

NOTICE OF SUBSTITUTE TRUSTEE SALE

|   |  |
|---|--|
| <b>Deed of Trust Date:</b><br>6/6/2017  | <b>Grantor(s)/Mortgagor(s):</b><br>JONATHAN A TREVINO, A MARRIED MAN JOINED BY<br>HIS NON VESTED SPOUSE ZELDA FRANCO |
| <b>Original Beneficiary/Mortgagee:</b><br>MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.<br>("MERS") SOLELY AS A NOMINEE FOR LAKEVIEW LOAN<br>SERVICING, LLC, ITS SUCCESSORS AND ASSIGNS                              | <b>Current Beneficiary/Mortgagee:</b><br>Lakeview Loan Servicing, LLC  |
| <b>Recorded in:</b><br><b>Volume:</b> N/A<br><b>Page:</b> N/A<br><b>Instrument No:</b> 2017013887   | <b>Property County:</b><br>GUADALUPE   |
| <b>Mortgage Servicer:</b><br>LoanCare, LLC is representing the Current Beneficiary/Mortgagee under a<br>servicing agreement with the Current Beneficiary/Mortgagee.   | <b>Mortgage Servicer's Address:</b><br>3637 Sentara Way,<br>Virginia Beach, VA 23452                                 |
| <b>Date of Sale:</b> 3/4/2025   | <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<br>COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE. |  |

**Legal Description:** LOT 20, THE VILLAGE AT CLEAR SPRINGS, UNIT ONE, CITY OF NEW BRAUNFELS, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 8, PAGE(S) 278, OF THE MAP AND/OR 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.

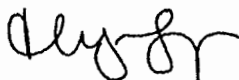
The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical 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: 12/13/2024

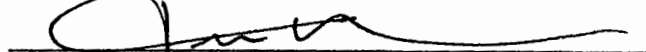


Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for LoanCare, LLC

Dated: 12/17/24

Terri Martin

Printed Name:



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

POSTED

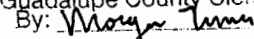
MH File Number: TX-24-103987-POS  
Loan Type: FHA

DEC 17 2024

11:59 am

TERESA KIEL

Guadalupe County Clerk

By: 

## 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 March 09, 2020 and recorded under Clerk's File No. 202099005974, in the real property records of GUADALUPE County Texas, with LaChandra L Terrell a single woman as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Cornerstone Home Lending, Inc., its successors and assigns as Original Mortgagee.

Deed of Trust executed by LaChandra L Terrell a single woman securing payment of the indebtedness in the original principal amount of \$193,087.00 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 LaChandra L Terrell. Lakeview Loan Servicing, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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

#### Legal Description:

**LOT 4, BLOCK 4 OF WHISPERING VALLEY UNIT TWO, A SUBDIVISION IN THE CITY OF NEW BRAUNFELS, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 6, PAGE 595 OF THE PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.**

POSTED

### SALE INFORMATION

Date of Sale: 03/04/2025

Earliest Time Sale Will Begin: 11:00 AM

DEC 17 2024

12:16 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

TERESA KIEL  
Guadalupe County Clerk  
*[Signature]*

### TERMS OF SALE

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

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



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

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

**WHEREAS**, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Xome, as Substitute Trustee.**

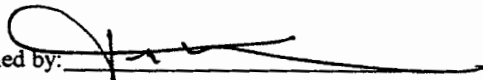
The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:  
Codilis & Moody, P.C.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200

Executed on 12/13/2024.

/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. 44-24-03431



C&amp;M No. 44-24-03433/ FILE NOS

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

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

### INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated June 30, 2021 and recorded under Clerk's File No. 202199022631, in the real property records of GUADALUPE County Texas, with Letricia M. Rodriguez, a single woman as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Sente Mortgage, Inc., its successors and assigns as Original Mortgagee.

Deed of Trust executed by Letricia M. Rodriguez, a single woman securing payment of the indebtedness in the original principal amount of \$284,747.00 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 Letricia M. Rodriguez. Lakeview Loan Servicing, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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

#### Legal Description:

**LOT 36, BLOCK 21, THE RIDGE AT SCENIC HILLS, UNIT 1, IN THE CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 6, PAGE 763, MAP RECORDS OF GUADALUPE COUNTY, TEXAS**

### SALE INFORMATION

Date of Sale: 03/04/2025

Earliest Time Sale Will Begin: 11:00 AM

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

**POSTED**

DEC 17 2024

12:17 pm

TERESA KIEL

Guadalupe County Clerk

VOW

### TERMS OF SALE

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

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



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

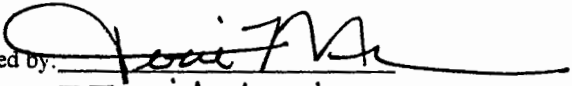
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

**WHEREAS**, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Xome, 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 12/12/2024.

/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. 44-24-03433



### NOTICE OF SUBSTITUTE TRUSTEE SALE

|  |  |
|--|--|
| <b>Deed of Trust Date:</b><br>10/31/2005   | <b>Grantor(s)/Mortgagor(s):</b><br>TABITHA N REYNOLDS, SINGLE WOMAN                              |
| <b>Original Beneficiary/Mortgagee:</b><br>MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.<br>("MERS") SOLELY AS A NOMINEE FOR BSM FINANCIAL, L.P. DBA<br>BANKSOURCE MORTGAGE, ITS SUCCESSORS AND ASSIGNS            | <b>Current Beneficiary/Mortgagee:</b><br>Wells Fargo Bank, N.A.                                  |
| <b>Recorded in:</b><br><b>Volume:</b> 2235<br><b>Page:</b> 0825<br><b>Instrument No:</b> 22987   | <b>Property County:</b><br>GUADALUPE   |
| <b>Mortgage Servicer:</b><br>Wells Fargo Bank, N.A. is representing the Current Beneficiary/Mortgagee<br>under a servicing agreement with the Current Beneficiary/Mortgagee.                                       | <b>Mortgage Servicer's Address:</b><br>1 Home Campus, MAC 2301-04C,<br>West Des Moines, IA 50328 |
| <b>Date of Sale:</b> 3/4/2025  | <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 57, THE PARK AT CREEKSIDE, PHASE 3, GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 5, PAGE 61B-62A, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS. INCLUDES MANUFACTURED HOUSING UNIT(S) DESCRIBED AS FOLLOWS: MAKE: OAKCREEK MODEL: 452LE WIDTH: 15 LENGTH: 52 SERIAL #: SPECIAL ORDER YEAR: 2005 SAID UNIT(S) ATTACHED TO THE LAND IN A PERMANANT MANNER SO AS TO BE RENDERED AN IMMOVABLE FIXTURE AND AN INTEGRAL PART OF THE SUBJECT PROPERTY.

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: 12/19/2024

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

Dated: 12/30/24

Terri Martin

Printed Name:

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

**POSTED**

DEC 30 2024

9:24am

TERESA KIEL

Guadalupe County Clerk  
By:

MH File Number: TX-24-102761-POS  
Loan Type: FHA

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

|  |  |
|--|--|
| <b>Deed of Trust Date:</b><br>5/24/2021  | <b>Grantor(s)/Mortgagor(s):</b><br>STERLING SMITH, A SINGLE MAN                |
| <b>Original Beneficiary/Mortgagee:</b><br>SECURITY SERVICE FEDERAL CREDIT UNION  | <b>Current Beneficiary/Mortgagee:</b><br>Security Service Federal Credit Union |
| <b>Recorded in:</b><br><b>Volume:</b> N/A<br><b>Page:</b> N/A<br><b>Instrument No:</b> 202199018171  | <b>Property County:</b><br>GUADALUPE   |
| <b>Mortgage Servicer:</b><br>Cenlar FSB is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.  | <b>Mortgage Servicer's Address:</b><br>425 Phillips Blvd ,<br>Ewing, NJ 08618  |
| <b>Date of Sale:</b> 3/4/2025  | <b>Earliest Time Sale Will Begin:</b> 11am                                     |
| <b>Place of Sale of Property:</b> NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE. |  |

**Legal Description:** LOT 7, BLOCK 13 OF LONG CREEK SUBDIVISION PHASE 2A, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS ACCORDING TO THE PLAT RECORDED IN VOLUME 6, PAGE 6 OF 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, Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

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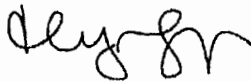
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Dated: 1/8/2025



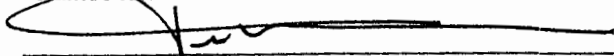
Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for Cenlar FSB

Dated: 01/09/2025

01/09/2025

Terri Martin

Printed Name:




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

**POSTED**

JAN 09 2025

10:59am

TERESA KIEL  
Guadalupe County Clerk  
By: 

**MH File Number:** TX-24-106357-POS  
**Loan Type:** Conventional Residential



**NOTICE OF FORECLOSURE SALE**

January 13, 2025

**POSTED****DEED OF TRUST ("DEED OF TRUST"):**

**Dated:** March 11, 2024  
**Grantor:** Ownership Management Business LLC  
**Trustee:** Matt L. Janner  
**Lender:** SCF Jake, LP  
**Recorded in:** Document Number 202499005641 of the Official Public Records of Guadalupe County, Texas  
**Legal Description:** Lot 13, Block 2, SCENIC HILLS COMMUNITY, PHASE I, an addition to Guadalupe County, Texas, according to the plat thereof recorded in Volume 4, Pages 143-147, Map and Plat Records of Guadalupe County, Texas, TOGETHER WITH ALL BUILDINGS, IMPROVEMENTS, AND FIXTURES THEREON (the "Property")  
**Secures:** Real Estate Lien Note (the "Note") in the original principal amount of \$184,000.00, executed by Ownership Management Business LLC and payable to the order of Lender  
**Guaranty:** The Note is guaranteed by a Guaranty Agreement dated March 11, 2024, and executed by Orlando Moscoso in favor of Lender, and a Guaranty Agreement dated March 11, 2024 and executed by Lilia Beltran in favor of Lender  
**Substitute Trustees and Address:** Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey, or Vicki Rodriguez c/o Stibbs & Co., P.C., 831 Crossbridge Drive, Spring, Texas 77373

JAN 14 2025  
 2:49pm  
 TERESA KIEL  
 Guadalupe County Clerk  
 By: Dun

**FORECLOSURE SALE:**

**Date:** March 4, 2025  
**Time:** 11am - 2pm  
**Place:** The north porch of the Guadalupe County Courthouse or as designated by the County Commissioner's Office.  
**Terms of Sale:** The sale will be conducted at a public auction to the highest bidder for cash. Pursuant to the Deed of Trust, Lender has the right to direct the Substitute Trustee to sell the Property in one or more parcels and/or to sell all or only part of the Property. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided under the Deed of Trust.

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



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

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

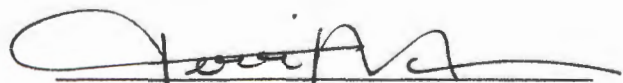
If Lender passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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

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

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

**ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, 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

Troy Martin, Deborah Martin, Alexis Martin,  
Cassie Martin, Shelby Martin, Terri Martin,  
Bob Frisch, Wayne Daughtrey, or Vicki  
Rodriguez c/o Stibbs & Co., P.C.,  
831 Crossbridge Drive, Spring, Texas 77373

**NOTICE OF FORECLOSURE SALE**

January 21, 2025

**POSTED****DEED OF TRUST ("DEED OF TRUST"):**

Dated: October 13, 2023

Grantor: Operation Real Estate LLC

Trustee: Matt L. Janner

Lender: SCF Jake, LP

Recorded in: Document Number 202399025924 of the Official Public Records of Guadalupe County, Texas

Legal Description: Lot 2, Block 2, Saengerhalle Subdivision Unit One, an addition in Guadalupe County, Texas, according to the plat thereof recorded in Volume 6, Pages 406-407, Map and Plat Records of Guadalupe County, Texas, TOGETHER WITH ALL BUILDINGS, IMPROVEMENTS, AND FIXTURES THEREON (the "Property")

Secures: Real Estate Lien Note (the "Note") in the original principal amount of \$235,500.00, executed by Operation Real Estate LLC and payable to the order of Lender

Guaranty: The Note is guaranteed by a Guaranty Agreement dated October 13, 2023, and executed by Jacob Reed in favor of Lender

Substitute Trustees and Address: Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey, or Vicki Rodriguez c/o Stibbs & Co., P.C., 831 Crossbridge Drive, Spring, Texas 77373

JAN 23 2025  
10:32 am  
TERESA KIEL  
Guadalupe County Clerk  
By: *Morgan Turner*

**FORECLOSURE SALE:**

**Date:** March 4, 2025

**Time:** 11am – 2pm

**Place:** The north porch of the Guadalupe County Courthouse or as designated by the County Commissioner's Office.

**Terms of Sale:** The sale will be conducted at a public auction to the highest bidder for cash. Pursuant to the Deed of Trust, Lender has the right to direct the Substitute Trustee to sell the Property in one or more parcels and/or to sell all or only part of the Property. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided under the Deed of Trust.

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

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

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

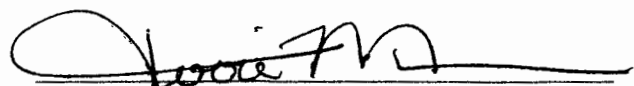
If Lender passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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

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

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

**ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, 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

Troy Martin, Deborah Martin, Alexis Martin,  
Cassie Martin, Shelby Martin, Terri Martin,  
Bob Frisch, Wayne Daughtrey, or Vicki  
Rodriguez c/o Stibbs & Co., P.C.,  
831 Crossbridge Drive, Spring, Texas 77373



24-261612

**Notice of Substitute Trustee's Sale**

Notice Concerning Military Duty: **Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Tex. Prop. Code § 51.002(i)**

|  |  |
|--|--|
| <b>Deed of Trust Date:</b> December 2, 2020  | <b>Original Mortgagor/Grantor:</b> ALBERT LEDET AND DEBRA LEDET                      |
| <b>Original Beneficiary / Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR GUILD MORTGAGE COMPANY LLC, A CALIFORNIA LIMITED LIABILITY COMPANY. | <b>Current Beneficiary / Mortgagee:</b> LAKEVIEW LOAN SERVICING, LLC                 |
| <b>Recorded in:</b><br><b>Volume:</b> N/A<br><b>Page:</b> N/A<br><b>Instrument No:</b> 202099036155  | <b>Property County:</b> GUADALUPE  |
| <b>Mortgage Servicer:</b> LOANCARE LLC   | <b>Mortgage Servicer's Address:</b> 3637 SENTARA WAY, VIRGINIA BEACH, VIRGINIA 23452 |

**POSTED**  
JAN 23 2025  
10:34am  
TERESA KIEL  
Guadalupe County Clerk  
By: *Morgan Turner*

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

**Secures:** Note in the original principal amount of \$262,163.00, executed by ALBERT LEDET AND DEBRA LEDET and payable to the order of Lender.

**Property Address/Mailing Address:** 2221 NEW CASTLE, NEW BRAUNFELS, TX 78130

**Legal Description of Property to be Sold:** LOT 85, BLOCK 7, OF PARKRIDGE ESTATES, UNIT TWO, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGES 592-593 OF THE MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS. APN: 162915

|                                    |  |
|------------------------------------|--|
| <b>Date of Sale:</b> March 4, 2025 | <b>Earliest time Sale will begin:</b> 12:00 PM |
|------------------------------------|--|

**Place of sale of Property:** Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

**Appointment of Substitute Trustee:** Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, LAKEVIEW LOAN SERVICING, LLC, the owner and holder of the Note, has requested 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 whose address is 1 MAUCHLY IRVINE, CA 92618 OR Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Terri Martin, Deanna Ray or Shelby Martin whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

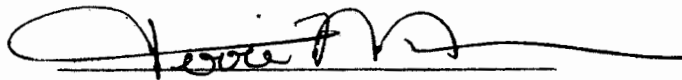


**Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *LAKEVIEW LOAN SERVICING, LLC* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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

Pursuant to section 51.0075(a) of the Texas Property Code, 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 whose address is 1 MAUCHLY IRVINE, CA 92618 OR Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Terri Martin, Deanna Ray or Shelby Martin whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by 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 whose address is 1 MAUCHLY IRVINE, CA 92618 OR Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Terri Martin, Deanna Ray or Shelby Martin whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee.

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



**SUBSTITUTE TRUSTEE**

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 OR Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Terri Martin, Deanna Ray or Shelby Martin, Trustee

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



**NOTICE OF 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. 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 August 28, 2020 and recorded under Clerk's File No. 202099023516, in the real property records of GUADALUPE County Texas, with Shane Walthers as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for United Wholesale Mortgage, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Shane Walthers securing payment of the indebtedness in the original principal amount of \$238,500.00 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 Shane Walthers. Lakeview Loan Servicing, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. M & T Bank is acting as the Mortgage Servicer for the Mortgagee. M & T Bank, is representing the Mortgagee, whose address is: PO Box 840, Buffalo, NY 14240.

**Legal Description:**

**LOT 32, BLOCK 1, TOWN CREEK VILLAGE SUBDIVISION, UNIT 2, AN ADDITION IN THE CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 7, PAGES 209-210, MAP RECORDS OF GUADALUPE COUNTY, TEXAS.**

**SALE INFORMATION****Date of Sale: 03/04/2025****Earliest Time Sale Will Begin: 11:00 AM**

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

**TERMS OF SALE**

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

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

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

44-23-3137  
GUADALUPE



4833232

**POSTED**

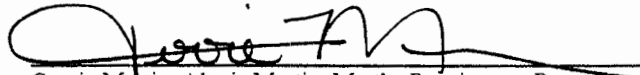
JAN 23 2025

10:41 am

TERESA KIEL  
Guadalupe County Clerk  
By: *Maryn Turner*



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

A handwritten signature in black ink, appearing to read 'Aaron Demuth', written over a horizontal line.

Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey,  
Shelby Martin, Jennyfer Sakiewicz, Terri Martin, Thomas Delaney, Danya Gladney,  
Aaron Demuth, Codilis & Moody, P.C., or ASAP, as Substitute Trustee

Our Case No. 23-03609-FC

## APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE SALE

THE STATE OF TEXAS  
COUNTY OF GUADALUPE

**Deed of Trust Date:**  
September 30, 2022

**Property address:**  
2112 WOOD THRUSH  
NEW BRAUNFELS, TX 78130

POSTED

JAN 30 2025  
10:46am  
TERESA KIEL  
Guadalupe County Clerk  
By: W. Dwyer

**Grantor(s)/Mortgagor(s):**  
RANDY LEE POHLER, AN UNMARRIED MAN

**LEGAL DESCRIPTION:** Lot 4, Block 22, Laubach Subdivision, Unit 5, a Subdivision located in Guadalupe County, Texas according to the map or plat thereof recorded under Volume 9, Page 525, Plat Records of Guadalupe County, Texas.

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

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

**Current Mortgagee:**  
PENNYMAC LOAN SERVICES, LLC

**Date of Sale:** MARCH 4, 2025

**Property County:** GUADALUPE

**Original Trustee:** ALLAN B. POLUNSKY

**Recorded on:** October 4, 2022  
**As Clerk's File No.:** 202299031013  
**Mortgage Servicer:**  
PENNYMAC LOAN SERVICES, LLC

**Substitute Trustee:**  
Alexis Martin, Cassie Martin, Deborah Martin, Martha Rossington, Reyn Rossington, Shelby Martin, Terri Martin, Troy Martin, Marinosci Law Group PC

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

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

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, MARCH 4, 2025** between ten o'clock AM and four o'clock PM and beginning not earlier than **11:00 AM** or not later than three hours thereafter. The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will be conducted at the Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 as designated by the Commissioners' Court, of said county pursuant to Section 51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

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

**ACTIVE MILITARY SERVICE NOTICE**

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

WITNESS MY HAND, 1/27/25

MARINOSCI LAW GROUP, P.C.

By: \_\_\_\_\_

SAMMY HOODA  
MANAGING ATTORNEY

*Alexis Martin*

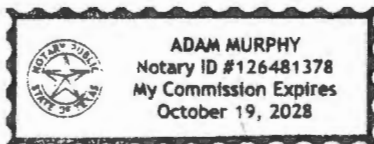
THE STATE OF TEXAS

COUNTY OF DALLAS

Before me, ADAM MURPHY, the undersigned officer, on this, the 27 day of JAN 2025, personally appeared SAMMY HOODA, ☐ known to me, who identified herself/himself to be the MANAGING ATTORNEY of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal

(SEAL)



Notary Public for the State of TEXAS

My Commission Expires: 10-19-28  
ADAM MURPHY  
Printed Name and Notary Public

Grantor: PENNYMAC LOAN SERVICES, LLC  
3043 TOWNSGATE ROAD, #200  
WESTLAKE VILLAGE, CA 91361  
Our File No. 23-03609

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

## NOTICE OF FORECLOSURE SALE

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

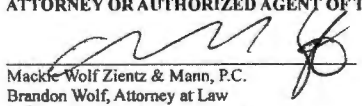
1. **Property to Be Sold.** The property to be sold is described as follows: LOT 7, BLOCK 1, VOSS FARMS SUBDIVISION UNIT 1, SITUATED IN GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 6, PAGE 558, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.
2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 10/21/2004 and recorded in Book 2082 Page 0501 Document 22964 real property records of Guadalupe County, Texas.
3. **Date, Time, and Place of Sale.** The sale is scheduled to be held at the following date, time, and place:  
 Date: 03/04/2025  
 Time: 11:00 AM  
 Place: Guadalupe County, Texas at the following location: NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust.

5. **Obligations Secured.** The Deed of Trust executed by LOUIS TUTTLE AND KRISTY TUTTLE, provides that it secures the payment of the indebtedness in the original principal amount of \$28,800.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Wilmington Savings Fund Society, FSB as trustee for RRA CP Opportunity Trust 2 is the current mortgagee of the note and deed of trust and REAL TIME RESOLUTIONS, INC. is mortgage servicer. A servicing agreement between the mortgagee, whose address is Wilmington Savings Fund Society, FSB as trustee for RRA CP Opportunity Trust 2 c/o REAL TIME RESOLUTIONS, INC., 1349 Empire Central Drive, Suite 1300, Dallas, TX 75247 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

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

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

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


*Alexis Martin*

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 1/30/2025 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.

POSTED

JAN 30 2025  
 10:51am  
 TERESA KIEL  
 Guadalupe County Clerk  
 By: 



3305 Ridge Pl, Seguin, TX 78155

24-040391

**NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE**

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

**1. Date, Time, and Place of Sale.**

Date: 03/04/2025

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

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

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

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated 03/31/2022 and recorded in the real property records of Guadalupe County, TX and is recorded under Clerk's File/Instrument Number 202299010634, with Jeri L. Millage (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for Lendlo Mortgage, LLC mortgagee to which reference is herein made for all purposes.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by Jeri L. Millage, securing the payment of the indebtedness in the original amount of \$248,143.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Planet Home Lending, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to be Sold.** LOT 618, BLOCK 5, RIDGE VIEW ESTATES, UNIT 1, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGES 356-357, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

**POSTED**

JAN 30 2025

11:11am

TERESA KIEL

Guadalupe County Clerk

By: *Morgan*

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

Planet Home Lending, LLC  
321 Research Parkway, Suite 303  
Meriden, CT 06450-8301

Alexis Martin

**SUBSTITUTE TRUSTEE**

Troy Martin, Deborah Martin, Cassie Martin, Terri Martin, Alexis Martin, Elizabeth Anderson OR AUCTION.COM OR Bob Frisch, Wayne Daughtrey or Vicki Rodriguez OR Kirk Schwartz, Esq., or Carson Emmons, Esq., c/o Albertelli Law  
6565 N MacArthur Blvd, Suite 470  
Irving, TX 75039

**CERTIFICATE OF POSTING**

My name is Alexis Martin, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on 1/30/2025 I filed at the office of the Guadalupe County Clerk and caused to be posted at the Guadalupe County courthouse this notice of sale.

Alexis Martin  
Declarants Name: Alexis Martin  
Date: 1/30/2025



000068

5919 CORSICANA COVE  
SEGUIN, TX 78155

00000010356103

**NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE**

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

**1. Date, Time, and Place of Sale.**

Date: March 04, 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 February 17, 2023 and recorded in Document INSTRUMENT NO. 202399003936 real property records of GUADALUPE County, Texas, with ANDREW WAYNE ODELL A MARRIED MAN AND HIS SPOUSE AMANDA RAE ODELL, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by ANDREW WAYNE ODELL A MARRIED MAN AND HIS SPOUSE AMANDA RAE ODELL, securing the payment of the indebtednesses in the original principal amount of \$367,499.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. PENNYMAC LOAN SERVICES, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

c/o PENNYMAC LOAN SERVICES, LLC  
3043 TOWNSGATE ROAD  
SUITE 200  
WESTLAKE VILLAGE, CA 91361

**POSTED**

FEB 06 2025  
11:32 am  
TERESA KIEL  
Guadalupe County Clerk  
By: *Marye T...*



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

5919 CORSICANA COVE  
SEGUIN, TX 78155

00000010356103

00000010356103

GUADALUPE



LOT 16, IN BLOCK 5, OF FINAL PLAT OF NAVARRO SUBDIVISION, UNIT 1B, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE  
MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGE 546, OF THE PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.



000069

2781 ROSEFINCH  
NEW BRAUNFELS, TX 78130

00000010364362

**NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE**

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

**1. Date, Time, and Place of Sale.**

Date: March 04, 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 March 02, 2022 and recorded in Document INSTRUMENT NO. 202299009240 real property records of GUADALUPE County, Texas, with BRANDON CORPUZ A MARRIED MAN AND HIS SPOUSE TSHERING D SHERPA, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by BRANDON CORPUZ A MARRIED MAN AND HIS SPOUSE TSHERING D SHERPA, securing the payment of the indebtednesses in the original principal amount of \$318,153.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. PENNYMAC LOAN SERVICES, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

c/o PENNYMAC LOAN SERVICES, LLC  
3043 TOWNSGATE ROAD  
SUITE 200  
WESTLAKE VILLAGE, CA 91361

**POSTED**

FEB 06 2025

11:34 am

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: \_\_\_\_\_

2781 ROSEFINCH  
NEW BRAUNFELS, TX 78130

00000010364362

00000010364362

GUADALUPE

**EXHIBIT "A"**

LOT 63, BLOCK 8, LAUBACH SUBDIVISION UNIT 4A, A SUBDIVISION LOCATED IN GUADALUPE COUNTY, TEXAS  
ACCORDING TO THE MAP OR PLAT THEREOF RECORDED UNDER VOLUME 9, PAGE 306, PLAT RECORDS OF  
GUADALUPE COUNTY, TEXAS,



000070

553 WOODLAKE DR  
MC QUEENEY, TX 78123

00000009741455

**NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE**

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

**1. Date, Time, and Place of Sale.**

Date: March 04, 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 February 13, 2012 and recorded in Document VOLUME 3092 PAGE 0643 real property records of GUADALUPE County, Texas, with DARLENE T DIXON A SINGLE WOMAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., (MERS) AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by DARLENE T DIXON A SINGLE WOMAN, securing the payment of the indebtednesses in the original principal amount of \$144,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for RCAF Acquisition Trust is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

c/o SELENE FINANCE  
3501 OLYMPUS BLVD  
5TH FLOOR, SUITE 500  
DALLAS, TX 75019

**POSTED**

FEB 06 2025

11:35 am

TERESA KIEL

Guadalupe County Clerk

By: *Moya Linn*



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

553 WOODLAKE DR  
MC QUEENEY, TX 78123

00000009741455

00000009741455

GUADALUPE



**LEGAL DESCRIPTION OF THE LAND:**

CONDOMINIUM UNIT NO.15, BUILDING NO. "D", WOODLAKE PLACE CONDOMINIUMS, A CONDOMINIUM PROJECT OR CONDOMINIUM REGIME SET OUT IN VOLUME 743, PAGE 871, OFFICIAL RECORDS, GUADALUPE COUNTY, TEXAS OUT OF ALL OF LOTS 23, 25, 26 AND 28, BLOCK 5, WOODLAKE SUBDIVISION, UNIT II, MOSES BAKER SURVEY ABSTRACT 4, GUADALUPE COUNTY, TEXAS, ACCORDING TO VACATING AND RESUBDIVISION PLAT RECORDED IN VOLUME 4, PAGE 281, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS AND ALL OF LOT 40, BLOCK 1, WOODLAKE SUBDIVISION UNIT I, MOSES BAKER SURVEY, ACCORDING TO VACATING AND RESUBDIVISION PLAT RECORDED IN VOLUME 4, PAGE 307, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS TOGETHER WITH A PERCENTAGE OF ALL COMMON ELEMENTS.

## NOTICE OF FORECLOSURE SALE

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

**1. *Property to Be Sold.*** The property to be sold is described as follows: LOT 11, BLOCK 3, CYPRESS POINT, UNIT 2, CITY OF SCHERTZ, COMAL AND GUADALUPE COUNTIES, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN COUNTY CLERKS FILE NO. 201406045887, OF THE OFFICIAL PUBLIC RECORDS OF COMAL COUNTY, AND IN VOLUME 8, PAGE(S) 275, OF THE MAP AND/OR PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

**2. *Instrument to be Foreclosed.*** The instrument to be foreclosed is the Deed of Trust dated 07/31/2015 and recorded in Document 201506031038 real property records of Comal County, Texas.

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

Date: 03/04/2025

Time: 10:00 AM

Place: Comal County, Texas at the following location: THE NORTHEAST PORCH OF THE HISTORIC COMAL COUNTY COURTHOUSE, 100 MAIN PLAZA, NEW BRAUNFELS, TX 78130, OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE  
or as designated by the County Commissioners Court.

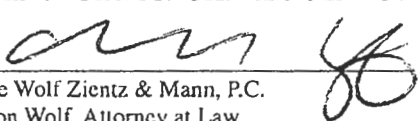
**\*\*\*PROPERTY LIES IN BOTH COMAL AND GUADALUPE COUNTY. POSTING SHALL OCCUR IN BOTH COUNTIES. FORECLOSURE SALE WILL BE HELD IN COMAL COUNTY.\*\*\***

**4. *Terms of Sale.*** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust.

**5. *Obligations Secured.*** The Deed of Trust executed by FRANK V. CASTILLO, provides that it secures the payment of the indebtedness in the original principal amount of \$268,450.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust F is the current mortgagee of the note and deed of trust and CARRINGTON MORTGAGE SERVICES LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust F c/o CARRINGTON MORTGAGE SERVICES LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

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

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

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

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

### Certificate of Posting

I am Terri Martin whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 02-06-2025 I filed this Notice of Foreclosure Sale at the office of the Comal County Clerk and caused it to be posted at the location directed by the Comal County Commissioners Court.

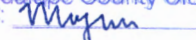
POSTED

FEB 06 2025

1:31 pm

TERESA KIEL

Guadalupe County Clerk

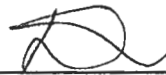
By: 



**NOTICE OF TRUSTEE'S SALE****THE STATE OF TEXAS       \*****COUNTY OF GUADALUPE   \*****Date: February 5, 2025****Deed of Trust:****Date: January 31, 2022****Grantor: Ubaldo Aviles and Paula Suarez Benitez, 244 Highland Ranch Way Dale, Texas 78616****Beneficiary: South Austin Investments, LLC, PO Box 1249, San Marcos, Texas 78667****Recorded under Clerks Document Number 202299005004 , Official Public Records, Guadalupe County, Texas.****Property: Being an 11.00 acre parcel of land out of and being a part of the Samuel Highsmith Survey, A-25 in Guadalupe County, Texas and being more particularly described in Exhibit "A" attached to the Deed of Trust filed in Clerk's Document #202299005004 of the Guadalupe County Official Public Records.****Date of Sale: March 4, 2025****Time of Sale: The earliest time at which the sale will occur is 11:00 a.m. and no later than 2:00 p.m.****Place of sale of Property: Guadalupe County Courthouse, 211 W. Court Street, Seguin, Texas 78155****Designated Area: The north porch of the Guadalupe County Courthouse, bearing the address of 211 W. Court Street, Seguin, Texas 78155, or in the area designated by the Commissioner's Court, pursuant to Section 51.002 of the Texas Property Code.**

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

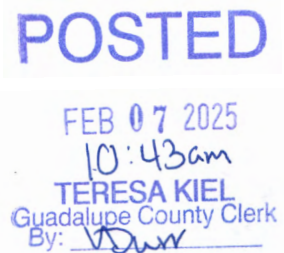
**The property is being sold subject to all matters of record which are prior to the Deed of Trust, which affect title thereto, and which are a superior interest therein.**



**Substitute Trustee – Dean Murphy or Gordon  
Murphy or Lindsey Meyer or Tyler Williams**

**For more information:**

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



**NOTICE OF TRUSTEE'S SALE****THE STATE OF TEXAS       \*****COUNTY OF GUADALUPE   \*****Date: February 5, 2025****Deed of Trust:****Date: March 8, 2023****Grantor: Brenda Gentry and Simba Gentry, 204 Blaze Moon, Cibolo, Texas 78108****Beneficiary: Fortress Ranch Investments Ltd., PO Box 1249, San Marcos, TX 78667****Recorded under Clerks Document Number 202399006956, Official Public Records, Guadalupe County, Texas.****Property: Being a 10.01 acre tract or parcel of land known as Tract O and being part of the B. & G. Fulcher Survey, A-21 in Guadalupe County, Texas and being more particularly described in Exhibit "A" attached to the Deed of Trust filed in Clerk's Document #202399006956 of the Guadalupe County Deed Records.****Date of Sale: March 4, 2025****Time of Sale: The earliest time at which the sale will occur is 11:00 a.m. and no later than 2:00 p.m.****Place of sale of Property: Guadalupe County Courthouse, 211 W. Court Street, Seguin, Texas 78155****Designated Area: The north porch of the Guadalupe County Courthouse, bearing the address of 211 W. Court Street, Seguin, Texas 78155, or in the area designated by the Commissioner's Court, pursuant to Section 51.002 of the Texas Property Code.**

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

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



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

**For more information:****P.O. Box 1249****San Marcos, Texas 78667****512-396-5115****POSTED****FEB 07 2025****10:36am****TERESA KIEL****Guadalupe County Clerk****By: UDW**



000083

212 SUNBELT LOOP E  
SEGUIN, TX 78155

00000010353548

**NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE**

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

**1. Date, Time, and Place of Sale.**

Date: March 04, 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 June 06, 2007 and recorded in Document VOLUME 2489, PAGE 0261 real property records of GUADALUPE County, Texas, with BETTY J DEANE, A SINGLE WOMAN, grantor(s) and ABN AMRO MORTGAGE GROUP, INC, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by BETTY J DEANE, A SINGLE WOMAN, securing the payment of the indebtednesses in the original principal amount of \$232,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING 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. NEWREZ LLC d/b/a SHELLPOINT MORTGAGE SERVICING, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o NEWREZ LLC d/b/a SHELLPOINT MORTGAGE SERVICING  
601 OFFICE CENTER DRIVE  
SUITE 100  
FORT WASHINGTON, PA 19034

**POSTED**

FEB 10 2025

9:00 am


TERESA KIEL

Guadalupe County Clerk  
By: *[Signature]*



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

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



Israel Saucedo

**Certificate of Posting**

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

\_\_\_\_\_

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

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

**EXHIBIT "A"**

ALL THAT CERTAIN 2.51 ACRE TRACT SITUATED IN THE BENJAMIN FUGUA SURVEY, A-131, GUADALUPE COUNTY, TEXAS. SAID 2.51 ACRE TRACT IS PART OF THAT TRACT CALLED SECOND TRACT (2.5 1 ACRES) (CALLED EAST HALF OF TRACT NO. 20, SUNRISE ACRES SUBDIVISION, UNIT ONE, PLAT OF WHICH IS UNRECORDED) FROM SUNRISE ACRES INVESTMENT COMPANY, LTD. TO YEUNG H. CHAN, ET UX, DESCRIBED IN VOLUME 675 AT PAGE 359 OF THE OFFICIAL RECORDS OF SAID COUNTY, AND BEING DESCRIBED BY METES AND BOUNDS, AS FOLLOWS:

BEGINNING AT A ½ INCH DIAMETER REBAR FOUND MARKING THE SOUTHEAST CORNER OF THE TRACT HEREIN DESCRIBED, SAME BEING THE SOUTHEAST CORNER OF SAID SECOND TRACT, BEING THE INTERSECTION OF THE WEST LINE OF SUNBELT LOOP EAST 2ND THE NORTH LINE OF SUNBELT SOUTH (COUNTY ASSUMED MAINTENANCE IN VOLUME N AT PAGE 312 OF THE COMMISSIONER'S COURT MINUTES);

THENCE WITH THE SOUTH LINE OF THE TRACT HEREIN DESCRIBED, SAME BEING THE COMMON LINE OF SAID COMMON LINE OF SAID SECOND TRACT AND SAID SUNBELT LOOP SOUTH, S 89° 48' 00" W 233.72 FEET (CALLED S 89° 48' W 233.75 FEET) TO A ½ INCH DIAMETER REBAR FOUND, MARKING THE SOUTHWEST CORNER OF THE TRACT HEREIN DESCRIBED, SAME BEING THE SOUTHWEST CORNER OF SAID SECOND TRACT AND THE SOUTHEAST CORNER OF A TRACT CALLED 2.51 ACRES, DESCRIBED IN VOLUME 596 AT PAGE 517;

THENCE WITH THE WEST LINE OF THE TRACT HEREIN DESCRIBED, SAME BEING THE COMMON LINE OF SAID SECOND TRACT AND SAID 2.51 ACRE TRACT DESCRIBED IN VOLUME-596 AT PAGE 517 N 0° 10' 42" W 467.28 FEET (CALLED N 0° 09' W 467.5 FEET) TO A ½ INCH DIAMETER REBAR FOUND MARKING THE NORTHWEST CORNER OF THE TRACT HEREIN DESCRIBED, SAME BEING THE NORTHWEST CORNER OF SAID SECOND TRACT, THE NORTHEAST CORNER OF SAID 2.51 ACRE TRACT RECORDED IN VOLUME 596 AT PAGE 517, AND LYING IN THE SOUTH LINE OF A TRACT CALLED FIRST TRACT (5.0 ACRES) DESCRIBED IN VOLUME 675 AT PAGE 359;

THENCE WITH THE NORTH LINE OF THE TRACT HEREIN DESCRIBED, SAME BEING THE COMMON LINE OF SAID SECOND TRACT AND SAID FIRST TRACT N 89° 46' 35" E 233.81FEET (CALLED N 89° 48' E 233.75 FEET) TO A ½ INCH DIAMETER REBAR FOUND MARKING THE NORTHEAST CORNER OF THE TRACT HEREIN DESCRIBED, SAME BEING THE NORTHEAST CORNER OF SAID SECOND TRACT, THE SOUTHEAST CORNER OF SAID FIRST TRACT, AND LYING THE NORTHWEST LINE OF SUNBELT LOOP EAST;

THENCE WITH THE EAST LINE OF THE TRACT HEREIN DESCRIBED, SAME BEING THE COMMON LINE OF\*SAID SECOND TRACT AND SAID SUNBELT LOOP EAST S 0° 10' 02" E 467.38 FEET (CALLED S 0° 09' E 467.5 FEET) TO THE PLACE OF BEGINNING AND CONTAINING 2.51 ACRES OF LAND.

**ATTENTION SERVICE MEMBERS: ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING IN ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR 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.**

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**WHEREAS**, WESLEY GLENN ANDERSON, A SINGLE MAN delivered that one certain Deed of Trust dated JUNE 29, 2022, which is recorded in INSTRUMENT NO. 202299021223 of the real property records of GUADALUPE County, Texas, conveying to the Trustee(s) therein named the real property therein described, to secure the payment of a Promissory Note in the principal amount of \$286,900.00 payable to the order of CRESTMARK MORTGAGE COMPANY, LTD., to which reference is hereby made for a description of the Promissory Note, the terms and covenants of the Deed of Trust, and the property therein conveyed; and

**WHEREAS**, default, as same is defined in the Promissory Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and

**WHEREAS**, the undersigned has been appointed Substitute Trustee in place of the original Trustee, upon the contingency and the manner authorized by the Deed of Trust; and

**WHEREAS**, VETERANS LAND BOARD OF THE STATE OF TEXAS, the Mortgagee or Mortgage Servicer, has instructed a Substitute Trustee to sell real property described in the Deed of Trust in order to satisfy the indebtedness secured thereby.

**THEREFORE, NOTICE IS HEREBY GIVEN** that on MARCH 4, 2025, beginning at 11:00 AM, or not later than three (3) hours after that time, a Substitute Trustee will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

LOT 496, THE VILLAGE OF MILL CREEK UNIT FOUR, IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGE 476, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

The sale will occur at that area designated by the Commissioners Court of GUADALUPE County, Texas, for such sales (OR AT THE NORTH PORCH OF THE COURTHOUSE).

**BE ADVISED** that, pursuant to the Texas Property Code, a mortgagee may be the mortgage servicer and a mortgagee or a mortgage servicer may administer the foreclosure of property on behalf of the mortgagee if they have entered into an agreement granting the current mortgage servicer authority to service the mortgage. The Mortgage Servicer, if not the Mortgagee, is representing the Mortgagee under a servicing agreement. The name and address of the Mortgagee is VETERANS LAND BOARD OF THE STATE OF TEXAS, 1700 N. CONGRESS, AUSTIN, TEXAS 78701-1496. The name and address of the Mortgage Servicer is GATEWAY MORTGAGE, P.O. BOX 1560, JENKS, OK 74037. The name and address of a Substitute Trustee is Michael J. Schroeder, 3610 North Josey Lane, Suite 206, Carrollton, Texas 75007. A substitute trustee is authorized by the Texas Property Code to set reasonable conditions for a sale. A purchaser at a sale acquires the property "as is" without any expressed or implied warranties at the purchaser's own risk. A purchaser at a sale is not a consumer. If a sale is set aside, the Purchaser will be entitled only to a return of the purchase price, less any applicable fees and costs, and shall have no other recourse against the mortgagor, the mortgagee, or the substitute trustee.

Dated: FEBRUARY 10, 2025.

**POSTED**

FEB 10 2025

9:04am

TERESA KIEL  
Guadalupe County Clerk  
By: *Michael J. Schroeder*

FILE NO.: GMG-3233  
PROPERTY: 1948 HIGHLAND  
SEGUIN, TEXAS 78155

ESTATE OF WESLEY GLENN ANDERSON

  
SUBSTITUTE TRUSTEE(S)

MICHAEL J. SCHROEDER OR BOB FRISCH, JANICE STONER, JODI STEEN, JO WOOLSEY, CASSIE MARTIN, ALEXIS MARTIN, MARTHA ROSSINGTON, REYN ROSSINGTON, WAYNE DAUGHTREY, SHELBY MARTIN, JENNYFER SAKIEWICZ, OR TERRI MARTIN

NOTICE SENT BY:  
MICHAEL J. SCHROEDER  
3610 NORTH JOSEY LANE, SUITE 206  
CARROLLTON, TEXAS 75007  
Tele: (972) 394-3086  
Fax: (972) 394-1263



**ATTENTION SERVICE MEMBERS: ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING IN ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR 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.**

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**WHEREAS**, MIA LATONYA JOYNER AND MATTHEW WALTER JOYNER, A MARRIED COUPLE delivered that one certain Deed of Trust dated OCTOBER 30, 2019, which is recorded in INSTRUMENT NO. 201999025103 of the real property records of GUADALUPE County, Texas, conveying to the Trustee(s) therein named the real property therein described, to secure the payment of a Promissory Note in the principal amount of \$301,854.00 payable to the order of GARDNER FINANCIAL SERVICES LTD, DBA LEGACY MUTUAL MORTGAGE, to which reference is hereby made for a description of the Promissory Note, the terms and covenants of the Deed of Trust, and the property therein conveyed; and

**WHEREAS**, default, as same is defined in the Promissory Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and

**WHEREAS**, the undersigned has been appointed Substitute Trustee in place of the original Trustee, upon the contingency and the manner authorized by the Deed of Trust; and

**WHEREAS**, VETERANS LAND BOARD OF THE STATE OF TEXAS, the Mortgagee or Mortgage Servicer, has instructed a Substitute Trustee to sell real property described in the Deed of Trust in order to satisfy the indebtedness secured thereby.

**THEREFORE, NOTICE IS HEREBY GIVEN** that on MARCH 4, 2025, beginning at 11:00 AM, or not later than three (3) hours after that time, a Substitute Trustee will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

LOT 3, BLOCK 2, THE PARKLANDS SUBDIVISION UNIT 1, CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGE 739, MAP AND/OR PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

The sale will occur at that area designated by the Commissioners Court of GUADALUPE County, Texas, for such sales (OR AT THE NORTH PORCH OF THE COURTHOUSE).

**BE ADVISED** that, pursuant to the Texas Property Code, a mortgagee may be the mortgage servicer and a mortgagee or a mortgage servicer may administer the foreclosure of property on behalf of the mortgagee if they have entered into an agreement granting the current mortgage servicer authority to service the mortgage. The Mortgage Servicer, if not the Mortgagee, is representing the Mortgagee under a servicing agreement. The name and address of the Mortgagee is VETERANS LAND BOARD OF THE STATE OF TEXAS, 1700 N. CONGRESS, AUSTIN, TEXAS 78701-1496. The name and address of the Mortgage Servicer is GATEWAY MORTGAGE, P.O. BOX 1560, JENKS, OK 74037. The name and address of a Substitute Trustee is Michael J. Schroeder, 3610 North Josey Lane, Suite 206, Carrollton, Texas 75007. A substitute trustee is authorized by the Texas Property Code to set reasonable conditions for a sale. A purchaser at a sale acquires the property "as is" without any expressed or implied warranties at the purchaser's own risk. A purchaser at a sale is not a consumer. If a sale is set aside, the Purchaser will be entitled only to a return of the purchase price, less any applicable fees and costs, and shall have no other recourse against the mortgagor, the mortgagee, or the substitute trustee.

Dated: FEBRUARY 10, 2025.

**POSTED**

FEB 10 2025

9:11 am

TERESA KIEL

Guadalupe County Clerk  
By: *Michael J. Schroeder*

FILE NO.: GMG-3163  
PROPERTY: 5009 ARROW RIDGE  
SCHERTZ, TEXAS 78124

MIA LATONYA JOYNER

  
SUBSTITUTE TRUSTEE(S)

MICHAEL J. SCHROEDER OR BOB FRISCH, JANICE STONER, JODI STEEN, JO WOOLSEY, CASSIE MARTIN, ALEXIS MARTIN, MARTHA ROSSINGTON, REYN ROSSINGTON, WAYNE DAUGHTREY, SHELBY MARTIN, JENNYFER SAKIEWICZ, OR TERRI MARTIN

NOTICE SENT BY:  
MICHAEL J. SCHROEDER  
3610 NORTH JOSEY LANE, SUITE 206  
CARROLLTON, TEXAS 75007  
Tele: (972) 394-3086  
Fax: (972) 394-1263

**ATTENTION SERVICE MEMBERS: ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING IN ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR 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.**

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**WHEREAS, MALCOLM M. TURNER AND ANA C. TURNER, HUSBAND AND WIFE** delivered that one certain Deed of Trust dated DECEMBER 17, 2021, which is recorded in INSTRUMENT NO. 202199043865, as corrected in INSTRUMENT NO. 202299002730 of the real property records of GUADALUPE County, Texas, conveying to the Trustee(s) therein named the real property therein described, to secure the payment of a Promissory Note in the principal amount of \$481,201.00 payable to the order of FIRST CONTINENTAL MORTGAGE, LTD., to which reference is hereby made for a description of the Promissory Note, the terms and covenants of the Deed of Trust, and the property therein conveyed; and

**WHEREAS, default, as same is defined in the Promissory Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and**

**WHEREAS, the undersigned has been appointed Substitute Trustee in place of the original Trustee, upon the contingency and the manner authorized by the Deed of Trust; and**

**WHEREAS, VETERANS LAND BOARD OF THE STATE OF TEXAS, the Mortgagee or Mortgage Servicer, has instructed a Substitute Trustee to sell real property described in the Deed of Trust in order to satisfy the indebtedness secured thereby.**

**THEREFORE, NOTICE IS HEREBY GIVEN** that on MARCH 4, 2025, beginning at 11:00 AM, or not later than three (3) hours after that time, a Substitute Trustee will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

LOT 59, THE VILLAGE OF MILL CREEK UNIT THREE (B), IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGE 286, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

The sale will occur at that area designated by the Commissioners Court of GUADALUPE County, Texas, for such sales (OR AT THE NORTH PORCH OF THE COURTHOUSE).

**BE ADVISED** that, pursuant to the Texas Property Code, a mortgagee may be the mortgage servicer and a mortgagee or a mortgage servicer may administer the foreclosure of property on behalf of the mortgagee if they have entered into an agreement granting the current mortgage servicer authority to service the mortgage. The Mortgage Servicer, if not the Mortgagee, is representing the Mortgagee under a servicing agreement. The name and address of the Mortgagee is VETERANS LAND BOARD OF THE STATE OF TEXAS, 1700 N. CONGRESS, AUSTIN, TEXAS 78701-1496. The name and address of the Mortgage Servicer is GATEWAY MORTGAGE, P.O. BOX 1560, JENKS, OK 74037. The name and address of a Substitute Trustee is Michael J. Schroeder, 3610 North Josey Lane, Suite 206, Carrollton, Texas 75007. A substitute trustee is authorized by the Texas Property Code to set reasonable conditions for a sale. A purchaser at a sale acquires the property "as is" without any expressed or implied warranties at the purchaser's own risk. A purchaser at a sale is not a consumer. If a sale is set aside, the Purchaser will be entitled only to a return of the purchase price, less any applicable fees and costs, and shall have no other recourse against the mortgagor, the mortgagee, or the substitute trustee.

Dated: FEBRUARY 10, 2025.

**POSTED**

FEB 10 2025  
9:13am  
TERESA KIEL  
Guadalupe County Clerk  
By: *[Signature]*

FILE NO.: GMG-3238  
PROPERTY: 1804 EDGE CREEK  
SEGUIN, TEXAS 78155  
  
MALCOLM M. TURNER

*[Signature]*  
SUBSTITUTE TRUSTEE(S)

MICHAEL J. SCHROEDER OR BOB FRISCH, JANICE STONER, JODI STEEN, JO WOOLSEY, CASSIE MARTIN, ALEXIS MARTIN, MARTHA ROSSINGTON, REYN ROSSINGTON, WAYNE DAUGHTREY, SHELBY MARTIN, JENNYFER SAKIEWICZ, OR TERRI MARTIN

NOTICE SENT BY:  
MICHAEL J. SCHROEDER  
3610 NORTH JOSEY LANE, SUITE 206  
CARROLLTON, TEXAS 75007  
Tele: (972) 394-3086  
Fax: (972) 394-1263

NOTICE OF FORECLOSURE SALE

POSTED

STATE OF TEXAS

§

FEB 11 2025

11:54am

COUNTY OF GUADALUPE

§

§

TERESA KIEL  
Guadalupe County Clerk  
By: S. Ramon

**WHEREAS**, on June 23, 2022, Juvenal Ramos Delgado and Erica Ballesteros Ramos ("**Borrowers**"), executed a Deed of Trust (together with any corrections, changes in terms, renewals, modifications or extensions thereof, collectively, the "**Deed of Trust**"), conveying to Danny B. Butler, as Trustee, certain real property hereinafter described and situated in Guadalupe County, Texas, to secure Jefferson Bank, as the Lender, in the payment of that certain Promissory Note dated June 23, 2022, in the original principal balance of \$176,250.00 (together with any corrections, changes in terms, renewals, modifications or extensions thereof, collectively the "**Note**"), as well as all other loans, debts, obligations, and liabilities of every kind and character of Borrower, then or subsequently existing in favor of Lender, which Deed of Trust was recorded on June 24, 2022 as Document No. 202299019727 in the Official Public Records of Guadalupe County, Texas;

**WHEREAS**, in accordance with the Deed of Trust, Jefferson Bank, as the current Lender, appointed Sarah Santos and/or Caroline Newman Small and/or Landon Hankins and/or Rachel Garza of Davis & Santos, PLLC, 719 S. Flores Street, San Antonio, Texas 78204, to act as Substitute Trustee; and

**WHEREAS**, default has occurred under the terms of the Deed of Trust, and the principal balance of the Note plus accrued interest and other fees and costs, and all other indebtedness of Borrower owed to Lender, are now wholly due, and Jefferson Bank, as Lender, has requested the undersigned to sell the property described in said Deed of Trust and hereinafter described to satisfy said indebtedness;



NOW THEREFORE, notice is given as follows:

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

**Tract 5 FM 20 Kingsbury, Texas 78638; Being 16.373 acres of land, more or less, known as Tract Five, out of that certain 114.64 acre tract described in Deed recorded in Document No. 202299007186, Official Public Records, Guadalupe County, Texas, said 16.373 acres more particularly described in Exhibit A attached hereto.**

2. **Instrument to be foreclosed.** The instrument to be foreclosed is the Deed of Trust, executed by Juvenal Ramos Delgado and Erica Ballesteros Ramos, dated June 23, 2022, and recorded on June 24, 2022, as Document No. 202299019727 in the Official Public Records of Guadalupe County, Texas.

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

Date: Tuesday, March 4, 2025.

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

Place: North porch of the Guadalupe County Courthouse, 101 E. Court Street, Seguin, Texas, 78155, or as otherwise designated by the Commissioners' Court of Guadalupe County.

If the Lender postpones, withdraws, or **reschedules** the sale for another day, the trustee or substitute trustee under the Deed of Trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiling may be after the date originally scheduled for this sale.

4. **Terms of sale.** The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Lender thereunder to



purchase the property, directly or through a designee, and to have the bid credited to the Note or other secured indebtedness up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

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

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

Pursuant to the Deed of Trust, the Lender 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" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the Deed of Trust, and at the purchaser's own risk. 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.

5. **Type of sale.** The sale is a non-judicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust executed by Juvenal Ramos Delgado and Erica Ballesteros Ramos.

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

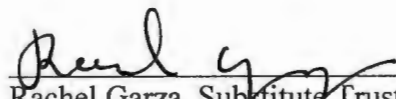
6. **Obligations secured.** The Deed of Trust provides that it secures the payment of the indebtedness therein described, including, but not limited to, (a) the Promissory Note in the original principal amount of \$176,250.00, executed by Juvenal Ramos Delgado and Erica Ballesteros Ramos, and payable to the order of Jefferson Bank; (b) all increases, reductions, renewals, extensions, replacements, rearrangements, reinstatements, refinancings, substitutions, alterations, or modifications of all or part of the Note; and, among other things, (c) all other loans, debts, obligations, and liabilities of every kind and character of Borrower, then or subsequently existing in favor of Lender, regardless of whether such present or future loans, debts, obligations, and liabilities are direct or indirect, secured or unsecured, primary or secondary, joint or several or both, fixed or contingent, and regardless of whether such present or future loans, debts, obligations, and liabilities were made prior to their acquisition by Lender. Jefferson Bank is the current owner and holder of such indebtedness and is the Lender under the Deed of Trust.

Questions concerning the sale may be directed to the undersigned or to the Lender, at Jefferson Bank, Attn: Timothy Wells, 1900 Broadway, San Antonio, Texas 78215.

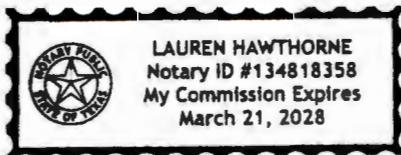
7. **Default and Request to Act.** Default has occurred under the Deed of Trust, and the Lender has requested me, as substitute trustee, to conduct this sale. Notice is given that before the sale, the Lender may appoint another person as substitute trustee to conduct the sale.

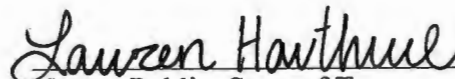
8. Notice regarding military service. Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as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

Dated: February 10, 2025.

  
\_\_\_\_\_  
Rachel Garza, Substitute Trustee  
Davis & Santos, PLLC  
719 S. Flores St.  
San Antonio, Texas 78204  
Tel: (210) 853-5882  
Fax: (210) 200-8395

This instrument was acknowledged before me on February 10, 2025, by Rachel Garza.



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

# Exhibit A



EXHIBIT "A"



TBPELS FIRM No. 10194244  
18410 US Hwy 281 N, Suite 109  
San Antonio, TX 78259  
(210) 369-9509

STATE OF TEXAS §  
COUNTY OF BEXAR §

BEING A 16.373 ACRE TRACT LYING IN THE UZZIEL WAKEFIELD SECTION NUMBER 30 SURVEY, ABSTRACT NUMBER 326 IN GUADALUPE COUNTY, TEXAS, AND BEING THAT PROPOSED TRACT 5 OUT OF A 114.64 ACRE TRACT DESCRIBED IN A GENERAL WARRANTY DEED RESERVING VENDOR'S LIEN IN FAVOR OF THIRD PARTY TO RYAN POPE OF RECORD IN DOCUMENT NUMBER 202299007186 OF THE OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS, THIS 16.373 ACRE TRACT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

COMMENCING from a 1/2 inch iron rod found with cap stamped "KERR SURVEYING" at the intersection of the existing northeast right-of-way of Wade Road and the existing northwest right-of-way of Farm to Market Road 20 (F.M. 20) at the south corner of said 114.64 acre tract;

THENCE with the existing northwest right-of-way of F.M. 20, the following four (4) courses and distances:

- 1) North 48°58'58" East 804.95 feet to a calculated point for corner;
- 2) North 43°16'20" East 100.50 feet to a calculated point for corner;
- 3) North 48°58'58" East 613.56 feet to a 1/2 inch iron rod found with cap stamped "KERR SURVEYING" for corner;
- 4) North 48°58'58" East 507.12 feet to a 1/2 inch iron rod found with cap stamped "KERR SURVEYING" for the south corner and **POINT OF BEGINNING** of this 16.373 acre tract, at the southeast corner of a proposed Tract 4;

THENCE North 41°57'31" West 1414.14 feet through said 114.64 acre tract with the northeast line of said proposed Tract 4 to a 1/2 inch iron rod found with cap stamped "KERR SURVEYING" for the northwest corner of this 16.373 acre tract, at the north corner of said proposed Tract 4 on the southeast line of a 85.8796 acre tract to Covington Parker, LLC of record in Document Number 2017026180 of the Official Public Records of Guadalupe County, Texas;

THENCE North 48°14'33" East 502.89 feet with the southeast line of said 85.8796 acre tract to a 1/2 inch iron rod found with cap stamped "KERR SURVEYING" for the north corner of this 16.373 acre tract, at the northwest corner of a proposed Tract 6 on the northwest line of said 114.64 acre tract;

THENCE South 41°57'31" East 1422.24 feet through said 114.64 acre tract with the southwest line of said proposed Tract 6 to a 1/2 inch iron rod found with cap stamped "KERR SURVEYING" for the southeast

**EXHIBIT A**

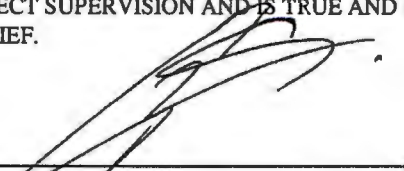
corner of this 16.373 acre tract, at the south corner of said proposed Tract 6, on the existing northwest right-of-way of F.M. 20;

**THENCE** with the existing northwest right-of-way of F.M. 20, the following three (3) courses and distances:

- 1) **South 47°37'05" West 82.97 feet** to a 4 inch cedar fence post found for corner;
- 2) **South 50°54'05" West 107.07 feet** to a 1/2 inch iron rod set with cap stamped "RPLS 6500" for corner;
- 3) **South 48°58'58" West 313.02 feet** to the **POINT OF BEGINNING** and containing 16.373 acres of land;

**BASIS OF BEARINGS DETERMINED BY GPS "RTK" OBSERVATIONS, NORTH AMERICAN DATUM OF 1983, TEXAS STATE PLANE COORDINATE SYSTEM, TEXAS SOUTH CENTRAL ZONE 4204, GRID.**

**THIS SURVEY WAS PREPARED FROM AN ON THE GROUND SURVEY PERFORMED UNDER MY DIRECT SUPERVISION AND IS TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.**

  
Cory Blake Silva  
RPLS No. 6500  
June 20, 2022  
Project No. 220612486



**NOTICE OF SUBSTITUTE TRUSTEE'S SALE****DATE:** February 11, 2025**SUBSTITUTE TRUSTEE:** CASSIE MARTIN, ALEXIS MARTIN, MARTHA ROSSINGTON, REYN ROSSINGTON, WAYNE DAUGHTREY, SHELBY MARTIN, JENNYFER SAKIEWICZ, TERRI MARTIN, BENJAMIN H. HA, or BENJAMIN K. WILLIAMS**SUBSTITUTE TRUSTEE'S ADDRESS:** 10119 Lake Creek Pkwy., Suite 201  
Austin, Texas 78729**DEED OF TRUST:****Date:** November 14, 2023**Grantor:** JAMES E. MAHAN III, a married man, owning, occupying, and claiming other property as homestead**Beneficiary:** CAPSTONE FUND, LLC**Beneficiary's Mailing Address:** c/o Capstone Servicing Corporation  
507 Denali Pass, Suite 401  
Cedar Park, Texas 78613**Trustee:** BENJAMIN K. WILLIAMS or BENJAMIN H. HA**Recording Information:** Document No. 202399028063, Official Public Records, Guadalupe County, Texas; Document No. 202399028298, Official Public Records, Guadalupe County, Texas**Property:**

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

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

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

**POSTED**  
FEB 11 2025  
2:53pm  
TERESA KIEL  
Guadalupe County Clerk  
By: W. D. W.



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, March 4, 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 K. WILLIAMS, Substitute Trustee  
and Attorney for Mortgage Servicer

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