

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#: 24-31885

RECEIVED

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2024 OCT 10 AM 11:32

TERESA KIEL  
COUNTY CLERK GUADALUPE COUNTY

BY



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

**WHEREAS**, on 3/29/2022, Sara Maria Ullrich and Jonnathon Lee Ullrich, wife and husband, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Angela R. Hernandez, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for DHI Mortgage Company, Ltd., as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$247,484.00, payable to the order of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for DHI Mortgage Company, Ltd., which Deed of Trust is Recorded on 3/30/2022 as Volume 202299010061, 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 17, Block 3, of Arroyo Ranch Phase II, a subdivision in Guadalupe County, Texas, according to the map or plat thereof recorded in Volume 9, Pages 399-400 of the Map and Plat Records of Guadalupe County, Texas.**

Commonly known as: **908 CINNAMON TEAL SEGUIN, TX 78155**

**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 **Carrington Mortgage Services, LLC**, which is the mortgagee of the Note and Deed of Trust or mortgage and the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

**NOW, THEREFORE, NOTICE IS HEREBY GIVEN**, that on **1/7/2025 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 Mortgageors 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.**

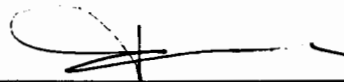
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

WITNESS, my hand this 10/9/2024



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 10/10/2024



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

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

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

**DEED OF TRUST INFORMATION:**

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

**MORTGAGE SERVICING INFORMATION:**

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

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

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 7th day of January, 2025  
**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

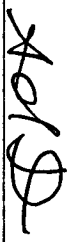
WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

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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2024 OCT 24 PM 2:32  
TERESA RIEL  
COUNTY CLERK GUADALUPE COUNTY  
BY 

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 Alexis Martin whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 10/24/2024 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Guadalupe County Clerk and caused it to be posted at the location directed by the Guadalupe County Commissioners Court.

By: Alexis Martin

**Exhibit "A"**

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

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

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 5/30/1996	<b>Grantor(s)/Mortgagor(s):</b> RAY RAMIREZ JR. AND WIFE ANNA T. RAMIREZ
<b>Original Beneficiary/Mortgagee:</b> INTERSTATE MORTGAGE CORP.	<b>Current Beneficiary/Mortgagee:</b> Wells Fargo Bank, N.A.
<b>Recorded in:</b> <b>Volume:</b> 1210 <b>Page:</b> 0042 <b>Instrument No:</b> 7087	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> Wells Fargo Bank, N.A. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 1 Home Campus, MAC 2301-04C, West Des Moines, IA 50328
<b>Date of Sale:</b> 1/7/2025	<b>Earliest Time Sale Will Begin:</b> 12:00 PM
<b>Place of Sale of Property:</b> Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LOT 14, BLOCK 3, N.C.B. 1041 OF THE COLLEGE VIEW ADDITION, OF THE CITY OF SEGUIN, GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT RECORDED IN VOLUME 1, PAGES 114-115 OF THE PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

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

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

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

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

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

**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.**

Dated: 10/17/2024



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

Dated: 10/24/2024

Alexis Martin


Printed Name:

Alexis Martin

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

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TERESA RIEL  
COUNTY CLERK GUADALUPE COUNTY  
BY 

**MH File Number:** TX-24-104599-POS  
**Loan Type:** FHA

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

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

### INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated May 12, 2017 and recorded under Clerk's File No. 2017011163, in the real property records of GUADALUPE County Texas, with Len M Heimer, a single man 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 Len M Heimer, a single man securing payment of the indebtedness in the original principal amount of \$193,300.00 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 Len M Heimer. PennyMac Loan Services, 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. PennyMac Loan Services, LLC is acting as the Mortgage Servicer for the Mortgagee. PennyMac Loan Services, LLC, is representing the Mortgagee, whose address is: 3043 Townsgate Road, Suite 200, Westlake Village, CA 91361.

#### Legal Description:

**LOT 99, BLOCK 3, OF DOVE CROSSING SUBDIVISION, UNIT 3B, A SUBDIVISION IN THE CITY OF NEW BRAUNFELS, GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT RECORDED IN VOLUME 6, PAGE 486, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.**

### SALE INFORMATION

**Date of Sale: 01/07/2025**

**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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GUADALUPE COUNTY CLERK  
TERESA KIEL  
BY *[Signature]*

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 10/28/2024.

/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. 44-24-02800

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

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T.S. #: 2024-11454-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:

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TERESA KIEL  
COUNTY CLERK GUADALUPE COUNTY

Date: 1/7/2025  
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 5, Block 1 of Ridgemont Unit 1, a subdivision in the City of New Braunfels, Guadalupe County, Texas, according to the plat recorded in Volume 8, Pages 432-435, as amended in Plat recorded in Volume 8, Pages 437-440 of the Plat Records of Guadalupe County, Texas.

Commonly known as: 2761 RIDGE HEIGHTS NEW BRAUNFELS, TX 78130

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated 5/3/2021 and recorded in the office of the County Clerk of Guadalupe County, Texas, recorded on 5/6/2021 under County Clerk's File No 202199015648, in Book -- and Page -- of the Real Property Records of Guadalupe County, Texas.

Grantor(s):	Theresa Thu Bul Garlinghouse and Scoey Garlinghouse, wife and husband
Original Trustee:	Michael H. Patterson
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 Equity Prime Mortgage LLC, its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
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.



T.S. #: 2024-11454-TX

**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 \$343,660.00, executed by Theresa Thu Bui Garlinghouse and Scoey Garlinghouse, wife and husband, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Equity Prime Mortgage LLC, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

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

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

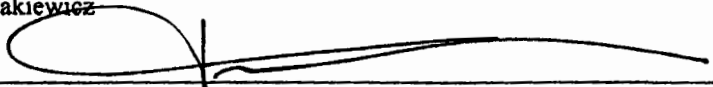
**Freedom Mortgage Corporation**  
**11988 EXIT 5 PKWY BLDG 4**  
**FISHERS IN 46037-7939**  
**Phone: (855) 690-5900**

T.S. #: 2024-11454-TX

**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.

Dated: 11/7/2024

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 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: NOVEMBER 7, 2024**

**NOTE:** Note described as follows:

Date: DECEMBER 12, 2022  
 Maker: COLIN EDWIN CORNWALL AND JOANNE HANSON CORNWALL  
 Payee: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING  
 successor to original lender  
 Original Principal Amount: \$249,592.00

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

Date: DECEMBER 12, 2022  
 Grantor: COLIN EDWIN CORNWALL AND JOANNE HANSON CORNWALL, HUSBAND AND WIFE  
 Trustee: ANGELA R. HERNANDEZ  
 Beneficiary: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING  
 successor to original lender  
 Recorded: INSTRUMENT NO. 202299037261, WHICH WAS RECORDED IN THE REAL PROPERTY RECORDS OF GUADALUPE COUNTY, TEXAS.

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

**BORROWERS:** COLIN EDWIN CORNWALL AND JOANNE HANSON CORNWALL

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

RECEIVED  
 2024 NOV 12 PM 12:26  
 COUNTY CLERK GUADALUPE COUNTY  
 BY [Signature]

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.***

**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, NICOLE CORREA, MATTHEW JOHNSON, JASON WEST, DICK VETTERS, MARK CUMMINGS AND DAVID GARVIN.

Substitute Trustee's Mailing Address:

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

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

**JANUARY 7, 2025** 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, TEXAS 78155 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE.**

**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 the 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 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 PETITIONER OR PETITIONER'S ATTORNEY IMMEDIATELY.**

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

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

Date: DECEMBER 12, 2022  
Grantor: COLIN EDWIN CORNWALL AND JOANNE HANSON  
CORNWALL, HUSBAND AND WIFE  
Trustee: ANGELA R. HERNANDEZ  
Beneficiary: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING  
successor to original lender  
Recorded: INSTRUMENT NO. 202299037261, WHICH WAS RECORDED IN  
THE 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.***

**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, NICOLE CORREA, MATTHEW JOHNSON, JASON WEST, DICK VETTERS, MARK CUMMINGS AND 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 NOVEMBER 7, 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: Lillian Riley

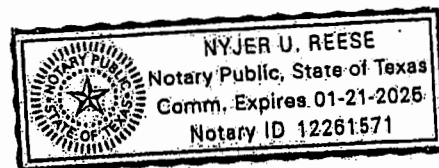
Name: Lillian Riley, Attorney for NEWREZ  
LLC D/B/A SHELLPOINT MORTGAGE  
SERVICING

THE STATE OF TEXAS       §  
   §  
COUNTY OF DALLAS       §

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

GIVEN UNDER MY HAND AND SEAL OF OFFICE on November 7, 2024.

Nyjer U. Reese  
Notary Public, State of Texas



Notice of Sale executed by:  
Mark Cummings  
Name: Mark Cummings

Substitute Trustee

## EXHIBIT A

Lot 45, Block 3, of ARROYO RANCH PHASE II, a subdivision in Guadalupe County, Texas, according to the map or plat thereof recorded in Volume 9, Pages 399-400 of the Map and Plat Records of Guadalupe County, Texas.  
APN # 1G0118-2003-04500-0-00

TS No.: 2024-06146  
24-000114-568

## 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:** 01/07/2025

**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:** 806 East Mountain Street, Sequin, TX 78155

**2. Terms of Sale:** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust. Any conveyance of the property is subject to all matters of record affecting the property. If the sale is set aside or otherwise rescinded, the Purchaser at the sale shall be entitled to the return of the funds paid pursuant to section 51.016 of the Texas Property Code.

**3. Instrument to be Foreclosed:** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 07/21/2022 and recorded 08/01/2022 in Document 202299023516, real property records of Guadalupe County, Texas, with Re-Visualize LLC, a Texas Limited Liability Company grantor(s) and American Heritage Lending, LLC, a Delaware Limited Liability Company (CFL License No. 603G668) as Lender, EF MORTGAGE, LLC 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 Re-Visualize LLC, a Texas Limited Liability Company, securing the payment of the indebtedness in the original principal amount of \$230,700.00, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. EF MORTGAGE, LLC is the current mortgagee of the note and deed of trust or contract lien.

**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: SEE EXHIBIT A

**8. Mortgage Servicer Information:** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement.

Servis One, Inc., dba BSI Financial Services  
4200 Regent Blvd, Suite B200  
Irving, TX 75063  
Phone: 800-327-7861

BY   
TERESA KIEL  
COUNTY CLERK GUADALUPE COUNTY

2024 NOV 14 PM 2:18

RECEIVED



TS No.: 2024-06146  
24-000114-568

**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: 11/13/2024

Marisa Vidrine  
Printed Name: Marisa Vidrine

Entra Default Solutions, LLC

1355 Willow Way, Suite 115

Concord, CA 94520

Telephone: (925) 272-4993

Authorized Agent of the Mortgagee or Mortgage Servicer

For additional sale information visit: [www.mwzmlaw.com/tx-investors](http://www.mwzmlaw.com/tx-investors)

Certificate of Posting

I am Alexis Martin whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 11/14/2024 I filed this Notice of Foreclosure Sale at the office of the Guadalupe County Clerk and caused it to be posted at the location directed by the Guadalupe County Commissioners Court.

EXHIBIT A

Being 0.298 acres of land, more or less, being out of Lot 1, Block 37, of the Acre Lots, New City Block 449, City of Seguin, Guadalupe County, Texas and being that same property conveyed to Esmeralda Rodriguez, Irma Flores, Dolores Martinez and Janie Reyes in a Warranty Gift Deed recorded in Document No. 2016022824, Official Public Records, Guadalupe County, Texas, and being described in a Deed recorded in Volume 441, Page 275, Deed Records, Guadalupe County, Texas, SAVE AND EXCEPT the North 90 feet conveyed to Janie Reyes in a Deed of Gift recorded in Volume 1345, Page 277, Official Public Records, Guadalupe County, Texas; said 0.298 acres being more particularly described by metes and bounds as follows:

BEGINNING at a 1/2-inch iron rod found for the southwest corner of this 0.298 acres, same being on the North Right-of-Way of E. Mountain St. and on the southeast corner of the Ruben Alfaro, et ux, 0.2365 acres (Volume 1264, Page 146), same also being the POINT OF BEGINNING;

THENCE along the line common to this 0.298 acres and said Alfaro 0.2365 acres, North 00 degrees 44 minutes 36 seconds West, a distance of 112.62 feet to a 1/2-inch iron rod capped "WALS" set for the northwest corner of this 0.298 acres, same being the common line of the Tommey Bouquet Tract (Volume 1012, Page 732) and the southwest corner of the Janie Reyes Tract (Volume 1345, Page 277);

THENCE along the line common to this 0.298 acres and said Reyes Tract, North 89 degrees 21 minutes 38 seconds East, a distance of 116.26 feet to a 1/2-inch iron rod capped "WALS" set for the northeast corner of this 0.298 acres, same being the southeast corner of said Reyes Tract and the common line of the Melquiades Rivera Tract (Document No. 2017022936);

THENCE along the line common to this 0.298 acres and said Rivera Tract, South 00 degrees 44 minutes 36 seconds East, a distance of 110.43 feet to a 1/2-inch iron rod capped "WALS" set for the southeast corner of this 0.298 acres, same being the southwest corner of said Rivera Tract and the North Right-of-Way line of said E. Mountain St.;

THENCE along the line common to this 0.298 acres and the North Right-of Way of said E. Mountain St., South 88 degrees 16 minutes 47 seconds West, a distance of 116.27 feet to the POINT OF BEGINNING, and containing 0.298 acres of land, more or less.

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

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

**DATE, TIME, PLACE OF SALE:**

**Date:** Tuesday, the 7th day of January, 2025  
**Time:** 11am or not later than three hours after that time  
**Place:** AT NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE in Guadalupe County, Texas.

**TERMS OF SALE:** CASH

**DEED OF TRUST INFORMATION - INSTRUMENT TO BE FORECLOSED:**

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

**MODIFICATIONS AND RENEWALS:**

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

**PROPERTY TO BE SOLD:**

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

**POSTED**

NOV 21 2024

10:40am

TERESA KIEL  
 Guadalupe County Clerk  
 By: 

**MORTGAGE SERVICING INFORMATION:**

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

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

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

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

DOCUMENT PREPARED BY:

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

**Certificate of Posting**

I am Terri Martin whose address is 1320 Greenway Dr. Ste 780 Irving, TX 75038 declare  
under penalty perjury that 11/21/2024 I filed and/or recorded this Notice of Foreclosure Sale at the office of the Guadalupe  
County Clerk and caused it to be posted at the location directed by the Guadalupe County Commissioners.

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

EXHIBIT "A"

Lot 28, MILL CREEK CROSSING PHASE 1B, Guadalupe County, Texas, according to the plat thereof recorded in Volume 7, Page 184, Map and Plat Records of Guadalupe County, Texas.

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 4/21/2017	<b>Grantor(s)/Mortgagor(s):</b> DAVID ALEXANDER GUERRA AND IRENE ANGELITA VILLANUEVA SIGNED PRO FORMA TO PERFECT LIEN ONLY
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR PRIMELENDING, A PLAINSCAPITAL COMPANY, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Lakeview Loan Servicing, LLC
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 2017008998	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> LoanCare, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 3637 Sentara Way, Virginia Beach, VA 23452
<b>Date of Sale:</b> 1/7/2025	<b>Earliest Time Sale Will Begin:</b> 12:00 PM
<b>Place of Sale of Property:</b> Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LOT 12, BLOCK A, AVERY PARK SUBDIVISION, UNIT 7, SITUATED IN THE CITY OF NEW BRAUNFELS, GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 8, PAGE 81-82, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS

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

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

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

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

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

**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.**

Dated: 11/15/2024

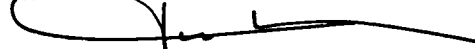


Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for LoanCare, LLC

Dated: 11/21/2024

Terri Martin

Printed Name:

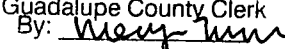


Substitute Trustee  
c/o Auction.com  
1255 West 15th Street, Suite 1060  
Plano, TX 75075

**POSTED**

NOV 21 2024

10:42 am

TERESA KIEL  
Guadalupe County Clerk  
By: 

**MH File Number:** TX-24-104946-POS  
**Loan Type:** Conventional Residential

**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:** 10/01/2019  
**Grantor(s):** STEVE SANCHEZ JR, A SINGLE MAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR CMG MORTGAGE, INC. DBA CMG FINANCIAL, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$206,196.00  
**Recording Information:** Instrument 201999022549 ; re-recorded under Instrument 202099005198  
**Property County:** Guadalupe  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 1404 DONCASTER DRIVE, SEGUIN, TX 78155

**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 7th day of January, 2025  
**Time of Sale:** 12:00 PM or within three hours thereafter.  
**Place of Sale:** AT THE NORTH PORCH OF THE GUADALUPE COUNTY COURTHOUSE in Guadalupe County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Guadalupe County Commissioner's Court, at the area most recently designated by the Guadalupe County Commissioner's Court.

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

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

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

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

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

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

**POSTED**

NOV 21 2024

10:44 am

TERESA KIEL

Guadalupe County Clerk  
 By: *[Signature]*

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.

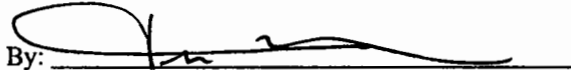
**Substitute Trustee(s):** Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Auction.com, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Braden Barnes, Rachel Donnelly, 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 11/21/24 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Guadalupe County Clerk and caused it to be posted at the location directed by the Guadalupe County Commissioners Court.

By: 

**Exhibit "A"**

LOT 30, BLOCK 8, THE MEADOWS AT NOLTE FARMS PHASE I, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGE 281, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

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



## NOTICE OF TRUSTEE'S SALE

**DEED OF TRUST INFORMATION:**

<b>Grantor(s)</b>	John M. Herrmann and Conchita L. Herrmann	<b>Deed of Trust Date</b>	December 9, 2021
<b>Original Mortgagee</b>	Credit Union of Texas	<b>Original Principal</b>	\$310,400.00
<b>Recording Information</b>	Instrument #: 202499002337 in Guadalupe County, Texas	<b>Original Trustee</b>	V. Eric Pointer
<b>Property Address</b>	2042 Carter Lane, New Braunfels, TX 78130	<b>Property County</b>	Guadalupe

**MORTGAGE SERVICER INFORMATION:**

<b>Current Mortgagee</b>	Credit Union of Texas	<b>Mortgage Servicer</b>	Credit Union of Texas (CUTX)
<b>Current Beneficiary</b>	Credit Union of Texas	<b>Mortgage Servicer Address</b>	900 W. Bethany Drive, Attn: Collections Department / Kristie Simo, Allen, TX 75013

**SALE INFORMATION:**

<b>Date of Sale</b>	01/07/2025
<b>Time of Sale</b>	11:00 AM or no later than 3 hours thereafter
<b>Place of Sale</b>	The North porch of the Guadalupe County Courthouse in Guadalupe County, Texas, or if the preceding area is no longer the designated area, at the area most recently designated by the Guadalupe County Commissioner's Court.
<b>Substitute Trustees</b>	Amy Ortiz, Aarti Patel, Beatriz Sanchez, Dylan Ruiz, Edward Luby, Nancy Parker, Roberta Avery-Hamilton, Faith Flores, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Thomas Gilbraith, C Jacon Spence, Auction.com, Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Selim Taherzadeh, or Michael Linke, any to act
<b>Substitute Trustees' Address</b>	15851 N. Dallas Parkway, Suite 410, Addison, TX 75001

**PROPERTY INFORMATION:**

**Legal Description as per the Deed of Trust:**  
**LOT 20, BLOCK 31, VOSS FARMS SUBDIVISION, UNIT 6, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGE 546, MAP/PLAT RECORDS. GUADALUPE COUNTY, TEXAS.**

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

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

The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Beneficiary thereunder to have the bid credited to the Note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

The sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all other matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. The sale shall not cover any part of the property that has been released from the lien of the Deed of Trust. Prospective bidders

TAHERZADEH, PLLC

NOTICE OF TRUSTEE'S SALE- 165-00025

DEC 12 2024  
 10:14am  
 TERESA KIEL  
 Guadalupe County Clerk  
 By: *[Signature]*

## NOTICE OF TRUSTEE'S SALE

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are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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

Pursuant to the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the Deed of Trust. Purchasers will buy the property "at the purchaser's own risk" and "at his/her peril", and no representation is made concerning the quality of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property.

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

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

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

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

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

Dated December 10, 2024.

*Alexis Martin*

/s/ Selim H. Taherzadeh

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

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

**CAUSE NUMBER: 24-2744-CV-C**

<b>IN RE: ORDER FOR FORECLOSURE</b>	<b>§</b>	<b>IN THE DISTRICT COURT</b>
<b>CONCERNING</b>	<b>§</b>	
	<b>§</b>	
<b>2042 CARTER LANE</b>	<b>§</b>	
<b>NEW BRAUNFELS, TX 78130</b>	<b>§</b>	
	<b>§</b>	
<b>UNDER TEX. R. CIV. PROC. 736</b>	<b>§</b>	<b>OF GUADALUPE COUNTY,</b>
	<b>§</b>	<b>TEXAS</b>
<b>Petitioner:</b>	<b>§</b>	
	<b>§</b>	
<b>CREDIT UNION OF TEXAS,</b>	<b>§</b>	
	<b>§</b>	
<b>Respondent(s):</b>	<b>§</b>	
	<b>§</b>	
<b>CONCHITA L. HERRMANN AND JOHN</b>	<b>§</b>	
<b>M. HERRMANN.</b>	<b>§</b>	<b>25th JUDICIAL DISTRICT</b>

**ORDER ALLOWING FORECLOSURE**

Credit Union of Texas, Petitioner, on behalf of itself, its successors and assigns, has brought before this Court for consideration its Application for Court Order Allowing Foreclosure of a Lien Under Texas Constitution Article XVI, Section 50(a)(6)(D) ("Application"). Having considered the evidence presented, the Court finds that:

- 1) the Application complies with Texas Rules of Civil Procedure ("TRCP") 736.1;
- 2) the Application was properly served in accordance with TRCP 736.3;
- 3) the return of service has been on file with the Clerk of the Court for at least 10 days; and
- 4) Petitioner has established the basis for foreclosure and finds that:

(a) Petitioner is the holder of a Texas Home Equity Note secured by a lien created under Texas Constitution Article XVI, Section 50(a)(6). A debt exists.

(b) Installment payments have not been made when due and owing pursuant to the terms of the Note and Deed of Trust.

(c) The obligation secured by the lien sought to be foreclosed is in default.

(d) The requisite notice to cure the default has been mailed to each person as required under applicable law and the loan agreement, contract, or lien sought to be foreclosed and the opportunity to cure has expired. Before the Application was filed, any other action required under applicable law and the loan agreement, contract, or lien sought to be foreclosed was performed.

**IT IS THEREFORE ORDERED** that:

Credit Union of Texas, together with its successors and assigns, is hereby authorized to serve Notice of Sale on each Respondent and may proceed with a foreclosure sale in accordance with the security agreement and Texas Property Code Section 51.002 concerning the property with a commonly known mailing address of 2042 Carter Lane, New Braunfels, TX 78130 and legal description as described in the Real Property Records of Guadalupe County, Texas as follows:

LOT 20, BLOCK 31, VOSS FARMS SUBDIVISION, UNIT 6, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGE 546, MAP/PLAT RECORDS. GUADALUPE COUNTY, TEXAS.

The name and last known address of each respondent subject to the order are:


Conchita L. Herrmann  
2042 Carter Lane  
New Braunfels, TX 78130

John M. Herrmann  
2042 Carter Lane  
New Braunfels, TX 78130

The recording or indexing information of each lien to be foreclosed is:  
Instrument #: 202499002337 in the Real Property Records of Guadalupe  
County, Texas.

A conformed copy of an Order Allowing Foreclosure must be attached to the trustee or substitute trustee's foreclosure deed in accordance with Rule 736.12 of the Texas Rules of Civil Procedure. Petitioner may communicate with each Respondent and all third parties as reasonably necessary to conduct a foreclosure sale. Notice of Foreclosure Sale must be mailed to respondent's counsel by certified mail if a respondent is represented by counsel.

Signed this 10 day of December, 2024.

  
\_\_\_\_\_  
PRESIDING JUDGE

000580

2512 SCHWAB RD  
SEGUIN, TX 78155

00000010288439

**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: January 07, 2025

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

Place: THE NORTH PORCH OF THE GUADALUPE COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

**2. Terms of Sale. Cash.**

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated July 02, 2015 and recorded in Document INSTRUMENT NO. 2015013065 real property records of GUADALUPE County, Texas, with KRISTIAN ROBLES AND IDA M ROBLES, grantor(s) and PRIORITY BANK, FSB, mortgagee.

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

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

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

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

**POSTED**

DEC 12 2024

10:31am

TERESA KIEL

Guadalupe County Clerk  
By: [Signature]



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

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead BOB FRISCH, JANICE STONER, JODI STEEN OR JO WOOLSEY whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Israel Saucedo

**Certificate of Posting**

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

\_\_\_\_\_

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

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

**EXHIBIT "A"**

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

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

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

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

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

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

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



24TX577-0132  
369 DAKOTA CRK, NEW BRAUNFELS, TX 78130

---

### NOTICE OF FORECLOSURE SALE

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

LOT 192, BLOCK 6, DEER CREST, UNIT 3, GUADALUPE COUNTY, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGE(S) 654, OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS.

**Security Instrument:** Deed of Trust dated August 2, 2023 and recorded on August 7, 2023 as Instrument Number 202399019717 in the real property records of GUADALUPE County, Texas, which contains a power of sale.

**Sale Information:** January 07, 2025, at 12:00 PM, or not later than three hours thereafter, at the north porch of the Guadalupe County Courthouse, or as designated by the County Commissioners Court.

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

**Obligation Secured:** The Deed of Trust executed by CALEB S. RYPPE secures the repayment of a Note dated August 2, 2023 in the amount of \$215,289.00. LAKEVIEW LOAN SERVICING, LLC, whose address is c/o Lakeview Loan Servicing, LLC, 9726 Old Bailes Road, Suite 200, Fort Mill, SC 29707, is the current mortgagee of the Deed of Trust and Note and Lakeview Loan Servicing, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

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

POSTED

DEC 17 2024

11:58 am


TERESA KIEL

Guadalupe County Clerk  
By: *Morgan Turner*

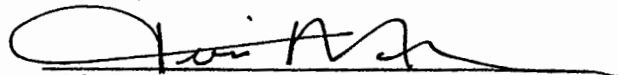
Substitute Trustee(s): Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob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

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

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



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



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

Certificate of Posting

Terri Martin  
December, 2024 I, Terri Martin, declare under penalty of perjury that on the 17th day of December, 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).

**POSTED****COPY**

DEC 17 2024

12:05pm

TERESA KIEL

Guadalupe County Clerk

By: [Signature]**Notice of Substitute Trustee Sale**

T.S. #: 24-12541

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: 1/7/2025

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 30, BLOCK 4, STONEBROOK PHASE 3, IN THE CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 7, PAGE 147, PLAT RECORDS, GUADALUPE COUNTY, TEXAS.**

**Instrument to be Foreclosed** – The instrument to be foreclosed is the Deed of Trust is dated 12/10/2018 and is recorded in the office of the County Clerk of Guadalupe County, Texas, under County Clerk's File No 201999000163, recorded on 1/2/2019 of the Real Property Records of Guadalupe County, Texas.  
Property Address: 433 SLIPPERY ROCK CIBOLO Texas 78108

Trustor(s): AISHA B LEE

Original Beneficiary: MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS,  
INC. ACTING SOLELY AS  
NOMINEE FOR FBC  
MORTGAGE, LLC., ITS  
SUCCESSORS AND ASSIGNS

Current Beneficiary: SERVBANK, SB

Loan Servicer: Servbank

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

T.S. #: 24-12541

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 AISHA B LEE, AN UNMARRIED WOMAN. 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 but not limited to (1) the promissory note in the original principal amount of \$230,743.00, executed by AISHA B LEE, AN UNMARRIED WOMAN, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR FBC MORTGAGE, LLC., ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of AISHA B LEE, AN UNMARRIED WOMAN to AISHA B LEE. SERVBANK, SB 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:

**SERVBANK, SB**  
3138 E Elwood St  
Phoenix, AZ 85034  
(800) 272-3286

Dated: 12/17/2024

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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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)

T.S. #: 24-12541

AFTER RECORDING, PLEASE RETURN TO:  
Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Attn: Trustee Department

**COPY****NOTICE OF SUBSTITUTE TRUSTEE'S SALE****DATE:** December 17, 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**POSTED****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:** \$3,440,000.00DEC 17 2024  
12:12pm  
TERESA KIEL  
Guadalupe County Clerk  
By: VDur

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, January 7, 2025, 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 R. 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



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

**NOTE AND DEED OF TRUST INFORMATION:**

**POSTED**

Note:	Real Estate Lien Note	DEC 17 2024 12:18 pm TERESA KIEL Guadalupe County Clerk By: <u>WVW</u>
Original Principal Amount of Note:	\$200,000.00	
Deed of Trust:	Deed of Trust and Security Agreement dated May 3, 2024, filed as Document No. 202499010219 of the Official Public Records of Guadalupe County, Texas	
Date of Note and Deed of Trust:	May 3, 2024	
Grantor:	GINIKA PROPERTIES LLC	
Original Mortgagee:	GUNNAR TELTOW	
Recording Information:	Document No. 202499010219 of the Official Public Records of Guadalupe County, Texas	
Property County:	Guadalupe County, Texas	
Property:	One tract located at 9525 FM 1117, Seguin, Guadalupe County, Texas 78155, being 25.00 acres of land, more or less, situated in the Archie R. Eggleston Survey, A-467, Guadalupe County, Texas and more particularly described in <u>Exhibit "A"</u> attached hereto and incorporated herein verbatim; and all improvements, fixtures, materials, supplies, equipment, apparatus, and other items owned by Grantor and attached to, installed in or used in connection with the Property and such other personal property described as Personal Property pursuant to the Deed of Trust.	





**MORTGAGE SERVICING INFORMATION:**

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

Current Mortgagee: GUNNAR TELTOW  
Mortgage Servicer: GUNNAR TELTOW  
Current Beneficiary: GUNNAR TELTOW  
Mortgage Servicer  
Address: 6612 Orchard Hill Drive  
Austin, Texas 78739

**SALE INFORMATION:**

Date of Sale: January 7, 2025  
Time of Sale: 11:00 A.M. or within three hours thereafter.

Place of Sale: The Property has been scheduled for foreclosure sale on Tuesday, January 7, 2025, between the hours of 10:00 A.M. and 4:00 P.M. at the north porch of the Guadalupe County Courthouse. If the preceding area is no longer the designated area, the place of sale will be at the area most recently designated by the Guadalupe County Commissioner's Court (pursuant to §51.002(h) of the TEX. PROP. CODE ANN.). This sale shall commence at 11:00 A.M. or within three hours thereafter. The property will be sold to the highest bidder for cash.

Substitute Trustee: Troy Martin or Deborah Martin or Cassie Martin or Alexis Martin or Martha Rossington or Reyn Rossington or Wayne Daughtrey or Shelby Martin or Jennyfer Sakiewicz or Terri Martin

Substitute Trustee Address: ServiceLink Agency Sales and Posting, LLC  
4600 Fuller Ave., Suite 400  
Irving, Texas 75038

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, Mary Wingfield, and any previously appointed Substitute Trustees have been removed and Troy Martin or Deborah Martin or Cassie Martin or Alexis Martin or Martha Rossington or Reyn Rossington or Wayne Daughtrey or Shelby Martin or Jennyfer Sakiewicz or Terri Martin have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned 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. Troy Martin or Deborah Martin or Cassie Martin or Alexis Martin or Martha Rossington or Reyn Rossington or Wayne Daughtrey or Shelby Martin or Jennyfer Sakiewicz or Terri Martin, 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.
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 Grantors 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 purchasers 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.

5. 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.

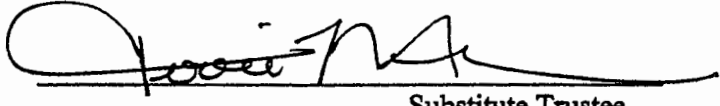
  
\_\_\_\_\_, Substitute Trustee

EXHIBIT "A"  
LEGAL DESCRIPTION

One tract located at 9525 FM 1117, Seguin, Guadalupe County, Texas 78155, and more particularly described as follows:

Being a 25.000 ACRE TRACT situated in the Archie R. Eggleston Survey, A-457, Guadalupe County, Texas. Said 25.000 ACRE TRACT is off the north side of a tract called 61.836 acres in conveyance from Kermit Reneau, et ux to John E. Klump, et ux recorded in Volume 1152 at Page 685 of the Official Records of said county and being described by metes and bounds as follows:

BEGINNING at a one-half inch diameter rebar found marking the northeast corner of the tract herein described, same being the northeast corner of said 61.836 acre tract, lying in the south line of a tract called Tract 14 (11.079 acres) (Kothmann #1 unrecorded subdivision) recorded in Volume 561 at Page 529, being the northwest corner of a tract called 10.00 acres in Volume 789 at Page 523, marking the approximate location of the common line of the Archie R. Eggleston Survey, A-467 and the Charles Carrier Survey, A-98;

THENCE with the east line of the tract herein described, same being a segment of the common line of said 61.836 acre tract and said 10.00 acre tract, S 05° 32' 01" E. (called S 05° 23' E) 860.84 feet to a one-half inch diameter rebar set with cap (B&A) marking the southeast corner of the tract herein described;

THENCE with the south line of the tract herein described, into and across said 61.836 acre tract, S 89° 56' 39" W, at 185.63 feet a one-half inch diameter rebar set with cap (B&A) at 479.61 feet a one-half inch diameter rebar set with cap (B&A), at 1250.46 feet a one-half inch diameter rebar set with cap (B&A) and at 1321.79 feet a one-half inch diameter rebar set with cap (B&A) marking the southwest corner of the tract herein described, lying in the common line of said 61.836 acre tract and a tract called 30.877 acres in Volume 519 at Page 913;

THENCE with the west line of the tract herein described, same being a segment of the common line of said 61.836 acre tract with that of said 30.877 acre tract and residue called Tract 17 (Copple Oaks Estates in Volume 4 at Page 24 of the Map Records) recorded in Volume 654 at Page 29 and a tract called 5.466 acres in Volume 1273 at Page 616 as follows:

N 01° 28' 30" E, (called N 01° 28' 30" E - basis of bearing) 487.69 feet to a one-half inch diameter rebar found marking the northeast corner of said 30.877 acre tract, southeast corner of said Tract 17,

N 00° 16' 32" E, 369.34 feet (called N 00° 24' E, 370 feet) to a one-half inch diameter rebar found at a three way fence corner marking the northwest corner of the tract herein described, same being the northwest corner of said 61.836 acre tract, lying in the east line of said 5.466 acre tract, marking the approximate location of the north line of the Archie R. Eggleston Survey, A-467, the southeast corner of the Richard Nixon Survey, A-252, southwest corner of the Charles Carrier Survey, A-98;

THENCE with the north line of the tract herein described, same being the common line of said 61.836 acre tract with that of said Tract 14, along the approximate location of the Archie R. Eggleston Survey, A-467 and the Charles Carrier Survey, A-98, N 89° 58' 39" E, 1224.45 feet (called S 89° 56' 30" E, 1232 feet) to the PLACE OF BEGINNING and containing 25.000 ACRES OF LAND.

## NOTICE OF NON-JUDICIAL FORECLOSURE SALE

WHEREAS, on April 05, 2024, Steel Rock investments LLC ("Mortgagors", whether one or more), executed that certain deed of trust ("Deed of Trust") in favor of Steven Kaufman, Trustee which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$212,750.00, payable to the order of ZEUSLENDING.COM, which Deed of Trust is recorded in the Real Property Records of Guadalupe County, Texas, and covers all of the real property, personal property, and fixtures described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit:

All that certain 8.14 acre tract of land, more or less, called 8.02 acres, situated in the Jesus Cantu Survey, Abstract 9, Guadalupe County, Texas, and recorded in Volume 2916, Page 142, Deed Records of Guadalupe County, Texas, said 8.14 acre tract being more particularly described by metes and bounds as follows, with all bearings as per Texas State Plane Coordinate System, South Central Zone (NADB83), taken by GPS RTK observation:

BEGINNING at an iron pin found by an 8" cedar wood post in the North Right-of-Way line of Zion Hill Road (County Road 416) for the Southeast corner of this tract and the Southwest corner of Lot 6 of Zion Hill Estates, as recorded in Volume 5, Pages 334-33B, Deed and Plat Records of Guadalupe County, Texas;

THENCE S 88deg48'46" W, 275.58 feet (called N 89deg59'33" W, 276.28 feet) along with the North Right-of-Way line of Zion Hill Road to a railroad spike found in an 8" cedar wood post found for the Southwest corner of this tract and the Southeast corner of a 2.432 acre tract recorded in Volume 2058, Page 482, Official Public Records of Guadalupe County, Texas;

THENCE N 02deg18'30" E, 383.43 feet (part of a called N 03deg42'28" E, 581.92 feet) along with the East line of said 2.432 acre tract to an iron pin found by a fence post for the Northeast corner of said 2.432 acre tract and the Southeast corner of a 2.095 acre tract recorded in Volume 2258, Page 396, Official Public Records of Guadalupe County, Texas, for a deflection point of this tract;

THENCE N 02deg14'52" E, 198.51 feet (part of a called N 03deg 42'28" E, 581.92 feet) along with the East line of said 2.095 acre tract to an iron pin found by a fence post for an angle point of said 2.095 acre tract and this tract;

THENCE N 15deg52'35" W, 288.23 feet (called N 14deg38'24" W, 288.00 feet) along with the East line of said 2.095 acre tract and a 22.843 acre tract recorded in Volume 3019, Page 689, Official Public Records of Guadalupe County, Texas, to an iron pin found by a fence post for an angle point of said 22.843 acre tract and this tract;

THENCE N 00deg18'27" E, 261.02 feet (called N 01deg50'42" E, 261.03 feet) along with the East line of said 22.843 acre tract to an iron pin found by a fence post for an interior corner of said 22.843 acre tract and the Northwest corner of this tract;

THENCE N 85deg13'25" E, 384.16 feet (called S 89deg02'14" E, 381.01 feet) along with the South lines of said 22.843 acre tract and a 33.5 acre tract recorded in Volume 2916, Page 137, Official Public Records of Guadalupe County, Texas, to an iron pin found by a fence post in the West line of Lot 7 of said Zion Hill Estates for the Southeast corner of said 33.5 acre tract and the Northeast corner of this tract;

THENCE S 02deg39'08" W, 1147.24 feet (called S 03deg56'26" W, 331.45 feet and S 04deg00'23" W, 786.02 feet) along with the West lines of said Lots 7 and 6 of Zion Hill Estates, to the POINT OF BEGINNING, and containing 8.14 acres of land, more or less, commonly known as 2398 Zion Hill Road, Seguin, Texas 78155; and

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 Mark Cummings, Dick Veters, Jason West, Matthew Johnson, Nicole

POSTED  
 DEC 17 2024  
 1:37 pm  
 TERESA KIE  
 Morgan Wynn

Correa, David Garvin, Clifford D. Harmon, Kelly Goddard and Turrie Silva or any one 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 **New York Mutual, LLC**, the legal holder of such indebtedness and the liens securing same, has requested any one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, January 07, 2025**, being the first Tuesday of such month, at the county courthouse of **Guadalupe County, Texas**, the Substitute Trustee will sell the Property at public vendue to the highest bidder for cash; provided that the owner of the indebtedness secured by the Deed of Trust may bid a credit against such indebtedness. The sale will take place at the **Guadalupe County Courthouse**, or at such other location as set by the Commissioners Court of such county from time to time, which is the area designated by such Commissioners' Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien.

NOTICE IS FURTHER GIVEN that the foreclosure sale will occur at **10:00 A.M.**, or not later than three (3) hours after such time; such time being between the hours of 10:00 a.m. and 4:00 p.m. on said **TUESDAY, January 07, 2025**.

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title to 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.

WITNESS my hand as of December 17, 2024.



Signature

Mark Cummings

Substitute Trustee  
Printed Name

Matter No. 2012

FOR INFORMATION CONTACT: Clifford D. Harmon, 14860 Montfort, Suite 111, Dallas, Texas 75254

**Notice of Foreclosure Sale and Appointment of Substitute Trustee****Deed of Trust ("Deed of Trust"):****POSTED**

Dated: July 26, 2023

Grantor: **Fernando Inez Garza**Trustee: **Raymond G. Braun**Lender: **R.E. Capital, L.L.C., a Texas limited liability company**Recording  
information:

Clerk's File Number #202399018723 of the real property records of Guadalupe County, Texas. Said Note was assumed by Fernando Inez Garza in Assumption Warranty Deed, File Number #202499009374.

Secures: Real Estate Note ("Note") in the original principal amount of \$145,000.00 executed by Bill Wilburn ("Borrower") and payable to the order of Lender. Said Note was assumed by Fernando Inez Garza & modified & extended in Modification & Extension Agreement of Note and Lien dated April 17, 2024, document #202499009375, to the current loan amount of \$153,700.00.

Property: Lot 5, Block Four, Amended Northern Trails Subdivision, Phases One & Two, in the City of Seguin, Guadalupe County, Texas, according to the plat recorded in Volume 6, Pages 272-275, Plat Records of Guadalupe County, Texas.

Persons appointed as Substitute Trustees to exercise power of sale under Deed of Trust:

Name: Judith A. Gray

Appointee's address: 4040 Broadway, Suite 240, San Antonio, Texas 78209, Bexar County

Name: Maricruz Cardenas

Appointee's address: 141 Danube, Suite 102, San Antonio, Texas 78213, Bexar County

Name: Matthew M. Cowart

Appointee's address: P.O. Box 780805, San Antonio, Texas 78278, Bexar County

Each Substitute Trustee is appointed as of this date pursuant to Texas Property Code section 51.0075 to succeed to all title, powers, and duties of the original or successor trustees that are removed herein.

**Foreclosure Sale:**

Date: Tuesday, January 7, 2025

Time: The sale of the Property will be held between the hours of 10:00 A.M. and 1:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 10:00 a.m. and not later than three hours thereafter.

Place: The sale will take place on the west side of the Guadalupe County Courthouse located at 101 E. Court Street, Seguin, Texas or as designated by the Commissioner's Court.

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

DEC 17 2024  
2:55 pm  
TERESA KIEL  
Guadalupe County Clerk  
By: *[Signature]*

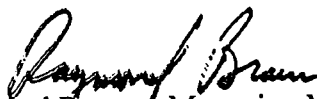
Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, R.E. Capital, L.L.C., the owner and holder of the Note, has requested Substitute Trustee to sell the Property. The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of R.E. Capital, L.L.C.'s election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with R.E. Capital, L.L.C.'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 R.E. Capital, L.L.C. 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 R.E. Capital, L.L.C. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property. Pursuant to section 51.0075(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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

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



Raymond Braun – Managing Member of  
R.E. Capital, L.L.C.  
3816 Binz-Engleman B-135  
San Antonio, Texas 78219  
Phone: 210-599-0833; FAX: 210-599-0319