and appoints in their stead Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Martha Rossington, Reyn Rossington, Terri Martin, Marinosci Law Group PC, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust, and, further, does hereby request, authorize and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the Mortgagee therein.

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, DECEMBER 3, 2024** between ten o'clock AM and four o'clock PM and beginning not earlier than **11:00 AM** or not later than three hours thereafter. The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will be conducted at the

Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 as designated by the Commissioners' Court, of said county pursuant to Section 51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

LAKEVIEW LOAN SERVICING, LLC, who is the Mortgagee and/or Mortgage Servicer of the Note and Deed of Trust associated with the above referenced loan. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the debt.

**ACTIVE MILITARY SERVICE NOTICE**

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

WITNESS MY HAND, 9/9/24



MARINOSCI LAW GROUP, PC

By: 

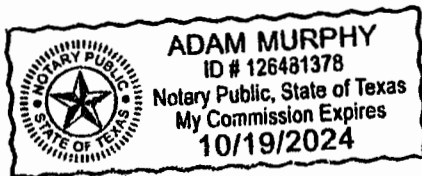
SAMMY HOODA  
MANAGING ATTORNEY

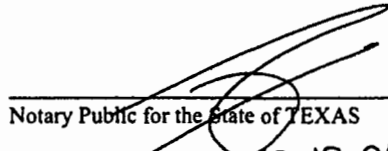
THE STATE OF TEXAS  
COUNTY OF DALLAS

Before me, ADAM MURPHY, the undersigned officer, on this, the 9 day of SEPT 2024, personally appeared SAMMY HOODA, ☐ known to me, who identified herself/himself to be the MANAGING ATTORNEY of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal

(SEAL)



  
Notary Public for the State of TEXAS

My Commission Expires: 10-19-24

ADAM MURPHY  
Printed Name and Notary Public

Grantor: LAKEVIEW LOAN SERVICING, LLC  
3637 SENTARA WAY  
SUITE 303  
VIRGINIA BEACH, VA 23452  
Our File No. 23-03819

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

C&amp;M No. 44-24-00612/ FILE NOS

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

**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070**

### INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated May 21, 2021 and recorded under Clerk's File No. 202199018122, in the real property records of GUADALUPE County Texas, with Jason L Warren and Selena Jones Warren, husband and wife as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for InterLinc Mortgage Services, LLC, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Jason L Warren and Selena Jones Warren, husband and wife securing payment of the indebtedness in the original principal amount of \$397,664.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Jason L Warren, Selena Jones Warren. SERVBANK, SB is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. Allied First Bank, SB dba Servbank is acting as the Mortgage Servicer for the Mortgagee. Allied First Bank, SB dba Servbank, is representing the Mortgagee, whose address is: 500 South Broad Street, Suite #100A, Meriden, CT 06450.

#### Legal Description:

**LOT 109, BLOCK 9, LANDMARK POINTE SUBDIVISION, PHASE IV, WITHIN THE CORPORATE LIMITS OF THE CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO A MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGE 653, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.**

### SALE INFORMATION

Date of Sale: 12/03/2024

Earliest Time Sale Will Begin: 12:00 PM

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

### TERMS OF SALE

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

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "AS IS,"



RECEIVED

 SEP 12 AM 10:30  
TERESA KIEL  
CLERK GUADALUPE COUNTY  
Mortgagee

**"WHERE IS" condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the Deed of Trust.**

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

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

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

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

Executed on September 10, 2024.

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

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

C&M No. 44-24-00612

000439

24-02871  
253 ROSEMARY LOOP, NEW BRAUNFELS, TX 78130

BY *M. Nassar*  
COUNTY CLERK GUADALUPE COUNTY, TEXAS

2024 SEP 19 PM 1:58

RECEIVED

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

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

BEING ALL THAT CERTAIN TRACT OR PARCEL OF LAND LYING AND BEING SITUATED IN GUADALUPE COUNTY, TEXAS, KNOWN AND DESIGNATED AS LOT 69, ALTWEIN MOBILE HOME ESTATES, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 5, PAGE 25B, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

**Security Instrument:** Deed of Trust dated July 17, 2012 and recorded on July 19, 2012 at Book 3151 and Page 603 in the real property records of GUADALUPE County, Texas, which contains a power of sale.

**Sale Information:** December 3, 2024, at 11:00 AM, or not later than three hours thereafter, at the north porch of the Guadalupe County Courthouse, or as designated by the County Commissioners Court.

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

**Obligation Secured:** The Deed of Trust executed by REBECCA A VETTER secures the repayment of a Note dated July 17, 2012 in the amount of \$53,357.00. 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 mortgage. 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.**



4824894

*Nicki Company*

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

Alexis Martin

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, Vicki Rodriguez and Xome 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, Alexis Martin, declare under penalty of perjury that on the 19 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).



Our Case No. 24-00813-FC-2

## APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE SALE

THE STATE OF TEXAS  
COUNTY OF GUADALUPE

**Deed of Trust Date:**  
June 15, 2018

**Property address:**  
553 PEARL CHASE  
CIBOLO, TX 78108

**Grantor(s)/Mortgagor(s):**  
ALBERT KELLY JR., A SINGLE MAN

**LEGAL DESCRIPTION:** Lot 12, Block 14, of SARATOGA SUBDIVISION UNIT 9, a subdivision in Guadalupe County, Texas, according to the map or plat thereof recorded in Volume 8, Pages 441-443, Map and Plat Records of Guadalupe County, Texas.

**Original Mortgagee:**  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR WILLOW BEND MORTGAGE COMPANY, LLC ITS SUCCESSORS AND ASSIGNS

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

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

**Date of Sale:** DECEMBER 3, 2024

**Property County:** GUADALUPE

**Original Trustee:** RUTH W. GARNER

**Recorded on:** June 18, 2018  
**As Clerk's File No.:** 201899013199  
**Mortgage Servicer:**  
LAKEVIEW LOAN SERVICING, LLC

**Substitute Trustee:**  
Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Martha Rossington, Reyn Rossington, Terri Martin, Marinosci Law Group PC

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

BY *Marinosci*  
 COUNTY CLERK, GUADALUPE COUNTY

2024 SEP 19 PM 2:02

RECEIVED

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

The current Mortgagee and/or Mortgage Servicer under said Deed of Trust, according to the provisions therein set out does hereby remove the original trustee and all successor substitute trustees and appoints in their stead Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Martha Rossington, Reyn Rossington, Terri Martin, Marinosci Law Group PC, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust, and, further, does hereby request, authorize and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the Mortgagee therein.

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, DECEMBER 3, 2024** between ten o'clock AM and four o'clock PM and beginning not earlier than **11:00 AM** or not later than three hours thereafter. The Substitute Trustee will sell

the property by public auction to the highest bidder for cash at the place and date specified. The sale will be conducted at the Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 as designated by the Commissioners' Court, of said county pursuant to Section 51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

LAKEVIEW LOAN SERVICING, LLC, who is the Mortgagee and/or Mortgage Servicer of the Note and Deed of Trust associated with the above referenced loan. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the debt.

**ACTIVE MILITARY SERVICE NOTICE**

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

WITNESS MY HAND, 9/16/24

*Alexis Martin*

MARINOSCI LAW GROUP, PC

By: *[Signature]*

SAMMY HOODA  
MANAGING ATTORNEY

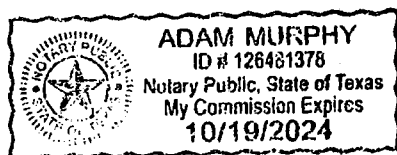
THE STATE OF TEXAS

COUNTY OF DALLAS

Before me, ADAM MURPHY, the undersigned officer, on this, the 16 day of SEPT 2024, personally appeared SAMMY HOODA, ☐ known to me, who identified herself/himself to be the MANAGING ATTORNEY of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal

(SEAL)



*[Signature]*  
Notary Public for the State of TEXAS

My Commission Expires: 10-19-24

ADAM MURPHY  
Printed Name and Notary Public

Grantor: LAKEVIEW LOAN SERVICING, LLC  
3637 SENTARA WAY  
SUITE 303  
VIRGINIA BEACH, VA 23452  
Our File No. 24-00813

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

000447

152 Castle Breeze Dr, Seguin, TX 78155

24-032067

**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: 12/03/2024

Time: Between 11:00 AM – 2:00 PM and beginning not earlier than 11:00 AM and ending not later than three hours thereafter.

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

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

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated 6/2/2022 and recorded in the real property records of Guadalupe County, TX and is recorded under Clerk's File/Instrument Number 202299018028, with Jeremy Lee Saenz and Aniceta Isabel Hernandez (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for Loandepot.Com, LLC mortgagee to which reference is herein made for all purposes.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by Jeremy Lee Saenz and Aniceta Isabel Hernandez, securing the payment of the indebtedness in the original amount of \$391,773.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. loanDepot.com, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to be Sold.** LOT 72, AMENDED PLAT CASTLEWOOD ESTATES EAST, PHASE II SITUATED IN GUADALUPE COUNTY, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 6, PAGES 232, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

RECEIVED

2024 SEP 26 PM 2:13

TERESA KIEL  
COUNTY CLERK GUADALUPE COUNTY

BY





4825671

6. **Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. loanDepot.com, LLC, as Mortgage Servicer, is representing the current Mortgagee whose address is:

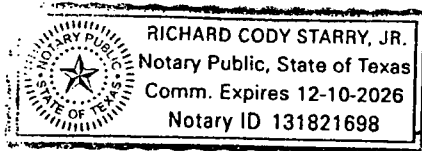
loanDepot.com, LLC  
26642 Town Centre Drive  
Foothill Ranch, CA 92610

Alexis Martin  
**SUBSTITUTE TRUSTEE**  
Troy Martin, Deborah Martin, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri Martin OR AUCTION.COM OR Kirk Schwartz, Esq., Carson Emmons, Esq., c/o Albertelli Law  
6565 N MacArthur Blvd, Suite 470  
Irving, TX 75039

STATE OF Texas  
COUNTY OF Kleberg

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

GIVEN UNDER MY HAND AND SEAL OF OFFICE this 26 day of September, 2024.



[Signature]  
NOTARY PUBLIC in and for  
Kleberg COUNTY  
My commission expires: 12-10-2026  
Print Name of Notary:  
Richard C. Starry, Jr.

**CERTIFICATE OF POSTING**

My name is Alexis Martin, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on 9/26/2024 I filed at the office of the Guadalupe County Clerk and caused to be posted at the Guadalupe County courthouse this notice of sale.

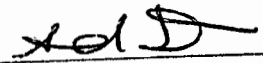
Alexis Martin  
Declarants Name: Alexis Martin  
Date: 9/26/2024

Vylla Solutions, 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#: 24-31786

RECEIVED

2024 SEP 26 PM 2: 15

TERESA KIEL  
COUNTY CLERK GUADALUPE COUNTY

BY 

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

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

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

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

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

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

**NOW, THEREFORE, NOTICE IS HEREBY GIVEN**, that on **12/3/2024 at 11:00 AM**, or no later than three (3) hours after such time, in **Guadalupe County, Texas**, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **THE NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

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

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



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

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

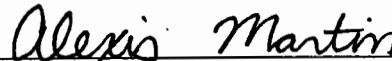
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

WITNESS, my hand this 9/24/2024



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

WITNESS, my hand this 9/26/2024



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

000451

NATIONSTAR MORTGAGE LLC (CXE)  
 PENDLETON, ESTATE OF LONNY AND JACQUELINE  
 1302 POTTHAST DR, NEW BRAUNFELS, TX 78130

VA 626261264888  
 Firm File Number: 20-036427

### NOTICE OF TRUSTEE'S SALE

WHEREAS, on January 29, 2016, LONNY PENDLETON AND JACQUELINE PENDLETON, HUSBAND AND WIFE, as Grantor(s), executed a Deed of Trust conveying to SCOTT EVERETT, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR EVERETT FINANCIAL, INC. D/B/A SUPREME LENDING, ITS SUCCESSORS AND ASSIGNS in payment of a debt therein described. The Deed of Trust was filed in the real property records of GUADALUPE COUNTY, TX and is recorded under Clerk's File/Instrument Number 2016002360, to which reference is herein 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 appointed Substitute Trustee in the place of said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on , **Tuesday, December 3, 2024** between ten o'clock AM and four o'clock PM and beginning not earlier than 11:00 AM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate at the County Courthouse in GUADALUPE COUNTY, TX to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

Said Real Estate is described as follows: In the County of Guadalupe, State of Texas:

ALL THAT CERTAIN 0.9951 ACRE (43,348 SQUARE-FOOT) TRACT OF LAND, MORE OR LESS, SITUATED IN THE SARAH DEWITT SURVEY NO. 48, ABSTRACT NO.103, GUADALUPE COUNTY, TEXAS, BEING OUT OF AND A PART OF LOT 38, OF GARDEN OAKS SUBDIVISION, CITY OF NEW BRAUNFELS, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 4, PAGE 31 OF THE GUADALUPE COUNTY PLAT RECORDS: SAID 0.9951 ACRE TRACT BEING THE SAME PROPERTY DESCRIBED IN WARRANTY DEED FILED FOR RECORD IN VOLUME 1263, PAGE 921 OF THE OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY (OPRGC) AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT AN IRON ROD SET IN THE SOUTHEAST RIGHT-OF-WAY LINE OF POTTHAST DRIVE (55' ROW) AT THE NORTH CORNER OF LOT 37 AND THE WEST CORNER OF LOT 38 FOR THE WEST CORNER OF THE HEREIN DESCRIBED TRACT;

THENCE NORTH 41°21'08" EAST ALONG THE SOUTHEAST LINE OF POTTHAST DRIVE AND THE NORTHWEST LINE OF LOT 38, A DISTANCE OF 428.41 FEET TO AN IRON ROD FOUND AT THE WEST END OF A CUTBACK CORNER AT THE NORTHWEST CORNER OF THE HEREIN DESCRIBED TRACT;

THENCE NORTH 86°36'00" EAST ALONG SAID CUTBACK CORNER AND THE NORTH LINE OF LOT 38, A DISTANCE OF 28.30 FEET TO AN IRON ROD FOUND IN THE SOUTHWEST LINE OF POTTHAST DRIVE (50' ROW) IN THE NORTHEAST LINE OF LOT 38 AT THE EAST END OF SAID CUTBACK CORNER FOR THE NORTHEAST CORNER OF THE HEREIN DESCRIBED TRACT

THENCE SOUTH 48°26'00" EAST ALONG THE SOUTHWEST LINE OF POTTHAST DRIVE AND THE NORTHEAST LINE OF LOT 38, A DISTANCE OF 77.30 FEET TO AN IRON ROD FOUND AT THE NORTH CORNER OF THE GERALD M. SHERROD AND CINDY B. SHERROD TRACT (VOLUME 1112, PAGE 199 OPRGC) FOR THE EAST CORNER OF THE HEREIN DESCRIBED TRACT;

THENCE SOUTH 41°25'34" WEST ACROSS LOT 38 ALONG THE NORTHWEST LINE OF SAID SHERROD TRACT, A DISTANCE OF 448.50 FEET TO A POINT IN THE NORTHEAST LINE OF LOT 37 AT THE WEST CORNER OF SAID SHERROD TRACT FOR THE SOUTH CORNER OF THE HEREIN DESCRIBED TRACT, FROM WHICH A FENCE POST FOUND FOR REFERENCE BEARS NORTH 26°38' 47" EAST, 0.66 FEET;

THENCE NORTH 48°22'44" WEST ALONG THE COMMON LINE OF LOTS 37 AND 38, A DISTANCE OF 96.82 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.9951 ACRE OR 43,348 SQUARE FEET OF LAND, MORE OR LESS.

Property Address: 1302 POTTHAST DR  
 NEW BRAUNFELS, TX 78130  
 Mortgage Servicer: NATIONSTAR MORTGAGE LLC  
 Mortgagee: NATIONSTAR MORTGAGE LLC

RECEIVED

2024 SEP 26 PM 2:22

TERESA RUIZ  
 COUNTY CLERK GUADALUPE COUNTY

8950 CYPRESS WATERS BOULEVARD  
COPPELL, TX 75019

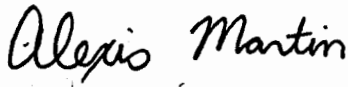
The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

**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**

**SUBSTITUTE TRUSTEE**

Troy Martin, Deborah Martin, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri Martin  
4600 Fuller Ave., Suite 400  
Irving, TX 75038

WITNESS MY HAND this day September 25, 2024.

  
By: \_\_\_\_\_  
Ronny George  
Texas Bar # 24123104  
rgeorge@logs.com  
13105 Northwest Freeway, Suite 960  
Houston, TX 77040  
Telephone No: (713) 462-2565  
Facsimile No: (847) 879-4823  
Attorneys for Nationstar Mortgage LLC

**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.**

000452

TRUHOME SOLUTIONS, LLC (THS)  
GUERRA, JR., JOEL E.  
147 S ANN ST, NEW BRAUNFELS, TX 78130

FHA 514-1204668-703  
Firm File Number: 19-035135

### NOTICE OF TRUSTEE'S SALE

WHEREAS, on December 16, 2016, JOEL E GUERRA JR AND SPOUSE, LUZ A LEIJA DE GUERRA, as Grantor(s), executed a Deed of Trust conveying to ROBERT ZEARFOSS, as Trustee, the Real Estate hereinafter described, to RB MORTGAGE, LLC in payment of a debt therein described. The Deed of Trust was filed in the real property records of GUADALUPE COUNTY, TX and is recorded under Clerk's File/Instrument Number 2016028289, to which reference is herein 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 appointed Substitute Trustee in the place of said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on , Tuesday, December 3, 2024 between ten o'clock AM and four o'clock PM and beginning not earlier than 11:00 AM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate at the County Courthouse in GUADALUPE COUNTY, TX to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

Said Real Estate is described as follows: In the County of Guadalupe, State of Texas:

LOT 19, GUADA COMA ESTATES-UNIT THREE, ACCORDING TO THE MAP OR PLAT THEREOF,  
RECORDED IN VOLUME 4, PAGE 158, PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

Property Address: 147 S ANN ST  
NEW BRAUNFELS, TX 78130  
Mortgage Servicer: TRUHOME SOLUTIONS, LLC  
Mortgagee: TRUHOME SOLUTIONS  
6330 SPRINT PARKWAY  
OVERLAND PARK, KS 66211

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.

**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**

SUBSTITUTE TRUSTEE  
Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob Frisch and Wayne Daughtrey;  
14800 Landmark Blvd, Suite 850  
Dallas, TX 75254

WITNESS MY HAND this day September 20, 2024.

*Alexis Martin*  
*[Signature]*

By: \_\_\_\_\_  
Ronny George  
Texas Bar # 24123104  
rgeorge@logs.com  
13105 Northwest Freeway, Suite 960  
Houston, TX 77040  
Telephone No: (713) 462-2565  
Facsimile No: (847) 879-4823  
Attorneys for TruHome Solutions

RECEIVED

2024 SEP 26 PM 2:23

TERESA GALE  
COUNTY CLERK GUADALUPE COUNTY

BY *[Signature]*

**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.**

421 CACTUS FLOWER  
CIBOLO, TX 78108

00000010264257

# 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: December 03, 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 August 27, 2018 and recorded in Document CLERK'S FILE NO. 201899019877 real property records of GUADALUPE County, Texas, with JESSE GARCIA III A SINGLE PERSON, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by JESSE GARCIA III A SINGLE PERSON, securing the payment of the indebtednesses in the original principal amount of \$284,747.00, 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

RECEIVED  
2024 OCT -3 AM 9:57  
CLERK GUADALUPE COUNTY  
BY AdS



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

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead AMY ORTIZ, AARTI PATEL, DYLAN RUIZ, VIOLET NUNEZ, DANIEL MCQUADE, MARCELA CANTU, VANNA HO, CARY CORENBLUM, JOSHUA SANDERS, ALEENA LITTON, MATTHEW HANSEN, AUCTION.COM, THOMAS GILBRAITH, C JASON SPENCE, DEBORAH MARTIN, TROY MARTIN, ALEXIS MARTIN, CASSIE MARTIN, TERRI MARTIN, SHELBY MARTIN, BOB FRISCH,, WAYNE DAUGHTREY, JANICE STONER, JODI STEEN, OR JO WOOLSEY whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Israel Saucedo

**Certificate of Posting**

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

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

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

421 CACTUS FLOWER  
CIBOLO, TX 78108

00000010264257

00000010264257

GUADALUPE



LOT 12, BLOCK 7, SADDLE CREEK RANCH SUBDIVISION UNIT-3, CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS,  
ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 7, PAGE 789, OF THE MAP AND/OR PLAT  
RECORDS OF GUADALUPE COUNTY, TEXAS

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 10/1/2015	<b>Grantor(s)/Mortgagor(s):</b> OMAR AVILA DUARTE, A SINGLE MAN
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR SENTE MORTGAGE, INC., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> U.S. Bank National Association, not in its individual capacity, but solely as Trustee for RMTP Trust, Series 2021 Cottage-TT-V
<b>Recorded In:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 2015020804	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> Fay Servicing, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 1600 LBJ Freeway, Farmers Branch, TX 75234
<b>Date of Sale:</b> 12/3/2024	<b>Earliest Time Sale Will Begin:</b> 12:00 PM
<b>Place of Sale of Property:</b> Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** SEE LEGAL DESCRIPTION DESCRIBED AS EXHIBIT A

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Auction.com, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Wayne Daughtrey or Vicki Rodriguez, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

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

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

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

**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(T): 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: 10/2/2024



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

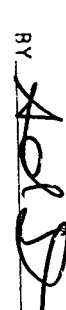
Dated: 10.3.2024

Terri Martin

Printed Name:



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

RECEIVED  
2024 OCT -3 AM 10:49  
TERESA KNE  
COUNTY CLERK GUADALUPE COUNTY  
BY 

**MH File Number:** TX-24-101626-POS  
**Loan Type:** FHA

**EXHIBIT A**

**METES & BOUNDS DESCRIPTION FOR 1.2622 ACRES OF LAND**

**A tract of land containing 1.2622 acres out of and part of the John Wells Survey, Abstract No. 339 in Guadalupe County, Texas, and being that same tract, called 1.263 acres, as conveyed in February of 2011 by a Special Warranty Deed to Leonard Brinkman as recorded and described in Volume 2974, Page 314 of the Official Records of Guadalupe County, and being more particularly described by metes and bounds as follows:**

**BEGINNING at a 1/4" iron found in the southeast property line of the Wolter Tract as described in Volume 2890, Page 321 of the Official Records of Guadalupe County, for the northeast corner of the said Brinkman 1.263 acre tract, the northeast corner of the herein described tract and the northwest corner of the 1 acre, more or less, Valdez remainder tract, being the remainder of a called 12.979 acre tract as conveyed to Juan C. Valdez and Elsa C. Valdez tract as recorded in Volume 529, Page 406 of the Guadalupe County Deed Records, less and except a called 12.00 acre tract as conveyed to Elsa C. Valdez as recorded in Volume 1422, Page 235 of the Official Records of Guadalupe County;**

**THENCE S 40° 37' 14" E, a distance of 162.61 feet to a 5/8" iron rod found for the southwest corner of the aforementioned 1 acre Valdez Tract and an interior ell corner of the Elsa Valdez 12.00 acre tract;**

**THENCE S 40° 30' 19" E, and at approximately 109.71 feet passing the northwest edge of a called 30' access easement as described in Volume 801, Page 907 of the Official Records of Guadalupe County, and the northwest termination point of a 30' access easement as described in Volume 3102, Page 766 of the Official Records of Guadalupe County, in all a total distance of 139.71 feet to a 1/2" iron rod found in the northwest property line of the Starling Tract as described in Volume 1233, Page 602 of the Official Records of Guadalupe County, for the southeast corner of the herein described tract;**

**THENCE S 50° 14' 05" W, along the southeast edge of the 30' access easement, a distance of 186.63 feet to a 1/2" iron rod found for the southwest corner of this tract;**

**THENCE N 40° 36' 33" W, and at 30' passing the edge of the 30' access easement, in all a total distance of 286.38 feet to a 1/4" iron rod found in the southeast line of the Wolter Tract for the northwest corner of this tract;**

**THENCE N 45° 21' 00" E (bearing basis used herein), a distance of 187.29 feet to the POINT OF BEGINNING, containing 1.2622 acres.**

000466

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

RECEIVED  
2024 OCT -3 PM 3:30  
TERESA RIEL  
COUNTY CLERK GUADALUPE COUNTY

T.S. #: 2023-06303-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: 12/3/2024  
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 34, Block C, of Avery Park Subdivision Unit 10, a subdivision in Guadalupe County, Texas, according to the map or plat thereof recorded in Volume 8, Pages 594-595, Map and Plat Records of Guadalupe County, Texas.

**Commonly known as:** 2284 HAWK DRIVE NEW BRAUNFELS, TX 78130

**Instrument to be Foreclosed** – The instrument to be foreclosed is the Deed of Trust dated 9/14/2018 and recorded in the office of the County Clerk of Guadalupe County, Texas, recorded on 9/17/2018 under County Clerk's File No 201899021238, in Book – and Page – Along with Correction Instrument recorded 8/23/23 as Instrument No. 202399021119, of the Real Property Records of Guadalupe County, Texas.

**Grantor(s):** Robert Patrick Toomey and Katherine Sue Toomey, husband and wife  
**Original Trustee:** John A. Douglas  
**Substitute Trustee:** Nestor Solutions, LLC, 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, Jeff Benton, Jennyfer Sakiewicz  
**Original Mortgagee:** Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for SecurityNational Mortgage Company, its successors and assigns  
**Current Mortgagee:** Freedom Mortgage Corporation

T.S. #: 2023-06303-TX

**Mortgage Servicer:** **Freedom Mortgage Corporation**

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 \$230,000.00, executed by Robert Patrick Toomey and Katherine Sue Toomey, husband and wife, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for SecurityNational Mortgage Company, 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:

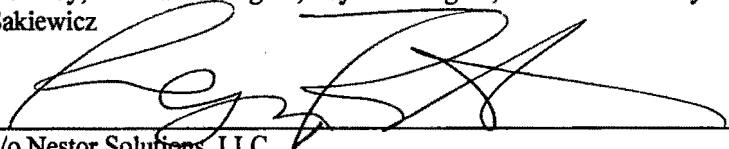
**Freedom Mortgage Corporation**  
**11988 EXIT 5 PKWY BLDG 4**  
**FISHERS IN 46037-7939**  
**Phone: 855-690-5900**

**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. #: 2023-06303-TX

Dated: 10-3-2024

Nestor Solutions, LLC, 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, Jeff Benton. Jennyfer Sakiewicz



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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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE****GUADALUPE County****Deed of Trust Dated:** March 14, 2003**Amount:** \$62,400.00**Grantor(s):** ENRIQUE BRICENO and PEGGY VASQUEZ**Original Mortgagee:** CONSECO FINANCE SERVICING CORP.**Current Mortgagee:** U.S. BANK, N.A., AS TRUSTEE FOR THE GREEN TREE HOME LOAN GRANTOR TRUST 2003-A**Mortgagee Servicer and Address:** c/o SELECT PORTFOLIO SERVICING, INC., 3217 South Decker Lake Drive, Salt Lake City, UT 84119

Pursuant to a Servicing Agreement between the Mortgage Servicer and Mortgagee, the Mortgage Servicer is authorized to represent the Mortgagee. Pursuant to the Servicing Agreement and Section 51.0025 of the Texas Property Code, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property

**Recording Information:** Document No. 06026**Legal Description:** LOT TWENTY-ONE (21), BLOCK ONE (1), GREEN VALLEY PARK, UNIT 1, G. LEAL SURVEY, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 3, PAGES 28-29, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

Whereas, an Order to Proceed with Expedited Foreclosure under the Texas Rule Civil Procedure 736 was entered on October 2, 2024 under Cause No. 24-1035-CV-E in the 456 Judicial District Court of GUADALUPE County, Texas

**Date of Sale:** December 3, 2024 between the hours of 12:00 PM and 3:00 PM.**Earliest Time Sale Will Begin:** 12:00 PM

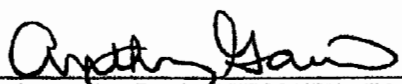
**Place of Sale:** The foreclosure sale will be conducted at public venue in the area designated by the GUADALUPE County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners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

AARTI PATEL OR DYLAN RUIZ, VIOLET NUNEZ, DANIEL MCQUADE, MARCELA CANTU, VANNA HO, CARY CORENBUM, ALEENA LITTON, MATTHEW HANSEN, THOMAS GILBRAITH, C JASON SPENCE, JOSHUA SANDERS, AMY ORTIZ, TROY MARTIN, DEBORAH MARTIN, DEANNA RAY, ALEXIS MARTIN, CASSIE MARTIN, TERRI MARTIN, SHELBY MARTIN, BOB FRISCH, MARTHA ROSSINGTON, REYN ROSSINGTON A/K/A T. REYNOLDS ROSSINGTON, JENNYFER SAKIEWICZ, WAYNE DAUGHTREY, VICKI RODRIGUEZ OR CHRIS LAFOND have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust. 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. 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.

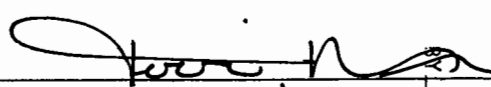
**NOTICE IS FURTHER GIVEN** that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. 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.

**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.**

  
**Anthony Adam Garcia, ATTORNEY AT LAW**  
 HUGHES, WATTERS & ASKANASE, L.L.P.  
 1201 Louisiana, SUITE 2800  
 Houston, Texas 77002  
 Reference: 2023-000799

Printed Name:

  
**Terri Martin**  
 c/o Auction.com, LLC  
 1 Mauchly  
 Irvine, California 92618

RECEIVED  
 2024 OCT 10 AM 11:28  
 CLERK GUADALUPE COUNTY

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

**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070**

### INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated October 08, 2015 and recorded under Clerk's File No. 2015021273, in the real property records of GUADALUPE County Texas, with Alex Ayala and April N Ayala, husband and wife, and Sherry R Harris, an unmarried woman as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Bay Equity LLC, a California Limited Liability Company, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Alex Ayala and April N Ayala, husband and wife, and Sherry R Harris, an unmarried woman securing payment of the indebtedness in the original principal amount of \$191,468.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Alex Ayala, April N Ayala, Sherry R Harris. Lakeview Loan Servicing, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. LoanCare, LLC is acting as the Mortgage Servicer for the Mortgagee. LoanCare, LLC, is representing the Mortgagee, whose address is: 3637 Sentara Way, Virginia Beach, VA 23452.

#### Legal Description:

**LOT 20, BLOCK 30, THE LINKS AT SCENIC HILLS, UNIT 1, SITUATED IN THE CITY OF SCHERTZ, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 7, PAGES 389, PLAT RECORDS, GUADALUPE COUNTY, TEXAS.**

### SALE INFORMATION

**Date of Sale: 12/03/2024**

**Earliest Time Sale Will Begin: 12:00 PM**

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

### TERMS OF SALE

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

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "AS IS," "WHERE IS" condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the Deed of Trust.



RECEIVED

2024 OCT 10 AM 11:34

TERESA KIEL  
CLERK GUADALUPE COUNTY

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

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

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

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:

Codilis & Moody, P.C.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200



Will Morphis, Attorney at Law  
Codilis & Moody, P.C.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200

STATE OF TEXAS

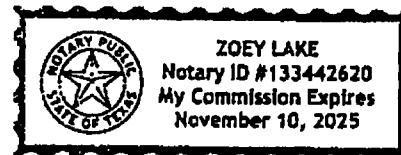
COUNTY OF HARRIS

Before me, the undersigned Notary Public, on this day personally appeared Will Morphis as Attorney for the Mortgagee and/or Mortgage Servicer known to me or proved to me through a valid State driver's license or other official identification described as Personal Knowledge, to be the person whose name is subscribed to the foregoing instrument and acknowledge to me that he/she executed the same for the purposes and consideration therein expressed.

Executed on this the 8th day of October, 2024.



Notary Public Signature



Posted and filed by: 

Printed Name: Terri Martin

C&M No. 44-24-02624

RECEIVED

2024 OCT 10 AM 11:40

000478

TS No.: 2024-01276-TX  
17-000229-673

TERESA KIEL  
COUNTY CLERK GUADALUPE COUNTY

  
**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:** 12/03/2024

**Time:** The sale will begin at 11:00 AM 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:** 109 Buffalo Trail, Cibolo, TX 78108

**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 05/03/1994 and recorded 05/06/1994 in Book 1095 Page 0929 Document 5362, real property records of Guadalupe County, Texas, with **Joyce A. Schryver, a single person** grantor(s) and TROY & NICHOLS, INC. as Lender, U.S. Bank Trust Company, National Association, as trustee, as successor-in-interest to U.S. Bank, National Association, as Trustee for Mortgage Pass-Through Certificates 1998-R1 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 **Joyce A. Schryver, a single person**, securing the payment of the indebtedness in the original principal amount of **\$50,460.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **U.S. Bank Trust Company, National Association, as trustee, as successor-in-interest to U.S. Bank, National Association, as Trustee for Mortgage Pass-Through Certificates 1998-R1** is the current mortgagee of the note and deed of trust or contract lien.

## **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 TWENTY-SIX (26), BLOCK TWO (2), CIBOLO NORTH SUBDIVISION, UNIT 2, CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT RECORDED IN VOLUME 4, PAGES 163-164 OF THE PLAT RECORDS OF 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.: 2024-01276-TX  
17-000229-673

## 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: 10/07/2024



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.mwzmlaw.com/tx-investors](http://www.mwzmlaw.com/tx-investors)

**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.**

I am Terri Martin <sup>Certificate of Posting</sup> 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 10/10/24 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 CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.**

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE AND  
APPOINTMENT OF SUBSTITUTE TRUSTEES**

**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 SUBSTITUTE TRUSTEE'S SALE**

**DATE:** OCTOBER 10, 2024

**NOTE:** Note described as follows:


**Date:** DECEMBER 5, 2006  
**Maker:** PATRICIA A. ORNAS  
**Payee:** NEWREZ LLC D/B/A SHELLPOINT MORTGAGE  
SERVICING, successor to the original lender.  
**Original Principal**  
**Amount:** \$44,000.00

**DEED OF TRUST:** Deed of Trust described as follows:

**Date:** DECEMBER 5, 2006  
**Grantor:** PATRICIA A. ORNAS, A SINGLE WOMAN  
**Trustee:** ROBERT D. GARDNER, JR.  
**Beneficiary:** NEWREZ LLC D/B/A SHELLPOINT MORTGAGE  
SERVICING, successor to the original beneficiary.  
**Recorded:** Instrument Number 07-12416, Volume 2491, Page 0399, Real  
Property Records of GUADALUPE COUNTY, TEXAS.

**LENDER:** NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING

**BORROWER:** PATRICIA A. ORNAS

RECEIVED  
2024 OCT 14 PM 12:49  
TERESA KIEL  
COUNTY CLERK GUADALUPE COUNTY  
By 

**PROPERTY:** The property described as follows:

THE PROPERTY LOCATED IN GUADALUPE COUNTY, TEXAS, INCLUDING PERSONAL PROPERTY, IF ANY, AS DESCRIBED IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, ***SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST*** (street address: 219 Sunflower Drive, Marion, Texas 78124)

**SUBSTITUTE TRUSTEE:** AMY ORTIZ, AARTI PATEL, DYLAN RUIZ, VIOLET NUNEZ, DANIEL MCQUADE, MARCELA CANTU, VANNA HO, CARY CORENBLUM, JOSHUA SANDERS, ALEENA LITTON, MATTHEW HANSEN, AUCTION.COM, THOMAS GILBRAITH, C JASON SPENCE, DEBORAH MARTIN, TROY MARTIN, ALEXIS MARTIN, CASSIE MARTIN, TERRI MARTIN, SHELBY MARTIN, BOB FRISCH, WAYNE DAUGHTREY, MARK CUMMINGS, DICK VETTERS, JASON WEST, MATTHEW JOHNSON, NICOLE CORREA, DAVID GARVIN

Substitute Trustee's Mailing Address:

c/o SettlePou  
3333 Lee Parkway, 8th Floor  
Dallas, Texas 75219

**DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:**

**DECEMBER 3, 2024**, the first Tuesday of the month, to commence at 12:00 P.M., or within three (3) hours after that time.

**PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:**

**In GUADALUPE County, Texas, at THE GUADALUPE COUNTY COURTHOUSE, 101 E. COURT STREET, SEGUIN, TX 78155**

#### **RECITALS**

Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code Section 51.002, has requested that Substitute Trustee sell the Property according to the terms of the Deed of Trust and applicable law due to a default in the payment of the Note and/or in the performance of the obligations under the Deed of Trust that secures the Note.

Formal notice is now given of Lender's election to proceed against and sell the real property described in the Deed of Trust, consistent with Lender's rights and remedies under the Deed of Trust and applicable law.

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, as Substitute Trustee, or any other

substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants, representations, or warranties about the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS.

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.

#### **APPOINTMENT OF SUBSTITUTE TRUSTEE**

**DEED OF TRUST:** Deed of Trust described as follows:

Date:	DECEMBER 5, 2006
Grantor:	PATRICIA A. ORNAS, A SINGLE WOMAN
Trustee:	ROBERT D. GARDNER, JR.
Beneficiary:	NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, successor to the original beneficiary.
Recorded:	Instrument Number 07-12416, Volume 2491, Page 0399, Real Property Records of GUADALUPE COUNTY, TEXAS.

**PROPERTY:** The property described as follows:

THE PROPERTY LOCATED IN GUADALUPE COUNTY, TEXAS, INCLUDING PERSONAL PROPERTY, IF ANY, AS DESCRIBED IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, ***SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST*** (street address: 219 Sunflower Drive, Marion, Texas 78124)

**SUBSTITUTE TRUSTEE:** AMY ORTIZ, AARTI PATEL, DYLAN RUIZ, VIOLET NUNEZ, DANIEL MCQUADE, MARCELA CANTU, VANNA HO, CARY CORENBLUM, JOSHUA SANDERS, ALEENA LITTON, MATTHEW HANSEN, AUCTION.COM, THOMAS GILBRAITH, C JASON SPENCE, DEBORAH MARTIN, TROY MARTIN, ALEXIS MARTIN, CASSIE MARTIN, TERRI MARTIN, SHELBY MARTIN, BOB FRISCH, WAYNE DAUGHTREY, MARK CUMMINGS, DICK VETTERS, JASON WEST, MATTHEW JOHNSON, NICOLE CORREA, DAVID GARVIN

Substitute Trustee's Mailing Address:

c/o SettlePou  
3333 Lee Parkway, 8th Floor  
Dallas, Texas 75219

Each Substitute Trustee is appointed effective as of October 11, 2024, pursuant to Texas Property Code § 51.0075 to succeed to all title, powers, and duties of the original or successor trustees under the Deed of Trust.

Appointment of Substitute Trustees:

By: [Signature]

Name: William Jennings, Attorney for  
NEWREZ, LLC D/B/A SHELLPOINT  
MORTGAGE SERVICING

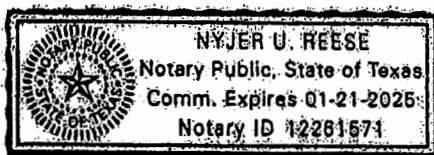
THE STATE OF TEXAS

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COUNTY OF DALLAS

BEFORE ME, the undersigned authority, on this day appeared WILLIAM JENNINGS, and after being by me duly sworn, stated that she executed the foregoing instrument for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE on October 11, 2024



[Signature]  
Notary Public, State of Texas

Notice of Sale executed by:

[Signature]

Name: Mark Cummings

Substitute Trustee

**EXHIBIT A**

Lot 11, Block 2 MEADOWLANDS SUBDIVISION, in the City of Marion, Guadalupe County, Texas, according to plat thereof recorded in Volume 5, Page(s) 12B, Plat Records of Guadalupe County, Texas.

365 Old San Antonio Road, Mc Queeney, TX 78123

24-033272

**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: 12/03/2024

Time: Between 11:00 AM – 2:00 PM and beginning not earlier than 11:00 AM and ending not later than three hours thereafter.

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

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


**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated 1/14/2011 and recorded in the real property records of Guadalupe County, TX and is recorded under Clerk's File/Instrument Number 001215, Book 2957, Page 0522, with Sherrill Farrell (grantor(s)) and United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture mortgagee to which reference is herein made for all purposes.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by Sherrill Farrell, securing the payment of the indebtedness in the original amount of \$114,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Secretary, United States Department of Agriculture, Rural Development is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to be Sold.** BEING ALL THAT CERTAIN TRACT OR PARCEL OF LAND LYING AND BEING SITUATED IN GUADALUPE COUNTY, TEXAS KNOWN AND DESIGNATED AS LOT 4, MCQUEENEY OUTSKIRTS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 7, PAGES 333-334, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

RECEIVED

2024 OCT 15 PM 12:13

 BY  TERESA RIEL  
COUNTY CLERK GUADALUPE COUNTY

**6. Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Dawson's Realty & Mortgages, Inc., as Mortgage Servicer, is representing the current Mortgagee whose address is:


Secretary, United States Department of Agriculture, Rural Development  
1293 Whisperwood Lane  
Lawrenceville, GA 30043

  
**SUBSTITUTE TRUSTEE**

Troy Martin, Deborah Martin, Cassie Martin, Terri Martin, Alexis Martin, Elizabeth Anderson OR Kirk Schwartz, Esq. or Carson Emmons, Esq., c/o Albertelli Law  
6565 N MacArthur Blvd, Suite 470  
Irving, TX 75038

**CERTIFICATE OF POSTING**

My name is Terri Martin, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on October 15, 2024 I filed at the office of the Guadalupe County Clerk and caused to be posted at the Guadalupe County courthouse this notice of sale.

  
Declarants Name: Terri Martin  
Date: 10/15/24

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

Date: October 16, 2024

***Deed of Trust:***

Date: April 30, 2019  
Grantor: JOSHUA SANDOVAL and wife, JESSICA SANDOVAL  
Trustee: STEVE D. TAYLOR  
Beneficiary: SHORELINE TRADITIONS, LLC

***Recording Information:***

Vendor's Lien retained in Deed dated April 30, 2019, recorded in Document Number 201999009475, Official Public Records of Guadalupe County, Texas; and

Deed of Trust dated April 30, 2019, recorded in Document Number 201999009476, Official Public Records of Guadalupe County, Texas.

Property:


Lot 55, Block 6, NORTH RANCH ESTATES, UNIT-2, City of New Braunfels, Guadalupe County, Texas, according to map or plat thereof recorded in Volume 7, page(s) 6, of the Plat Records of Guadalupe County, Texas.

***Note:***

Date: April 30, 2019  
Amount: ONE HUNDRED SEVENTY-TWO THOUSAND, FIVE HUNDRED AND NO/100 (\$172,500.00) DOLLARS  
Maker: JOSHUA SANDOVAL and wife, JESSICA SANDOVAL  
Payee: SHORELINE TRADITIONS, LLC  
Holder: SHORELINE TRADITIONS, LLC

***Date of Sale of Property:*** December 3, 2024 (that being the first Tuesday of said month). Said sale to occur no earlier than 11:00 o'clock a.m. and no later than 2:00 o'clock p.m.

***Place of Sale of Property:*** At the north door of the Guadalupe County Courthouse, in Seguin, Texas.

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2024 OCT 18 PM 1:42  
TERESA KIEL  
COUNTY CLERK GUADALUPE COUNTY  
BY 

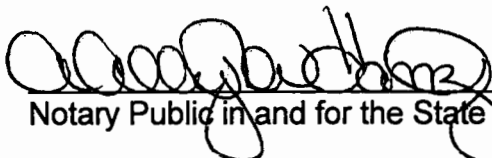
Because of the default in performance of the obligations of the Deed of Trust, Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified to satisfy the debt secured by the Deed of Trust. The sale will begin at the earliest time stated above or within three (3) hours after that time.

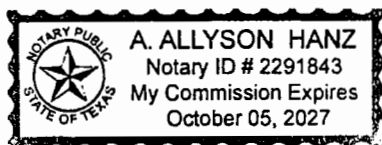
  
STEVE D. TAYLOR, Trustee

STATE OF TEXAS  
COUNTY OF COMAL

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§

This instrument was acknowledged before me on this the 16<sup>th</sup> day of October, 2024, by STEVE D. TAYLOR, Trustee.

  
Notary Public in and for the State of Texas.



240.foreclosure

RECEIVED

2024 OCT 21 AM 11:50

TERESA KIEL  
COUNTY CLERK GUADALUPE COUNTY**Notice of Substitute Trustee Sale**T.S. # 24-12058 *[Signature]*

**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:** 12/3/2024  
**Time:** The sale will begin no earlier than **12:00 PM** or no later than three hours thereafter.  
 The sale will be completed by no later than **3:00 PM**  
**Place:** **Guadalupe County Courthouse in Seguin, Texas, at the following location:  
 Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR IN  
 THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT  
 TO SECTION 51.002 OF THE TEXAS PROPERTY CODE**

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

**LOT 10, BLOCK 5, OF PARKRIDGE ESTATES, UNIT ONE, A SUBDIVISION IN THE CITY OF NEW BRAUNFELS, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF RECORD IN VOLUME 8, PAGES 486-487, OF THE MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.**

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust is dated 10/26/2022 and is recorded in the office of the County Clerk of Guadalupe County, Texas, under County Clerk's File No 202299033047, recorded on 10/26/2022, of the Real Property Records of Guadalupe County, Texas.

**Property Address:** 2038 TRUMANS HL NEW BRAUNFELS TEXAS 78130

<b>Trustor(s):</b>	<b>ALMA LETICIA YANAS AND JACOB RAUL ALVAREZ</b>	<b>Original Beneficiary:</b>	<b>MERS, INC. ACTING SOLELY AS NOMINEE FOR EQUITY PRIME MORTGAGE, ITS SUCCESSORS AND ASSIGNS</b>
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<b>Current Beneficiary:</b>	<b>EQUITY PRIME MORTGAGE LLC</b>	<b>Loan Servicer:</b>	<b>Servbank</b>
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<b>Current Substituted Trustees:</b>	<b>Auction.com, Troy Martin, Deborah Martin, Cassie Martin, Terri Martin, Shelby Martin, Alexis Martin, Jennyfer Sakiewicz, Martha Rossington, Reyn Rossington, Rick Snoke, Wayne Daughtrey, Prestige Default Services, LLC</b>
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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.

T.S. #: 24-12058

**Terms of Sale** - The sale will be conducted as a public auction to the highest bidder for cash with funds being made payable to Prestige Default Services, LLC, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

**Type of sale** - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by ALMA LETICIA YANAS, AN UNMARRIED WOMAN AND JACOB RAUL ALVAREZ, AN UNMARRIED MAN. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$387,845.00, executed by ALMA LETICIA YANAS, AN UNMARRIED WOMAN AND JACOB RAUL ALVAREZ, AN UNMARRIED MAN, and payable to the order of MERS, INC. ACTING SOLELY AS NOMINEE FOR EQUITY PRIME MORTGAGE, ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of ALMA LETICIA YANAS, AN UNMARRIED WOMAN AND JACOB RAUL ALVAREZ, AN UNMARRIED MAN to ALMA LETICIA YANAS AND JACOB RAUL ALVAREZ. EQUITY PRIME MORTGAGE LLC is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses. **All checks must be made payable to Prestige Default Services, LLC**

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

**EQUITY PRIME MORTGAGE LLC**

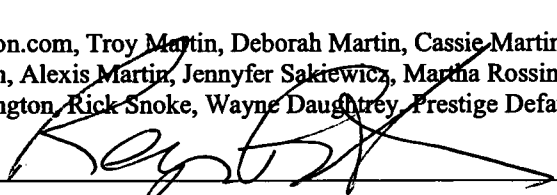
c/o Servbank

3138 E Elwood St

Phoenix, AZ 85034

(800) 272-3286

Dated: 10/2/2024 Auction.com, Troy Martin, Deborah Martin, Cassie Martin, Terri Martin, Shelby Martin, Alexis Martin, Jennyfer Sakiewicz, Martha Rossington, Reyn Rossington, Rick Snoke, Wayne Daughtrey, Prestige Default Services, LLC

  
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T.S. #: 24-12058

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Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Phone: (972) 893-3096 ext. 1035  
Fax: (949) 427-2732  
Sale Line Information: (800) 793-6107  
Website: [www.auction.com](http://www.auction.com)

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

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

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: December 3, 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,

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2024 OCT 31 AM 10:00

TERESA KIEL  
COUNTY CLERK GUADALUPE COUNTYBY Adel D.

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, as amended. 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, as amended 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: October 31, 2024.

  
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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 FORECLOSURE SALE  
BY PROPERTY OWNERS ASSOCIATION**

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

Lot 24, Block 12, Kensington Ranch Estates Subdivision Unit 1 P.U.D., according to the map or plat thereof, recorded in Volume 7, Page 228, Plat Records, Guadalupe County, Texas, together with all improvements, fixtures, and appurtenances thereto.

2. *Lien.* The foreclosure is pursuant to the Order entered the 12th day of August 2024, in Cause Number 24-1060-CV-C in the District Court, 25th Judicial District, Guadalupe County, Texas styled *In Re: Order of Foreclosure Concerning 417 Silver Buckle, Schertz, Texas 78154 Under Tex. R. Civ. Proc. 736 Kensington Ranch Homeowners Association, Inc. vs John A. De La Cruz, Jr. and Natasha L. De La Cruz.*

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:	December 3, 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

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2024 OCT 31 AM 10:01

TERESA NIEL  
COUNTY CLERK GUADALUPE COUNTY

County, Texas and all amendments, annexations, supplements and restatements thereto (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, as amended. 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, as amended, and the beneficiary has requested me, as Trustee appointed by Order dated August 12, 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: October 31, 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 AND APPOINTMENT OF SUBSTITUTE TRUSTEE

**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070**

### INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

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

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

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. PNC Bank, N.A. is acting as the Mortgage Servicer for the Mortgagee. PNC Bank, N.A., is representing the Mortgagee, whose address is: 3232 Newmark Drive, Miamisburg, OH 45342.

#### Legal Description:

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

### SALE INFORMATION

**Date of Sale: 12/03/2024**

**Earliest Time Sale Will Begin: 12:00 PM**

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

### TERMS OF SALE

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

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "AS IS," "WHERE IS" condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the Deed of Trust.



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

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

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

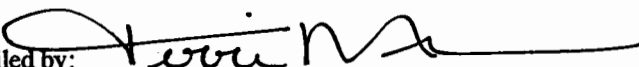
The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:  
Codilis & Moody, P.C.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200

Executed on 10/29/2024.

/s/ Will Morphis SBOT No. 24131905, Attorney at Law  
Codilis & Moody, P.C.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200

Posted and filed by:

Printed Name:

  
Terri Martin

C&M No. 44-24-02784

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

**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070**

### INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated May 20, 2022 and recorded under Clerk's File No. 202299016639, in the real property records of GUADALUPE County Texas, with Brian Wayne O'Karma, a single man as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Primelending, A Plainscapital Company, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Brian Wayne O'Karma, a single man securing payment of the indebtedness in the original principal amount of \$225,600.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Brian Wayne O'Karma. Nationstar Mortgage LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. Mr. Cooper is acting as the Mortgage Servicer for the Mortgagee. Mr. Cooper, is representing the Mortgagee, whose address is: 8950 Cypress Waters Boulevard, Coppell, TX 75019.

#### Legal Description:

**BEING LOT 50, BLOCK 8, THE MEADOWS AT NOLTE FARMS PHASE I, CITY OF SEGUIN, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGES 281-283, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.**

### SALE INFORMATION

**Date of Sale: 12/03/2024**

**Earliest Time Sale Will Begin: 12:00 PM**

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

### TERMS OF SALE

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

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "AS IS," "WHERE IS" condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the Deed of Trust.



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

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

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

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:

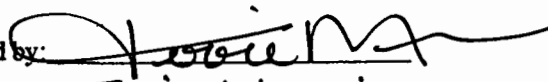
Codilis & Moody, P.C.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200

Executed on October 29, 2024.

/s/ Sarah A. Trad SBOT No. 24140355, Attorney at Law  
Codilis & Moody, P.C.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200

Posted and filed by:

Printed Name:

  
Terri Martin

C&M No. 44-24-02767

RECEIVED

000521

2024 NOV -1 PM 1:35

TERESA KIEL  
COUNTY CLERK GUADALUPE COUNTY

**Notice of Foreclosure Sale**  
December 3, 2024

BY JDWV  
~~Deed of Trust~~ ("Deed of Trust"):

Dated: September 30, 2016  
Grantor: Carlos Soto III  
Trustee: Steve D. Taylor  
Lender: John R. Ross Living Trust  
Recorded in: Guadalupe County Clerk Document Number 2016022200, Official Public Records of Guadalupe County, Texas  
Legal Description: The surface and surface rights in and to that certain tract or parcel of land lying and being situated in Guadalupe County, Texas, known and designated as Lot 20, River Bend Subdivision, Unit 1, according to map or plat recorded in Volume 3, Pages 48-51, and according to Volume 3, Page 69 of the Map and Plat Records of Guadalupe County, Texas.  
Secures: Promissory Note ("Note") in the original principal amount of \$64,500.00 executed by Carlos Soto III ("Borrower") and payable to the order of Lender  
Substitute Trustee: Grace G. Kunde, Hunter H. Hewell, Stephen K. Ganske, and/or Christopher H. Moore, each of whom may act alone, without the joinder of the others, in carrying out the responsibilities of Substitute Trustee  
Substitute Trustee's Address: 536 E. Court Street, Seguin, Texas, 78155  
Foreclosure Sale:  
Date: Tuesday, December 3, 2024  
Time: The sale of the Property will be held between the hours of 1:00 P.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 10:00 and not later than three hours thereafter.  
Place: The north porch of the Guadalupe County Courthouse, 101 E. Court Street, Seguin, Texas 78155 as designated by the Commissioner's Court of said county.  
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 John R. Ross Living Trust's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note or payment of property taxes due and owing to the Guadalupe County Tax Assessor Collection and in the performance of the obligations of the Deed of Trust. Because of that default, Lender, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

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

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

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

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


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

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

Pursuant to section 51.0075(f) of the Texas Property Code, the purchase price at the Foreclosure sale is due and payable without delay on acceptance of the highest bid or within such reasonable time as may be agreed upon by the purchaser and the Substitute Trustee if the purchaser makes such request for additional time to deliver the purchase price.

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

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



Grace G. Kunde  
Attorney for John R. Ross Living Trust  
Texas Horizons Law Group  
536 E. Court  
Seguin, Texas 78155  
Telephone (830) 386-3805

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on July 27, 2011, ANNA ROSALINDE BERGSTROM, A SINGLE PERSON, executed a Deed of Trust/Security Instrument conveying to G. TOMMY BASTIAN, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR BANK OF AMERICA, N.A., ITS SUCCESSORS AND ASSIGNS, in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 11-013431, in Book 3022, at Page 0284, in the DEED OF TRUST OR REAL PROPERTY RECORDS of GUADALUPE COUNTY, TEXAS; and

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 appointed Substitute Trustee in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust/Security Instrument; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, DECEMBER 3, 2024** between ten o'clock AM and four o'clock PM and beginning not earlier than 12:00 PM or not later than three hours thereafter, I will sell said Real Estate at Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 in **GUADALUPE COUNTY, TEXAS** to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners' Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

Said Real Estate is described as follows: LOT 21, EASTHILL, JOHN SOWELL SURVEY A-35, SEGUIN, GUADALUPE COUNTY, TEXAS, AS SHOWN ON MAP OR PLAT RECORDED IN VOLUME 7, PAGES 138-139, AND AMENDED PLATS RECORDED IN VOLUME 7, PAGE 150-151 AND VOLUME 7, PAGES 204-205, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

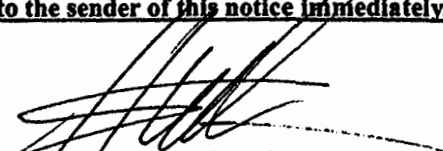
Property Address: 628 WESTBERG, SEGUIN, TX 78155  
Mortgage Servicer: BANK OF AMERICA, N.A.  
Noteholder: BANK OF AMERICA, N.A.  
7105 CORPORATE DRIVE, PLANO, TX 75024-4100

The Mortgage Servicer is authorized to represent the Noteholder by virtue of a servicing agreement with the Noteholder. 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.

**ACTIVE MILITARY SERVICE NOTICE**

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

WITNESS MY HAND this 31<sup>st</sup> day of October, 2024



Amy Ortiz, Arti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Auction.com, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Martha Rossington, Reyn Rossington, Troy Martin, Marinosci Law Group PC

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2024 NOV -7 AM 10:47

TERESA KIEL  
COUNTY CLERK GUADALUPE COUNTY

BY JDurr

Substitute Trustee Address:

Marinosci Law Group, P.C.  
16415 Addison Road, Suite 725  
Addison, TX 75001  
(972) 331-2300

**NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE**

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

**DEED OF TRUST INFORMATION:**

**Date:** 04/27/2023  
**Grantor(s):** JUDY R MARTINEZ AND GABRIEL J MARTINEZ, WIFE AND HUSBAND  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$265,109.00  
**Recording Information:** Instrument 202399010467  
**Property County:** Guadalupe  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 3429 TURNABOUT LOOP, SCHERTZ, TX 78108-2147

**MORTGAGE SERVICING INFORMATION:**

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

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

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 3rd day of December, 2024  
**Time of Sale:** 12:00 PM or within three hours thereafter.  
**Place of Sale:** AT THE NORTH PORCH OF THE GUADALUPE COUNTY COURTHOUSE in Guadalupe County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Guadalupe County Commissioner's Court, at the area most recently designated by the Guadalupe County Commissioner's Court.

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

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

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

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

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

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

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 TESSA FIELL  
 COUNTY CLERK GUADALUPE COUNTY  
 BY WDLW

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

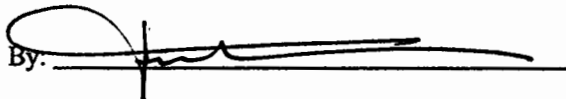
**Substitute Trustee(s):** Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Auction.com, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Braden Barnes, Rachel Donnelly,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

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

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

**Certificate of Posting**

I am Terri Martin whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on November 7, 2011 filed and / or recorded this Notice of Foreclosure Sale at the office of the Guadalupe County Clerk and caused it to be posted at the location directed by the Guadalupe County Commissioners Court.

By: 

**Exhibit "A"**

LOT 37, BLOCK 15, NORTHCLIFFE EAST COMMUNITY, SECTION ONE, CITY OF CIBOLO, GUADALUPE COUNTY TEXAS, PLAT RECORDED IN VOLUME 4, PAGES 49-50, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

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

**NOTICE OF TRUSTEE'S SALE**

000531

**THE STATE OF TEXAS                    }**

**COUNTY OF GUADALUPE                }**

Date: November 7, 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 2252, Wimberley, Texas 78676-7152

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 V. 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: December 3, 2024

Time of Sale: The earliest time at which the sale will occur is 10:00 a.m. and no later than 2:00 p.m.

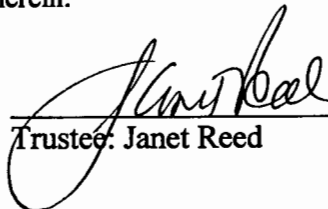
Place of sale of Property: Guadalupe County Courthouse, Seguin, Texas.

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 2252  
Wimberley, Texas 78676-7152  
512-484-4502

RECEIVED  
2024 NOV - 7 PM 12:44  
TERESA KIEL  
COUNTY CLERK GUADALUPE COUNTY  
BY 

**NOTICE OF TRUSTEE'S SALE**

**OWNER OF RECORD:** Steven Thomas Tucker  
**LIEN HOLDER:** Dove Meadows Community Improvement Association  
**AMOUNT OF LIEN:** \$5,636.12 (\$1,845.00 homeowner assessments and late fees;  
\$3,791.12 attorney's fees and expenses)  
**PROPERTY ADDRESS:** 1108 Morning Mist Lane, Schertz, Texas 78154  
**LEGAL DESCRIPTION:** Lot 4, Block 16, Dove Meadows Subdivision, Unit 4,  
Guadalupe County, Texas

Notice is hereby given that the above-described Property is encumbered and the Owner is legally indebted to the lien holder in the amount set forth above for due but unpaid owner's association assessments, late fees, legal expenses, and filing fees, levied and authorized pursuant to the Declaration of Covenants, Conditions and Restrictions for Dove Meadows Subdivision, Unit 4, executed on September 10, 1996, Volume 1229, Page 125, Official Public Records of Real Property of Guadalupe County, Texas as amended. Notice is further given that the amount of the Lien may increase if future assessments are not timely paid, and said subsequent indebtedness will be secured by the Lien herein described.

Dove Meadows Community Improvement Association hereby gives notice that the above-described Property will be auctioned for sale at a public sale held at the place designated for public foreclosure auctions by the Commissioners of Guadalupe County, Texas. The sale shall commence no earlier than 10:00 a.m. on December 3, 2024. The property will be sold to the highest bidder for cash or some other form of payment acceptable to the Lien Holder.

Pursuant to the Texas Property Code, the Owner of the Property may have a right, not later than the 180<sup>th</sup> day after the date written notice of the sale is mailed to the Owner, to redeem the Property. The purchaser at the foreclosure sale may not transfer ownership of the Property to a person other than the redeeming Owner during the redemption period.

Executed on November 8, 2024.

DOVE MEADOWS COMMUNITY  
IMPROVEMENT ASSOCIATION,  
a Texas non-profit corporation

By:

  
TOM L. NEWTON, JR., Its Trustee

RECEIVED

2024 NOV -8 PM 2:25

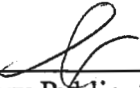
TERESA RIEL  
COUNTY CLERK GUADALUPE COUNTY

BY

STATE OF TEXAS       §  
                                 §  
COUNTY OF BEXAR   §

Before me, the undersigned notary public, on this day personally appeared Tom L. Newton, Jr., acting on behalf of DOVE MEADOWS COMMUNITY IMPROVEMENT ASSOCIATION, known to me or proved to me by presentation to me of a governmentally-issued identification card to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that they executed it for the purposes and consideration expressed in it.

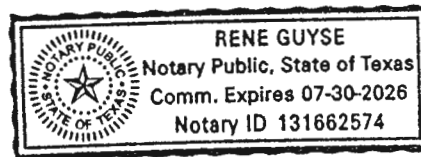
Given under my hand and seal of office on November 8, 2024.

  
\_\_\_\_\_  
Notary Public, State of Texas

**AFTER RECORDING RETURN TO:**

Tom L. Newton, Jr.  
Allen, Stein & Durbin, P.C.  
P. O. Box 101507  
San Antonio, Texas 78201

05394.0027.2638676



000539

5445 DREIBRODT RD  
SAN MARCOS, TX 78666

00000010257475

**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: December 03, 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 September 24, 2010 and recorded in Document VOLUME 2917, PAGE 0622; AS AFFECTED BY LOAN MODIFICATION AGREEMENTS VOLUME 3191, PAGE 0057, CLERK'S FILE NO'S. 2014019714, 2017005189, 201999006438, 202399018059 & 202399018156 real property records of GUADALUPE County, Texas, with RAFAEL PATLAN AND WIFE MADELYN PATLAN, grantor(s) and PRIORITY BANK, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by RAFAEL PATLAN AND WIFE MADELYN PATLAN, securing the payment of the indebtednesses in the original principal amount of \$164,226.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. PRIORITY BANK FSB is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

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

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

RECEIVED  
2024 NOV 12 AM 10:20  
TERRA KIEL  
COUNTY CLERK GUADALUPE COUNTY  
BY W. Dwy



**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: \_\_\_\_\_

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GUADALUPE



ALL THAT CERTAIN 5.000 ACRES OF LAND, OUT OF THE 10.000 ACRE TRACT DESCRIBED AS TRACT C IN THE DEED FROM DENNIS RIMER TO JUAN PATLAN, ET UX RECORDED UNDER VOLUME 971, PAGE 605, IN THE OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS, IN THE JOHN JONES SURVEY NO. 53, GUADALUPE COUNTY, TEXAS, AND MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS: (ALL BEARINGS ARE BASED ON THE TEXAS STATE PLANE COORDINATE SYSTEM, SOUTH CENTRAL ZONE)

BEGINNING AT A 1/2" IRON ROD FOUND FOR THE NORTHEAST CORNER OF SAID 10.000 ACRE TRACT, COMMON TO THE NORTH CORNER OF THE 10.000 ACRE TRACT DESCRIBED AS TRACT FIVE IN THE DEED FROM KENNETH R. TOMERLIN AND BARBARA J. TOMERLIN TO JACOB ANZALDUA, JR. AND ELIZABETH ANZALDUA RECORDED UNDER VOLUME 1563, PAGE 415, IN THE OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS, AND THE EAST CORNER OF THE HEREIN DESCRIBED TRACT, IN THE SOUTHWEST RIGHT-OF-WAY LINE OF COUNTY ROAD 152 (DREIBRODT ROAD);

THENCE SOUTH 49°53'10" WEST - 945.47' (CALLED 945.15') (BASIS OF BEARINGS), ALONG THE EAST LINE OF SAID 10.000 ACRE TRACT (971/605), TO A 1/2" IRON ROD SET FOR THE SOUTH CORNER OF SAID 10.000 ACRE TRACT (971/605), COMMON TO THE SOUTHEAST CORNER OF THE 2.502 ACRE TRACT DESCRIBED IN THE DEED FROM GEORGE R. GARCIA AND BLANCA E. GARCIA TO MELITON S. CANTU, ET UX RECORDED UNDER VOLUME 2653, PAGE 821, IN THE OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS, AND THE SOUTH CORNER OF THE HEREIN DESCRIBED TRACT, FROM WHICH A 1/2" IRON ROD FOUND FOR THE SOUTHWEST CORNER OF SAID 2.502 ACRE TRACT BEARS SOUTH 49°53'10" WEST - 142.98' (CALLED 142.00');

THENCE NORTH 17°48'42" WEST - 403.62', ALONG THE WEST LINE OF SAID 10.000 ACRE TRACT (971/605), COMMON TO THE EAST LINE OF SAID 2.502 ACRE TRACT, TO A 1/2" IRON ROD SET FOR THE WEST CORNER OF THE HEREIN DESCRIBED TRACT, FROM WHICH A 1/2" IRON ROD FOUND FOR THE WEST CORNER OF SAID 10.000 ACRE TRACT (971/605), COMMON TO THE NORTHEAST CORNER OF SAID 2.502 ACRE TRACT AND THE WEST CORNER OF THE 1 ACRE TRACT DESCRIBED IN THE DEED FROM JUAN PATLAN, ET UX TO ELIZABETH PATLAN RECORDED UNDER VOLUME 1423, PAGE 61, IN THE OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS, BEARS NORTH 17°48'42" WEST - 415.56';

THENCE DEPARTING SAID COMMON LINE, ACROSS SAID 10.000 ACRE TRACT (971/605) THE FOLLOWING THREE (3) COURSES AND DISTANCES;

1. NORTH 49°53'10" EAST - 371.47' TO A 1/2" IRON ROD SET FOR AN ANGLE CORNER OF THE HEREIN DESCRIBED TRACT;
2. SOUTH 40°06'50" EAST - 253.48' TO A 1/2" IRON ROD SET FOR AN ANGLE CORNER OF THE HEREIN DESCRIBED TRACT;
3. NORTH 49°53'10" EAST - 420.86' TO A 1/2" IRON ROD SET FOR THE NORTH CORNER OF THE HEREIN DESCRIBED TRACT, IN THE SOUTHWEST RIGHT-OF-WAY LINE OF AFORESAID COUNTY ROAD 152, FROM WHICH A 1/2" IRON ROD FOUND IN SAID SOUTHWEST RIGHT-OF-WAY LINE BEARS NORTH 40°05'55" WEST - 29.09;

THENCE SOUTH 40°05'55" EAST - 119.95', ALONG SAID SOUTHWEST RIGHT-OF-WAY LINE, TO THE POINT OF BEGINNING OF THE HEREIN DESCRIBED TRACT AND CONTAINING 5.000 ACRES OF LAND.

NOTICE OF TRUSTEE'S SALE

THE STATE OF TEXAS \*

COUNTY OF GUADALUPE \*

Date: November 8, 2024

Deed of Trust:

Date: April 26, 2023

Grantor: Brant Kobersky, 241 Walker Road, San Marcos, Texas 78666

Beneficiary: South Austin Investments, LLC

Recorded under Clerks Document Number 202399011138, Official Public Records, Guadalupe County, Texas.

Property: Being a 10.01 acre tract or parcel of land known as Tract P 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 #202399011138 of the Guadalupe County Deed Records.

Date of Sale: December 3, 2024

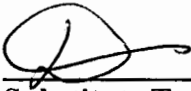
Time of Sale: The earliest time at which the sale will occur is 10:00 a.m. and no later than 1:00 p.m.

Place of sale of Property: Guadalupe County Courthouse, 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

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2024 NOV 12 AM 10:43  
TERESA J. IRL  
COUNTY CLERK GUADALUPE COUNTY  
BY TDWY

**NOTICE OF TRUSTEE'S SALE****THE STATE OF TEXAS       \*****COUNTY OF GUADALUPE   \*****Date: November 8, 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: December 3, 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, 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 NOV 12 AM 10:44  
CLERK OF GUADALUPE COUNTY  
BY LDWY



# NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**DATE:** November 12, 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 NOV 12 AM 11:57  
TERESA KIEL  
CLERK GUADALUPE COUNTY  
Page 1 of 2

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, December 3, 2024, at 11:00 a.m.

**PLACE OF SALE OF PROPERTY:**

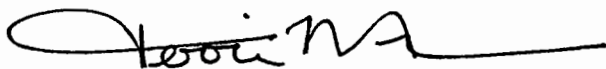
The north porch of the Guadalupe County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.

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

RECEIVED

2024 NOV 12 PM 12: 01

**COPY**

TERESA MEL  
COUNTY CLERK GUADALUPE COUNTY

BY VDWV

**Notice of Substitute Trustee Sale**

000543

T.S. #: 24-11845

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: 12/3/2024  
Time: The sale will begin no earlier than 11:00 AM or no later than three hours thereafter.  
The sale will be completed by no later than 2:00 PM  
Place: Guadalupe County Courthouse in Seguin, Texas, at the following location: **THE 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**

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

**LOT 19, BLOCK 3, GREENFIELD VILLAGE, UNIT 1, CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN VOLUME 3, PAGE(S) 40, OF THE PLAT RECORDS OF GUADALUPE COUNTY, TEXAS**

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust is dated 12/23/2010 and is recorded in the office of the County Clerk of Guadalupe County, Texas, under County Clerk's File No 11-002763, recorded on 2/14/2011, in Book 2966, Page 0003, of the Real Property Records of Guadalupe County, Texas.  
Property Address: 100 HOWARD DR SCHERTZ, TX 78154

Trustor(s): **MARILYN B. DEWINNE** Original Beneficiary: **WELLS FARGO BANK, N.A.**

Current Beneficiary: **JLW Legacy Ventures, LLC** Loan Servicer: **Hahn Management Services, LLC**

Current Substituted Trustees: **Auction.com, Troy Martin, Deborah Martin, Cassie Martin, Terri Martin, Shelby Martin, Alexis Martin, Jennyfer Sakiewicz, Martha Rossington, Reyn Rossington, Rick Snoke, Wayne Daughtrey, Prestige Default Services, LLC**

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

**Terms of Sale** - The sale will be conducted as a public auction to the highest bidder for cash with funds being made payable to Prestige Default Services, LLC, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section

T.S. #: 24-11845

51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

**Type of sale** - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by MARILYN B DEWINNE, A SINGLE PERSON. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

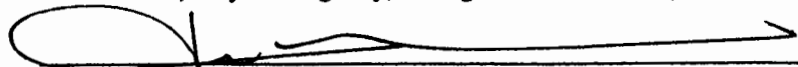
**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$282,000.00, executed by MARILYN B DEWINNE, A SINGLE PERSON, and payable to the order of WELLS FARGO BANK, N.A.; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of MARILYN B DEWINNE, A SINGLE PERSON to MARILYN B DEWINNE. JLW Legacy Ventures, LLC is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses. **All checks must be made payable to Prestige Default Services, LLC**

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

JLW Legacy Ventures, LLC  
c/o Hahn Management Services, LLC  
160 Queens Avenue  
West Babylon, NY 11704  
681-463-2803

Dated: 11/12/2024 Auction.com, Troy Martin, Deborah Martin, Cassie Martin, Terri Martin, Shelby Martin, Alexis Martin, Jennyfer Sakiewicz, Martha Rossington, Reyn Rossington, Rick Snoke, Wayne Daughtrey, Prestige Default Services, LLC



Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Phone: (972) 893-3096 ext. 1035  
Fax: (949) 427-2732

**AFTER RECORDING, PLEASE RETURN TO:**

Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Attn: Trustee Department