

POSTED

FEB 11 2025

2:50pm

TERESA KIEL  
Guadalupe County Clerk  
By [Signature]

000092

C&M No. 44-23-3137/ FILE NOS

**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: 05/06/2025**

**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



4834670

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

Vylla Solutions, LLC  
P.O. Box 3309  
Anaheim, California 92803  
For Sale Information: (888) 313-1969  
For Reinstatement Requests: 1-866-874-5860  
Pay Off Requests: 1-800-561-4567  
TS#: 23-29885

**POSTED**

FEB 11 2025  
2:51pm  
TERESA KIEL  
Guadalupe County Clerk  
By: Warr

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

**WHEREAS**, on 3/22/2017, Ellis Baskin, a single man, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Allan B. Polunsky, as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS BENEFICIARY, AS NOMINEE FOR CARRINGTON MORTGAGE SERVICES, LLC, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$136,482.00, payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS BENEFICIARY, AS NOMINEE FOR CARRINGTON MORTGAGE SERVICES, LLC, which Deed of Trust is Recorded on 3/24/2017 as Volume 2017006581, Book , Page , in Guadalupe County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including , but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

**See attached exhibit "A" attached hereto and made a part hereof**

Commonly known as: **789 BOENIG STREET SEGUIN, TX 78155**

**WHEREAS**, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed , **Dustin George** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

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

**NOW, THEREFORE, NOTICE IS HEREBY GIVEN**, that on **5/6/2025 at 11:00 AM**, or no later than three (3) hours after such time, in **Guadalupe County, Texas**, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **THE NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

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

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

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



4834608

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

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

WITNESS, my hand this 2/6/2025

WITNESS, my hand this 02.11.2025

*Francesca Ojeda*

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

*[Signature]*

By: Substitute Trustee(s)

C/O Vylla Solutions, LLC  
1600 South Douglass Road, Suite 140  
Anaheim, CA 92806

**TS# 23-29885**

**Exhibit A**

BEING all that certain tract or parcel of land lying and being situated within the City of Seguin, Guadalupe County, Texas, known and designated as Lot(s) 1 and 2, Block 1, FAIRVIEW SUBD. NO. 1, according to plat thereof recorded in Volume 3, Page 7, Map and Plat Records of Guadalupe County, Texas.



000100

25-00381  
405 SADDLEHORN WAY, CIBOLO, TX 78108

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

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

Lot 35, Block 22, Cibolo Valley Ranch Subdivision, Unit 7, an addition to the City of Cibolo, Guadalupe County, Texas, according to the map or plat thereof recorded in Volume 7, Pages 569-570, Map and Plat Records of Guadalupe County, Texas.

**Security Instrument:** Deed of Trust dated September 1, 2023 and recorded on September 5, 2023 at Instrument Number 202399022250 in the real property records of GUADALUPE County, Texas, which contains a power of sale.

**Sale Information:** May 6, 2025, at 12:00 PM, or not later than three hours thereafter, at the north porch of the Guadalupe County Courthouse, or as designated by the County Commissioners Court.

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

**Obligation Secured:** The Deed of Trust executed by JAMES DANIEL OSMENT secures the repayment of a Note dated September 1, 2023 in the amount of \$294,999.00. LAKEVIEW LOAN SERVICING, LLC, whose address is c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452, is the current mortgagee of the Deed of Trust and Note and LoanCare, LLC is the current mortgage servicer for the mortgage. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

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

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

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

**POSTED**

FEB 20 2025

10:14 am

TERESA KIEL

Guadalupe County Clerk  
By: *Morgan Horn*



4835583

*Mary Company*

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

*Alexis Martin*

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

c/o De Cubas & Lewis, P.C.  
PO Box 5026  
Fort Lauderdale, FL 33310

Certificate of Posting

I, Alexis Martin, declare under penalty of perjury that on the 20 day of February, 2025, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of GUADALUPE County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

24-01464  
2932 MISTYWOOD LANE, SCHERTZ, TX 78154

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

**Property:** The Property to be sold is described as follows:  
  
LOT 28. BLOCK 8. RIATA UNIT 3B. A SUBDIVISION IN THE CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS. ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 7, PAGES 709-710 OF THE MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

**Security Instrument:** Deed of Trust dated November 30, 2012 and recorded on December 4, 2012 at Book 4010 and Page 0039 Instrument Number 12-023318 in the real property records of GUADALUPE County, Texas, which contains a power of sale.

**Sale Information:** May 6, 2025, at 12:00 PM, or not later than three hours thereafter, at the north porch of the Guadalupe County Courthouse, or as designated by the County Commissioners Court.

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

**Obligation Secured:** The Deed of Trust executed by VIRLEY L SESSION AND DONIEKA LENISE SESSION secures the repayment of a Note dated November 30, 2012 in the amount of \$225,392.00. THE VETERANS LAND BOARD OF THE STATE OF TEXAS, whose address is c/o Nationstar Mortgage, 8950 Cypress Waters Blvd., Coppell, TX 75019, is the current mortgagee of the Deed of Trust and Note and Nationstar Mortgage is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

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

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

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

**POSTED**

FEB 20 2025

10:17am

TERESA KIEL

Guadalupe County Clerk

By: *[Signature]*



4835358



*Mary Company*

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

*Alexis Martin*

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

c/o De Cubas & Lewis, P.C.  
PO Box 5026  
Fort Lauderdale, FL 33310

Certificate of Posting

I, Alexis Martin, declare under penalty of perjury that on the 26 day of February, 2025, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of GUADALUPE County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 12/21/2022	<b>Grantor(s)/Mortgagor(s):</b> ROGER R GONZALES, AN UNMARRIED MAN
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GUILD MORTGAGE COMPANY LLC, A CALIFORNIA LIMITED LIABILITY COMPANY ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Guild Mortgage Company LLC
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 202299037801	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> Guild Mortgage Company LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 5887 Copley Drive, San Diego, CA 92111
<b>Date of Sale:</b> 5/6/2025	<b>Earliest Time Sale Will Begin:</b> 11am
<b>Place of Sale of Property:</b> 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 Commissioners Court OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

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

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


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

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

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

**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(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: 2/19/2025



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

Dated:

2/20/2025

Alexis Martin

Printed Name:

Alexis Martin

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

POSTED

FEB 20 2025

10:25 am

TERESA KIEL

Guadalupe County Clerk  
By: 

MH File Number: TX-25-107038-POS  
Loan Type: FHA

BEING A 0.464 ACRE TRACT OF LAND LYING IN THE ELIGIO GORTARI SURVEY NUMBER 16, ABSTRACT NUMBER 23, IN THE CITY OF SEGUIN, GUADALUPE COUNTY, TEXAS, CALLED 0.464 ACRES IN A SPECIAL WARRANTY DEED TO THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT OF RECORD IN DOCUMENT NUMBER 202299020707 OF THE OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS, THIS 0.464 ACRE TRACT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING at a 1/2 inch iron rod found for the southwest corner of this 0.464 acre tract, on the existing east right-of-way of Sutherland Springs Road (60 foot right-of-way, also known as County Road 401) and at the northwest corner of the 0.4700 acres (per Guadalupe County Appraisal District) to Dinah Troell of record in Document number 202199027151 of the Official Public Records of Guadalupe County, Texas;

THENCE North 00°36'54" West 89.94 feet with the existing east right-of-way of Southerland Springs Road to a 1/2 inch iron rod found for the northwest corner of this 0.464 acre tract and the southwest corner of a 0.463 acre tract to Kenneth W. Ward of record in Volume 2474, Page 553 of the Official Records of Guadalupe County, Texas;

THENCE North 89°49'09" East 224.77 feet with the south line of said 0.463 acres to a 1/2 inch iron rod found with cap stamped "2638" for the northeast corner of this 0.464 acre tract and the southeast corner of said 0.463 acres, on the west boundary of the 0.4300 acres (per Guadalupe County Appraisal District) to Theresa S. Castilleja of record in Volume 4079, Page 569 of the Official Public Records of Guadalupe County, Texas;

THENCE South 01°16'14" East with the west boundary of said 0.4300 acres, at a distance of 19.17 feet pass a 1/2 inch iron rod found at the southwest corner of said 0.4300 acres and the northwest corner of a 0.5296 acre tract to Roman Xavier Quesada of record in Document Number 202299010555 of the Official Public Records of Guadalupe County, Texas, and continuing for a total distance of 89.62 feet to a 1/2 inch iron rod found for the southeast corner of this 0.464 acres and the northeast corner of said 0.4700 acres;

THENCE South 89°44'01" West 225.79 feet with the north line of the said 0.4700 acres to the POINT OF BEGINNING and containing 0.464 acres of land.

**TX-25-107038-POS**

**LEGAL DESCRIPTION**

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





000105

TS No.: 2025-00301-TX  
25-000175-673

## Notice of [Substitute] Trustee Sale

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

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

**Date:** 05/06/2025

**Time:** The sale will begin at 11:00 AM or not later than three hours after that time

**Place:** Guadalupe County, Texas at the following location: **NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

**Property Address:** 2712 GREEN FINCH, NEW BRAUNFELS, TX 78130

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

**3. Instrument to be Foreclosed:** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 05/26/2023 and recorded 05/30/2023 in Document 202399013314, real property records of Guadalupe County, Texas, with **ELISEO ORTIZ AND MARIA ELENA ORTIZ, HUSBAND AND WIFE** grantor(s) and Lennar Mortgage, LLC. as Lender, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary.

**4. Appointment of Substitute Trustee:** In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

**5. Obligation Secured:** Deed of Trust or Contract Lien executed by **ELISEO ORTIZ AND MARIA ELENA ORTIZ, HUSBAND AND WIFE**, securing the payment of the indebtedness in the original principal amount of \$312,239.00, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **PHH MORTGAGE CORPORATION** is the current mortgagee of the note and deed of trust or contract lien.

POSTED

FEB 20 2025

10:28 am

TERESA KIEL

Guadalupe County Clerk

By: *Morgan Turner*

TS No.: 2025-00301-TX  
25-000175-673

## **Notice of [Substitute] Trustee Sale**

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

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

**LOT 18, BLOCK 24, LAUBACH SUBDIVISION, UNIT 6, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 9, PAGE 553, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.**

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

**C/O PHH Mortgage Corporation**

**PO BOX 24605**

**West Palm Beach, FL 33416-4605**

**Phone: 877-744-2506**


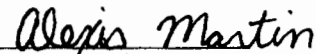
TS No.: 2025-00301-TX  
25-000175-673

## Notice of [Substitute] Trustee Sale

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

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

**Date:** 02/14/2025

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

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

For additional sale information visit: [www.hubzu.com](http://www.hubzu.com) or (855) 882-1314

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

### Certificate of Posting

I am Alexis Martin whose address is c/o AVT Title Services, L.L.C, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 2/20/2025 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

000112

FEB 27 2025

2:22 pm

TERESA KIEL

Guadalupe County Clerk

By: Granada Van

600 River Rd, Schertz, TX 78154

25-000071

**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: 05/06/2025

Time: Between 12:00 PM – 3:00 PM and beginning not earlier than 12:00PM 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 10/18/2022 and recorded in the real property records of Guadalupe County, TX and is recorded under Clerk's File/Instrument Number 202299032878, with Monica Lee Shannon and Christopher Sterling Gray (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for Nations Reliable Lending, LLC mortgagee to which reference is herein made for all purposes.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by Monica Lee Shannon and Christopher Sterling Gray, securing the payment of the indebtedness in the original amount of \$221,906.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. VILLAGE CAPITAL & INVESTMENT LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to be Sold.** LOT 19, BLOCK 7, LONE OAK UNIT 2, AN ADDITION TO THE CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 3, PAGES 5-6, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.



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

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

**DEED OF TRUST INFORMATION:**

Date: 07/03/2024  
 Grantor(s): BRADLEY TRUESDALE, A MARRIED MAN AND MELODY TRUESDALE, HIS WIFE  
 Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR ROCKET MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS  
 Original Principal: \$256,272.00  
 Recording Information: Instrument 202499016054  
 Property County: Guadalupe  
 Property: (See Attached Exhibit "A")  
 Reported Address: 126 TIMBER LN, NEW BRAUNFELS, TX 78130-8918

**MORTGAGE SERVICING INFORMATION:**

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

Current Mortgagee: Rocket Mortgage, LLC f/k/a Quicken Loans, LLC  
 Mortgage Servicer: Rocket Mortgage, LLC  
 Current Beneficiary: Rocket Mortgage, LLC f/k/a Quicken Loans, LLC  
 Mortgage Servicer Address: 1050 Woodward Ave., Detroit, MI 48226

**SALE INFORMATION:**

Date of Sale: Tuesday, the 6th day of May, 2025  
 Time of Sale: 12:00 PM or within three hours thereafter.  
 Place of Sale: AT THE NORTH PORCH OF THE GUADALUPE COUNTY COURTHOUSE in Guadalupe County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Guadalupe County Commissioner's Court, at the area most recently designated by the Guadalupe County Commissioner's Court.

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

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

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

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

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

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

**POSTED**

FEB 27 2025  
 2:25pm

TERESA KIEL  
 Guadalupe County Clerk  
 By: Samantha

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

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

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

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

**Certificate of Posting**

I am Alexis Martin whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 2/27/2025 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Guadalupe County Clerk and caused it to be posted at the location directed by the Guadalupe County Commissioners Court.

By: Alexis Martin

**Exhibit "A"**

LOT 5 AND SOUTHEAST 1/2 OF LOT 4, IN BLOCK 1, OF LAKEWOOD SHADOWS SUBDIVISION UNIT 1, AN ADDITION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER VOLUME 3, PAGE 58 OF THE MAP/PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

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

POSTED

MAR 06 2025

12:16 pm

TERESA KIEL

Guadalupe County Clerk

By: *Granadian*

000126

### 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 10, BLOCK 2, OF GARDENS OF RANCH ESTATES (P.U.D.) UNIT-1, A SUBDIVISION IN THE CITY OF NEW BRAUNFELS, GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT RECORDED IN VOLUME 7, PAGE(S) 94-95, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 04/20/2022 and recorded in Document 202299012998 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: 05/06/2025

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 TREVOR RUSSELL AND JORDAN RUSSELL, provides that it secures the payment of the indebtedness in the original principal amount of \$389,999.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. NewRez LLC d/b/a Shellpoint Mortgage Servicing is the current mortgagee of the note and deed of trust and SHELLPOINT MORTGAGE SERVICING is mortgage servicer. A servicing agreement between the mortgagee, whose address is NewRez LLC d/b/a Shellpoint Mortgage Servicing c/o SHELLPOINT MORTGAGE SERVICING, 17000 Katy Freeway, Suite 300, Houston, TX 77094 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

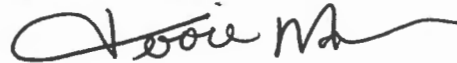
Ester Gonzales, Attorney at Law

Karla Balli, Attorney at Law

Parkway Office Center, Suite 900

14160 Dallas Parkway

Dallas, TX 75254



For additional sale information visit: [servicelinkauction.com/texas](http://servicelinkauction.com/texas) or (866) 539-4173

#### 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 5/6/25 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

MAR 06 2025

12:24 pm

000128

TERESA KIEL

25-272422 Guadalupe County Clerk

By: *Francis*

**Notice of Substitute Trustee's Sale**

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

Deed of Trust Date: November 1, 2019	Original Mortgagor/Grantor: STEVEN L. LACY AND ELIZABETH M. LACY
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR PULTE MORTGAGE LLC	Current Beneficiary / Mortgagee: LAKEVIEW LOAN SERVICING, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 201999025512	Property County: GUADALUPE
Mortgage Servicer: LoanCare, LLC	Mortgage Servicer's Address: 3637 Sentara Way, Virginia Beach, Virginia 23452

\* 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 \$226,386.00, executed by STEVEN L. LACY and payable to the order of Lender.

**Property Address/Mailing Address:** 653 RIDGE MAZE RD, NEW BRAUNFELS, TX 78130

**Legal Description of Property to be Sold:** LOT 64, BLOCK 7, OF RIDGEMONT UNIT 4 SUBDIVISION, AN ADDITION TO THE CITY OF NEW BRAUNFELS, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN VOLUME 9, PAGE 38, AMENDING PLAT IN VOLUME 8, PAGE 795, OF THE MAP AND AMP; PLAT RECORDS, GUADALUPE COUNTY, TEXAS..

Date of Sale: May 6, 2025	Earliest time Sale will begin: 12:00 PM
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**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, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez whose address is 1 Mauchly Irvine, CA 92618 OR Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.



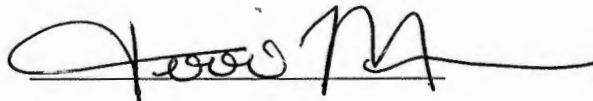


**Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *LAKEVIEW LOAN SERVICING, LLC* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez whose address is 1 Mauchly Irvine, CA 92618 OR Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by 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 whose address is 1 Mauchly Irvine, CA 92618 OR Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

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



SUBSTITUTE TRUSTEE

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, Trustee

c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC,  
13010 Morris Rd., Suite 450, Alpharetta, GA 30004; PH:  
(470)321-7112

000139

25-00719

870 PUMPKIN RIDGE, NEW BRAUNFELS, TX 78130

POSTED

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

MAR 11 2025

12:00pm

TERESA KIEL  
Guadalupe County Clerk  
By: Semin

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

LOT 86, BLOCK B, OF AVERY PARK SUBDIVISION UNIT 10, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGES 594-595, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

**Security Instrument:** Deed of Trust dated June 15, 2023 and recorded on June 16, 2023 at Instrument Number 202399015037 in the real property records of GUADALUPE County, Texas, which contains a power of sale.

**Sale Information:** May 6, 2025, at 1:00 PM, or not later than three hours thereafter, at the north porch of the Guadalupe County Courthouse, or as designated by the County Commissioners Court.

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

**Obligation Secured:** The Deed of Trust executed by EMMANUEL RUIZ secures the repayment of a Note dated June 15, 2023 in the amount of \$284,747.00. LAKEVIEW LOAN SERVICING, LLC, whose address is c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452, is the current mortgagee of the Deed of Trust and Note and LoanCare, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

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

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

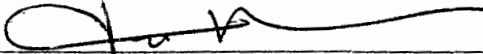
**ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE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



4837082

Mary Company

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

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

c o De Cubas & Lewis, P.C.  
PO Box 5026  
Fort Lauderdale, FL 33310

Certificate of Posting

I, Terri Martin, declare under penalty of perjury that on the 14th day of March, 2025 filed and posted this Notice of Foreclosure Sale in accordance with the requirements of GUADALUPE County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

POSTED

000141

MAR 11 2025

12:07pm

TERESA KIEL

Guadalupe County Clerk  
By: *Tran Nguyen*

 **COPY**

## Notice of Substitute Trustee Sale

T.S. #: 25-13851

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

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

Date: **5/6/2025**  
Time: The sale will begin no earlier than **12:00 PM** or no later than three hours thereafter.  
The sale will be completed by no later than **3:00 PM**  
Place: **Guadalupe County Courthouse in Seguin, Texas, at the following location:  
Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR IN  
THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT  
TO SECTION 51.002 OF THE TEXAS PROPERTY CODE**

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

**SEE ATTACHED EXHIBIT "A"**

**Instrument to be Foreclosed** – The instrument to be foreclosed is the Deed of Trust is dated 10/1/2015 and is recorded in the office of the County Clerk of Guadalupe County, Texas, under County Clerk's File No 2015020804, recorded on 10/7/2015, of the Real Property Records of Guadalupe County, Texas.  
Property Address: 1352 OFFERMANN HILL RD SAN MARCOS TEXAS 78666

Trustor(s):	<b>OMAR AVILA DUARTE</b>	Original Beneficiary:	<b>MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR SENTE MORTGAGE, INC. ITS SUCCESSORS AND ASSIGNS</b>
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Current Beneficiary:	<b>U.S. Bank National Association, not in its individual capacity, but solely as Trustee for RMTP Trust, Series 2021 Cottage-TT-V</b>	Loan Servicer:	<b>Fay Servicing, LLC</b>
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Current Substituted Trustees:	<b>Auction.com, Troy Martin, Deborah Martin, Cassie Martin, Terri Martin, Shelby Martin, Alexis Martin, Jennyfer Sakiewicz, Martha Rossington, Reyn Rossington, Rick Snoke, Wayne Daughtrey, Prestige Default Services, LLC</b>
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The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.



T.S. #: 25-13851

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

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

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$103,098.00, executed by OMAR AVILA DUARTE, A SINGLE MAN, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR SENTE MORTGAGE, INC. ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of OMAR AVILA DUARTE, A SINGLE MAN to OMAR AVILA DUARTE. U.S. Bank National Association, not in its individual capacity, but solely as Trustee for RMTP Trust, Series 2021 Cottage-TT-V is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

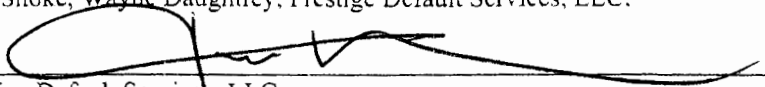
The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including,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

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

**U.S. Bank National Association, not in its individual capacity, but solely as Trustee for RMTP Trust, Series 2021 Cottage-TT-V**  
**c/o Fay Servicing, LLC**  
**1601 LBJ Freeway, Suite 150**  
**Farmers Branch, TX 75234**  
**1 (800) 495-7166**

T.S. #: 25-13851

Dated: 03/11/2025 Auction.com, Troy Martin, Deborah Martin, Cassie Martin, Terri Martin, Shelby Martin, Alexis Martin, Jennyfer Sakiewicz, Martha Rossington, Reyn Rossington, Rick Snoke, Wayne Daughtrey, Prestige Default Services, LLC.



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

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

**EXHIBIT "A"**

Situate, lying and being in the County of Guadalupe, State of Texas, described as follows:

**Metes & Bounds Description for 1.2622 Acres of Land**

A tract of land containing 1.2622 acres out of and part of the John Wells Survey, Abstract No. 339 in Guadalupe County, Texas, and being that same tract, called 1.263 acres, as conveyed in February of 2011 by a Special Warranty Deed to Leonard Brinkman as recorded and described in Volume 2974, Page 214 of the Official Records of Guadalupe County, and being more particularly described by metes and bounds as follows:

**BEGINNING** at a 1/2" iron found in the southeast property line of the Wolter Tract as described in Volume 2890, Page 321 of the Official Records of Guadalupe County, for the northeast corner of the said Brinkman 1.263 acre tract, the northeast corner of the herein described tract and the northwest corner of the 1 acre, more or less, Valdez remainder tract, being the remainder of a called 12.979 acre tract as conveyed to Juan C. Valdez and Elsa C. Valdez tract as recorded in Volume 529, Page 406 of the Guadalupe County Deed Records, less and except a called 12.00 acre tract as conveyed to Elsa C. Valdez as recorded in Volume 1422, Page 235 of the Official Records of Guadalupe County;

**THENCE** S 40° 37' 14" E, a distance of 162.62 feet to a 5/8" iron rod found for the southwest corner of the aforementioned 1 acre Valdez Tract and an interior ell corner of the Elsa Valdez 12.00 acre tract;

**THENCE** S 40° 30' 19" E, and at approximately 109.71 feet passing the northwest edge of a called 30' access easement as described in Volume 802, Page 907 of the Official Records of Guadalupe County, and the northwest termination point of a 30' access easement as described in Volume 3102, Page 766 of the Official Records of Guadalupe County, all a total distance of 139.71 feet to a 1/2" iron rod found in the northwest property line of the Starling Tract as described in Volume 1233, Page 602 of the Official Records of Guadalupe County, for the southeast corner of the herein described tract;

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

**THENCE** N 40° 36' 33" W, and at 30' passing the edge of the 30' access easement, in all a total distance of 286.38 feet to a 1/2" iron rod found in the southeast line of the Wolter Tract for the northwest corner of this tract;

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

POSTED

MAR 13 2025

9:36 am

TERESA KIEL

Guadalupe County Clerk

24-252694

By: Duri

000144

**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> October 27, 2017	<b>Original Mortgagor/Grantor:</b> JAY T. STOCKTON AND JODIE C. STOCKTON
<b>Original Beneficiary / Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR DHI MORTGAGE COMPANY LTD.	<b>Current Beneficiary / Mortgagee:</b> LAKEVIEW LOAN SERVICING, LLC
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 2017025840	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> LOANCARE, LLC	<b>Mortgage Servicer's Address:</b> 3637 Sentara Way, Virginia Beach, Virginia 23452

\* 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 \$219,942.00, executed by JAY T. STOCKTON and payable to the order of Lender.

**Property Address/Mailing Address:** 947 PUMPKIN RIDGE, NEW BRAUNFELS, TX 78130

**Legal Description of Property to be Sold:** LOT 13, BLOCK C, OF AVERY PARK SUBDIVISION UNIT 12, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGES 528-529, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS..

<b>Date of Sale:</b> May 6, 2025	<b>Earliest time Sale will begin:</b> 12:00 PM
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**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, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez whose address is 1 Mauchly Irvine, CA 92618 OR Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 750 Highway 121 BYP Suite 100 Lewisville, TX 75067 OR Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the



property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

**Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *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, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez whose address is 1 Mauchly Irvine, CA 92618 OR Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 750 Highway 121 BYP Suite 100 Lewisville, TX 75067 OR Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by 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 whose address is 1 Mauchly Irvine, CA 92618 OR Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 750 Highway 121 BYP Suite 100 Lewisville, TX 75067 OR Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

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

Alexis Martin

SUBSTITUTE TRUSTEE

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

c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC,  
13010 Morris Rd., Suite 450, Alpharetta, GA 30004; PH:  
(470)321-7112



POSTED

000145

MAR 13 2025

9:38 am

24-257063

TERESA KIEL  
Guadalupe County Clerk  
By: UDWY

**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 13, 2002	<b>Original Mortgagor/Grantor:</b> RUDOLFO J. RODRIGUEZ
<b>Original Beneficiary / Mortgagee:</b> WASHINGTON MUTUAL BANK, FA	<b>Current Beneficiary / Mortgagee:</b> U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE OF CITIGROUP MORTGAGE LOAN TRUST 2020-RP2
<b>Recorded in:</b> <b>Volume:</b> 1789 <b>Page:</b> 784 <b>Instrument No:</b> 00103	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> SELECT PORTFOLIO SERVICING	<b>Mortgage Servicer's Address:</b> 3217 S. DECKER LAKE DR. SALT LAKE CITY, UTAH 84119-3284

\* 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 \$85,000.00, executed by RUDOLFO J. RODRIGUEZ and payable to the order of Lender.

**Property Address/Mailing Address:** 4316 WILLOW OAK, SCHERTZ, TX 78154

**Legal Description of Property to be Sold:** LOT 20, BLOCK 2, OF OAK TRAIL, UNIT 1, AN ADDITION TO THE CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 6, PAGE 115, OF THE PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

<b>Date of Sale:</b> MAY 06, 2025	<b>Earliest time Sale will begin:</b> 11:00 AM
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**Place of sale of Property:** NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

**Appointment of Substitute Trustee:** Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE OF CITIGROUP MORTGAGE LOAN TRUST 2020-RP2*, the owner and holder of the Note, has requested Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.



**Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE OF CITIGROUP MORTGAGE LOAN TRUST 2020-RP2* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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

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

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

**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.**

/s/William Attmore

William Attmore

Attorney for Select Portfolio Servicing, Inc.

State Bar No.:24064844

wattmore@rascrane.com

Robertson, Anschutz, Schneid, Crane & Partners,

PLLC / Attorney for Mortgagee

5601 Executive Dr, Suite 400

Irving, TX 75038

Telephone: 817-873-3080

Facsimile: (817)796-6079

*Alexis Martin*

000152

NOTICE OF SUBSTITUTE TRUSTEE SALE

<b>Deed of Trust Date:</b> 8/22/2018	<b>Grantor(s)/Mortgagor(s):</b> MARIA C VARGAS AND FORTINO VARGAS, A MARRIED COUPLE AND MICHAEL G COLINDRES, AN UNMARRIED MAN
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Guild Mortgage Company LLC
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 201899019479	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> Guild Mortgage Company LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 5887 Copley Drive, San Diego, CA 92111
<b>Date of Sale:</b> 5/6/2025	<b>Earliest Time Sale Will Begin:</b> 12pm
<b>Place of Sale of Property:</b> Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LOT 14, BLOCK 2, RIATA, UNIT 1, A SUBDIVISION IN THE CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS. ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 7, PAGE 288, MAP AND PLAT RECORDS, 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 Daughrey, 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: 3/18/2025



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

Dated: 03/20/2025

Terri Martin

Printed Name:

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

POSTED

MAR 20 2025

11:30 am

TERESA KIEL

Guadalupe County Clerk  
By: 

MH File Number: TX-25-107557-POS

Loan Type: FHA



## 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 32, BLOCK 3, ASHLEY PLACE, UNIT 1, CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT RECORDED IN VOLUME 5, PAGES 246B-247A, PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 02/23/2009 and recorded in Book 2716 Page 830 Document 003601 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: 05/06/2025

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.

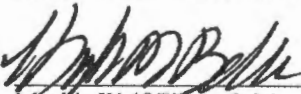
**4. Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 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 EDWIN E. FEATHERSTONE AND TWILLA D. FEATHERSTONE, provides that it secures the payment of the indebtedness in the original principal amount of \$375,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. PHH MORTGAGE CORPORATION is the current mortgagee of the note and deed of trust and PHH MORTGAGE CORPORATION is mortgage servicer. A servicing agreement between the mortgagee, whose address is PHH MORTGAGE CORPORATION c/o PHH MORTGAGE CORPORATION, 14405 Walters Road, Suite 200, Houston, TX 77014 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

**6. Order to Foreclose.** PHH MORTGAGE CORPORATION obtained a Order from the 456th District Court of Guadalupe County on 02/24/2025 under Cause No. 25-0031-CV-E. The mortgagee has requested a Substitute Trustee conduct this sale pursuant to the Court's Order.

**7. 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 Teri 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 03/20/2025 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

MAR 20 2025

11:38am

TERESA KIEL  
Guadalupe County Clerk  
By: Morgan Wynn

POSTED

000158

MAR 27 2025

12:35 pm

TERESA KIEL

Guadalupe County Clerk  
By: *[Signature]*

TS No.: 2025-06262  
25-000031-568

**Notice of Substitute Trustee Sale**

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

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

**Date:** 05/06/2025

**Time:** The sale will begin at 11:00 AM or not later than three hours after that time

**Place:** Guadalupe County, Texas at the following location: **NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

**Property Address:** 2201 WIRTZ BEND, SEGUIN, TX 78155

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

**3. Instrument to be Foreclosed:** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 10/28/2019 and recorded 10/31/2019 in Document 201999025053, real property records of Guadalupe County, Texas, with **Gilbert Medina and Venessa M. Medina, husband and wife grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR GUARANTEED RATE INC., ITS SUCCESSORS AND ASSIGNS as Lender, SERVIS ONE, INC DBA BSI FINANCIAL SERVICES as Beneficiary.**

**4. Appointment of Substitute Trustee:** In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

**5. Obligation Secured:** Deed of Trust or Contract Lien executed by **Gilbert Medina and Venessa M. Medina, husband and wife**, securing the payment of the indebtedness in the original principal amount of **\$205,796.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **SERVIS ONE, INC DBA BSI FINANCIAL SERVICES** is the current mortgagee of the note and deed of trust or contract lien.

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

**7. Property to be sold:** The property to be sold is described as follows: **SEE EXHIBIT A**

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

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

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

Date: 3/26/2025

*[Signature: Marissa Vidrine]*  
Printed Name: Marissa Vidrine

*[Signature: Alexis Martin]*

Extra Default Solutions, LLC  
1355 Willow Way, Suite 115  
Concord, CA 94520  
Telephone: (925) 272-4993  
Authorized Agent of the Mortgagee or Mortgage Servicer

For additional sale information visit: [www.mwzmlaw.com/bx-investors](http://www.mwzmlaw.com/bx-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 3/27/2025 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.



TS No.: 2025-06262  
25-000031-568

EXHIBIT A

Lot Twenty-Two (22) in Block Eleven (11) of HIDDENBROOKE SUBDIVISION, UNIT ONE (1), a subdivision of 33.59 acres of land situated in the Joseph D. Clements Survey No. 18, Abstract no. 11, Guadalupe County, Texas, according to the map or plat thereof recorded in Volume 9, Page(s) 31-34, of the Plat Records of Guadalupe County, Texas.

POSTED

000159

MAR 27 2025

12:39pm

TERESA KIEL

Guadalupe County Clerk  
By: WDrvr

25-01154

205 WILD CREEK RD, SEGUIN, TX 78155

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

Property:

The Property to be sold is described as follows:

LOT 02, BLOCK 03, OF LILY SPRINGS, UNIT 3, AN ADDITION TO THE CITY OF SEGUIN, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN VOLUME 9, PAGE 343, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

Security Instrument:

Deed of Trust dated December 20, 2022 and recorded on December 27, 2022 at Instrument Number 202299038121 in the real property records of GUADALUPE County, Texas, which contains a power of sale.

Sale Information:

May 6, 2025, at 12:00 PM, or not later than three hours thereafter, at the north porch of the Guadalupe County Courthouse, or as designated by the County Commissioners Court.

Terms of Sale:

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

Obligation Secured:

The Deed of Trust executed by DOMINIC DENNIS secures the repayment of a Note dated December 20, 2022 in the amount of \$325,872.00. LAKEVIEW LOAN SERVICING, LLC, whose address is c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452, is the current mortgagee of the Deed of Trust and Note and LoanCare, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

Substitute Trustee:

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

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

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



4838440

Mary Company

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

Alexis Martin

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

c/o De Cubas & Lewis, P.C.  
PO Box 5026  
Fort Lauderdale, FL 33310

Certificate of Posting

I, Alexis Martin, declare under penalty of perjury that on the 27 day of March, 2025, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of GUADALUPE County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

POSTED

000162

MAR 27 2025

12:43pm

TERESA KIEL  
Guadalupe County Clerk  
By: *Samuel Vane*

25TX373-0163

713 OVERLOOK RIDGE, CIBOLO, TX 78108

## NOTICE OF FORECLOSURE SALE

Property:

The Property to be sold is described as follows:

LOT 12, BLOCK 15, OF STEELE CREEK SUBDIVISION, UNIT 3B, A SUBDIVISION IN THE CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGES 613-614, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS AND IN DOCUMENT NO. 202299009765, OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS.

Security Instrument:

Deed of Trust dated October 16, 2023 and recorded on October 17, 2023 as Instrument Number 202399025915 in the real property records of GUADALUPE County, Texas, which contains a power of sale.

Sale Information:

May 06, 2025, at 11:00 AM, or not later than three hours thereafter, at the north porch of the Guadalupe County Courthouse, or as designated by the County Commissioners Court.

Terms of Sale:

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

Obligation Secured:

The Deed of Trust executed by ROBERT WHITE CORONA secures the repayment of a Note dated October 16, 2023 in the amount of \$378,000.00. FREEDOM MORTGAGE CORPORATION, whose address is c/o Freedom Mortgage Corporation, 951 Yamato Road, Suite 175, Boca Raton, FL 33431, is the current mortgagee of the Deed of Trust and Note and Freedom Mortgage Corporation is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

Substitute Trustee:

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



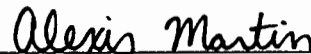
Substitute Trustee(s): Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob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

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

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



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



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

Certificate of Posting

I, Alexis Martin, declare under penalty of perjury that on the 27 day of March, 2025, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of GUADALUPE County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

POSTED

MAR 27 2025

12:43 pm

000163

TERESA KIEL  
Guadalupe County Clerk  
By: *Samuel*

25-272052

**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> November 2, 2021	<b>Original Mortgagor/Grantor:</b> MICHELLE MARIE BOWES
<b>Original Beneficiary / Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR PLANET HOME LENDING, LLC,, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b> PLANET HOME LENDING, LLC
<b>Recorded in:</b> <b>Volume:</b> N/A. <b>Page:</b> N/A. <b>Instrument No:</b> 2022199038913	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> PLANET HOME LENDING, LLC	<b>Mortgage Servicer's Address:</b> 321 RESEARCH PARKWAY, SUITE 303 MERIDEN, CONNECTICUT 06450-8301

\* 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 \$165,274.00, executed by MICHELLE MARIE BOWES and payable to the order of Lender.

**Property Address/Mailing Address:** 1787 JAKES COLONY RD, SEGUIN, TX 78155

**Legal Description of Property to be Sold:** BEING A 4.465 ACRE TRACT SITUATED IN THE JAMES CASTILLO SURVEY, A-97, GUADALUPE COUNTY, TEXAS. SAID 4.465 ACRE TRACT IS THAT TRACT CALLED 4.46 ACRES IN CONVEYANCE FROM RAYMOND S. RIES TO GEORGANN M. RIES RECORDED IN VOLUME 1342 AT PAGE 610 AND DESCRIBED IN VOLUME 749 AT PAGE 437 OF THE OFFICIAL RECORDS OF SAID COUNTY AND BEING DESCRIBED BY METES AND BOUNDS, AS FOLLOWS: BEGINNING AT A 1/2 INCH DIAMETER REBAR FOUND BENT (SHOT BASE) NEAR A TWO-WAY FENCE CORNER MARKING THE WEST CORNER OF THE TRACT HEREIN DESCRIBED, SAME BEING THE WEST CORNER OF SAID 4.46 ACRE TRACT, BEING THE INTERSECTION OF THE NORTHEAST LINE OF WILCOX ROAD AND THE SOUTHEAST LINE JAKE'S COLONY ROAD (AKA COUNTY ROAD NO. 419) AND BEING THE NORTH CORNER OF A TRACT CALLED 0.286 ACRE DESCRIBED IN VOLUME 329 AT PAGE 249; THENCE WITH A FENCE ALONG A SEGMENT OF THE NORTHWEST LINE OF THE TRACT HEREIN DESCRIBED, SAME BEING THE COMMON LINE OF SAID 4.46 ACRE TRACT AND SAID JAKE'S COLONY ROAD, N 40°33'00" E 414.49 FEET (CALLED N 40°33' E 414.5 FEET - BASIS OF BEARINGS) TO A 1/2 INCH DIAMETER REBAR FOUND AT A TWO-WAY FENCE CORNER MARKING THE NORTHWEST CORNER OF THE TRACT HEREIN DESCRIBED, SAME BEING THE NORTHWEST CORNER OF SAID 4.46 ACRE TRACT AND THE WEST CORNER OF RESIDUE OF CALLED ONE ACRE DESCRIBED IN VOLUME 36 AT PAGE 2; THENCE CONTINUING WITH THE NORTHWEST LINE OF THE TRACT HEREIN DESCRIBED, SAME BEING THE COMMON LINE OF SAID 4.46 ACRE TRACT AND SAID ONE ACRE TRACT, AS FOLLOWS: S 50°03'20" E 159.61 FEET (CALLED S 50°05' E 159.6 FEET) TO A 1/2 INCH DIAMETER REBAR FOUND MARKING A RE-ENTRANT CORNER OF THE TRACT HEREIN DESCRIBED, SAME BENTS, A RE-ENTRANT CORNER OF SAID 4.46 ACRE TRACT AND THE SOUTH CORNER OF SAID ONE ACRE TRACT; AND N 40°21'31" E 209.02 FEET (CALLED N 40°20' E 209.0 FEET) TO A 1/2



INCH DIAMETER REBAR FOUND AT A TWO-WAY FENCE CORNER MARKING THE NORTHEAST CORNER OF THE TRACT HEREIN DESCRIBED, SAME BEING THE NORTHEAST CORNER OF SAID 4.46 ACRE TRACT, THE EAST CORNER OF SAID ONE ACRE TRACT AND LYING IN THE SOUTHWEST LINE OF A TRACT CALLED 2 ACRES DESCRIBED IN VOLUME "P" AT PAGE 494; THENCE WITH THE NORTHWEST LINE OF THE TACT HEREIN DESCRIBED, SAME BEING THE COMMON LINE OF SAID 4.46 ACRE TRACT AND SAID 2 ACRE TRACT, S 50°31'44" E 209.54 FEET (CALLED S 50°32' E 209.3 FEET) TO A 1/2 INCH DIAMETER REBAR FOUND MARKING THE EAST CORNER OF THE TRACT HEREIN DESCRIBED, SAME BEING THE EAST CORNER OF SAID 4.46 ACRE TRACT, THE SOUTH CORNER OF SAID 2 ACRE TRACT, BEING THE MOST SOUTHERN CORNER OF CHURCH LAND RECORDED IN VOLUME 62 AT PAGE 337 AND LYING IN THE NORTHWEST LINE OF CALLED 91-4/5 ACRES DESCRIBED IN VOLUME 236 AT PAGE 360; THENCE WITH THE SOUTHEAST LINE OF THE TRACT HEREIN DESCRIBED, SAME BEING THE COMMON LINE OF SAID 4.46 ACRE TRACT AND SAID 91-4/5 ACRE TRACT, AS S 41°08'38" W 235.38 FEET (CALLED S 41°06' W 235.4 FEET) TO A 1/2 INCH DIAMETER REBAR SET WITH CAP; S 41°04'38" W 194.59 FEET (CALLED S 41°02' W 194.6 FEET) TO A 1/2 INCH DIAMETER REBAR SET WITH CAP; AND S 40°41'39" W 193.68 FEET (CALLED S 40°39' W 193.7 FEET) TO A 1/2 INCH DIAMETER REBAR FOUND AT A THREE-WAY FENCE CORNER MARKING THE SOUTH CORNER OF THE TRACT HEREIN DESCRIBED, SAME BEING THE SOUTH CORNER OF SAID 4.46 ACRE TRACT, THE WEST CORNER OF SAID 91-4/5 ACRE TRACT, LYING IN THE NORTHEAST LINE OF SAID 0.286 ACRE TRACT AND LYING IN THE NORTHEAST LINE OF SAID WILCOX ROAD;

<b>Date of Sale:</b> MAY 06, 2025	<b>Earliest time Sale will begin:</b> 12:00 PM
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**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, *PLANET HOME LENDING, 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, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez whose address is 1 MAUCHLY IRVINE, CA 92618 OR Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

**Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *PLANET HOME LENDING, 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, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez whose address is 1 MAUCHLY IRVINE, CA 92618 OR Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob

Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by 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 whose address is 1 MAUCHLY IRVINE, CA 92618 OR Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee.

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

Alexis Martin

SUBSTITUTE TRUSTEE

Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Auction.com, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez OR Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez , Trustee

c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC,  
13010 Morris Rd, Suite 450, Alpharetta, Georgia 30004  
PH: (470)321-7112



000170

**COPY****NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 4/13/2006	<b>Grantor(s)/Mortgagor(s):</b> JAMES E BEASLEY, AN UNMARRIED MAN
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR WINSTAR MORTGAGE PARTNERS, INC ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> The Bank of NewYork Mellon FKA The Bank of NewYork, as Trustee for the certificateholders of the CWALT, Inc., Alternative Loan Trust 2006-OA10 Mortgage Pass-Through Certificates, Series 2006-OA10
<b>Recorded in:</b> <b>Volume:</b> 2299 <b>Page:</b> 0666 <b>Instrument No:</b> 06-07328	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> NewRez LLC, d/b/a Shellpoint Mortgage Servicing is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 75 Beattie Place, SUITE 300, GREENVILLE, SC 29601
<b>Date of Sale:</b> 5/6/2025	<b>Earliest Time Sale Will Begin:</b> 12pm
<b>Place of Sale of Property:</b> Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LOT 14, BLOCK 4, GREENBRIAR PARK SUBDIVISION, (ALSO KNOWN AS VORDENBAUM ADDITION), IN THE CITY OF SEGUIN, GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 2, PAGES 40-41, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

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

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

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

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

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

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

Dated: 3/31/2025



Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for NewRez LLC, d/b/a Shellpoint Mortgage Servicing

Dated:

04/03/2025

Terri Martin

Printed Name:



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

**POSTED**

APR 03 2025  
11:16 am

TERESA KIEL  
Guadalupe County Clerk  
By: 

**MH File Number:** TX-25-107102-POS  
**Loan Type:** Business Purpose Loan

POSTED

000173

 COPY

APR 03 2025

11:24am

TERESA KIEL

Guadalupe County Clerk

By: 

## Notice of Substitute Trustee Sale

T.S. #: 24-13137

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

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

Date: **5/6/2025**

Time: The sale will begin no earlier than **11:00 AM** or no later than three hours thereafter.  
The sale will be completed by no later than **2:00 PM**

Place: **Guadalupe County Courthouse in Seguin, Texas, at the following location: THE NORTH PORCH OF THE GUADALUPE COUNTY COURTHOUSE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE**

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

**As more fully described on Deed of Trust**

**Instrument to be Foreclosed** – The instrument to be foreclosed is the Deed of Trust is dated 1/20/2022 and is recorded in the office of the County Clerk of Guadalupe County, Texas, under County Clerk's File No 202299002291, recorded on 1/21/2022, of the Real Property Records of Guadalupe County, Texas.  
Property Address: 2211 OLD LEHMANN ROAD SEGUIN, TEXAS 78155

Trustor(s): **ARTURO VERA JR.**

Original Beneficiary: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR NEXERA HOLDING, LLC DBA NEWFI LENDING ITS SUCCESSORS AND ASSIGNS**

Current Beneficiary: **Athene Annuity and Life Company**

Loan Servicer: **Planet Home Lending, LLC**

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

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

**Terms of Sale** - The sale will be conducted as a public auction to the highest bidder for cash with funds being made payable to Prestige Default Services, LLC, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. Prospective bidders are strongly urged to examine the applicable property records to determine the

T.S. #: 24-13137

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

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

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$764,915.00, executed by ARTURO VERA JR, AN UNMARRIED MAN, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR NEXERA HOLDING, LLC DBA NEWFI LENDING ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of ARTURO VERA JR, AN UNMARRIED MAN to ARTURO VERA JR.. Athene Annuity and Life Company is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

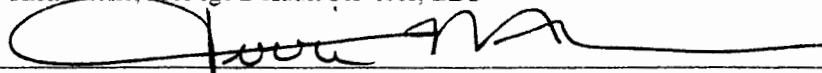
The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including,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

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

**Athene Annuity and Life Company**  
c/o Planet Home Lending, LLC  
321 Research Parkway  
Meriden, Connecticut 06450-8301  
(855) 884-2250

Dated: 04/03/2025

Auction.com, Troy Martin, Deborah Martin, Cassie Martin, Terri Martin, Shelby Martin, Alexis Martin, Elizabeth Anderson, Martha Rossington, Reyn Rossington, Rick Snoke, Prestige Default Services, LLC



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

**EXHIBIT "A"**

Situate, lying and being in the County of Guadalupe, State of Texas, described as follows:

Field notes describing a 10.454 of an acre tract of land, more or less, situated in the J.B. Cowen Survey No. 39, Abstract 84, Guadalupe County, Texas, being a portion of a tract of land called 125.58 acres, conveyed to Steve Willard, Trustee of Joanne Herring Davis 1990 Trust, by deed recorded in Volume 2751, Page 801, Official Records, Guadalupe County, Texas, and being more particularly described as follows: Note: All set pins are 1/2 diameter rebar with an orange plastic cap stamped "Tri-County";

Beginning at an iron pin set in the southeast right-of-way line of Old Lehmann Road (County Road 147) and the northwest line of the 125.58 acre tract for the north corner of a 10.453 acre tract of land, this day surveyed and the west corner of the herein described tract. Said pin bears N 49° 38' 46" E, 833.12 feet from an iron pin set for the northernmost west corner of the 125.58 acre tract;

Thence, N 49° 38' 46" E, 302.08 feet with the southeast right-of-way line of Old Lehmann Road and the northwest line of the 125.58 acre tract, to an iron pin set for the west corner of a 10.455 acre tract of land this day surveyed and the north corner of the herein described tract;

Thence, S 40° 08' 31" E, 1508.39 feet crossing the 125.58 acre tract of land with the southwest line of the 10.455 acre tract to an iron pin set in the northeast line of a tract of land called 52.25 acres, described in Volume 501, Page 365, Deed Records, Guadalupe County, Texas and the southeast line of the 125.58 acre tract, for the south corner of the 10.455 acre tract and the east corner of the herein described tract;

Thence, S 50° 00' 00" W, 302.08 feet with the northwest line of the 52.25 acre tract and the southeast line of the 125.58 acre tract, to an iron pin set for the east corner of the 10.453 acre tract and the south corner of the herein described tract;

Thence, N 40° 08' 31" W, 1506.52 feet crossing the 125.58 acre tract with the northeast line of the 10.453 acre tract, to the Place of Beginning and containing 10.454 acres of land, more or less;

Note: The Company is prohibited from insuring the area or quantity of the land described herein. Any statement in the legal description contained in Schedule "A" as to area or quantity of land is not a representation that such area or quantity is correct, but is made only for informal identification purposes and does not override Item 2 of Schedule "B" hereof.





000185

## Notice of Substitute Trustee Sale

F25-00074 TX  
6723191722 | 7241486203

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

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

**Date:** 05/06/2025  
**Time:** The sale will begin no earlier than 11:00AM or no later than three hours thereafter. The sale will be completed by no later than 2:00 PM. (Attention all bidders: cashier's checks must be made payable to Assured Lender Services, Inc.)  
**Place:** Guadalupe County, TX at the following location: North Porch of the Guadalupe Courthouse, OR IF THE PRECEDING AREA IS NO LONGER THE DESIGNATED AREA, AT THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

**Legal Description:** See Attached Exhibit "A"

**APN:** 67427 / 2G0221-0000-01600-0-00

**Commonly known as:** 805 Main Street, Schertz, TX 78154-2150

**POSTED**  
APR 10 2025  
3:31pm  
TERESA KIEL  
Guadalupe County Clerk  
By: [Signature]

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust, Security Agreement and Assignment of Leases and Rents, dated 07/16/2024 (the "Deed of Trust") and recorded in the office of the County Clerk of Guadalupe County, Texas, recorded on 07/19/2024 as Document No. 202499017062 of the Real Property Records of Guadalupe County, Texas.

<b>Trustor(s):</b>	OLD MAIN SHERTZ LLC, a Texas limited liability company	<b>Original Beneficiary:</b>	Velocity Commercial Capital, LLC, a California Limited Liability Company
<b>Current Beneficiary:</b>	U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2024-5	<b>Loan Servicer:</b>	PHH Mortgage Services
<b>Current Substituted Trustees:</b>	Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Cherie Maples or Michele Sanders		

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

**Terms of Sale** - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the



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

**Type of sale** - The present Beneficiary under the Deed of Trust has elected to conduct a unified foreclosure sale pursuant to the provisions of Texas Business and Commercial Code § 9.604 (a) and to include in the non-judicial foreclosure pursuant to the power of the sale granted by the deed of trust described in this Notice of Trustee's Sale all of the personal property and fixtures described within the loan documents. The present Beneficiary reserves the right to revoke its election as to some or all of said personal property and/or fixtures, or to add additional personal property and/or fixtures to the election herein expressed, at the present Beneficiary's sole election, from time to time and at any time until the consummation of the trustee's sale to be conducted pursuant to the Deed of Trust and Notice of Trustee's Sale. The real property and personal property encumbered by the Deed of Trust will be sold at the sale in accordance with the provisions of the Deed of Trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

**Obligations Secured** - The Deed of Trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$420,000.00, executed by OLD MAIN SHERTZ LLC, a Texas limited liability company, and payable to the order of Velocity Commercial Capital, LLC, a California Limited Liability Company; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of OLD MAIN SHERTZ LLC, a Texas limited liability company. U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2024-5 is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

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

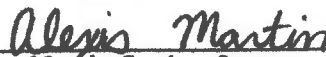
**NOTICE TO POTENTIAL BIDDERS: WE REQUIRE CERTIFIED FUNDS AT SALE BY CASHIER'S CHECK(S) PAYABLE DIRECTLY TO "ASSURED LENDER SERVICES, INC." TO AVOID DELAYS IN ISSUING THE FINAL DEED.**

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

U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2024-5  
30699 Russell Ranch Road  
Suite 295  
Westlake Village, CA 91362  
Raul Romero  
[rromero@velocitycommercial.com](mailto:rromero@velocitycommercial.com)  
(512) 676-4574

Dated: 4/10/2025

Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin,  
Terri Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Cherie Maples  
or Michele Sanders



Assured Lender Services, Inc.  
111 Pacifica, Suite 140  
Irvine, CA 92618  
Phone: (714) 508-7373  
Fax: (714) 505-3831

AFTER RECORDING, PLEASE RETURN TO:  
Assured Lender Services, Inc.  
111 Pacifica, Suite 140  
Irvine, CA 92618  
Attn: Trustee Department

**EXHIBIT "A"**  
**Property Description**

All that certain lot and parcel of land situated in Guadalupe County, Texas, a part of the G. Malpaz Original Survey No. 67, being the identical lot conveyed to me, to said F. H. Kliefoth by Edmund Pfeil by deed dated July 29, 1929, and recorded in Volume 124, Page 593-595, Guadalupe County Deed Records, and lot is particularly described as follows:

Beginning at a stake on the northwest boundary of the Cibolo-Schertz public road which stake is N. 60 deg. E. 40 feet from the East corner of lot conveyed to Chas. Bolton;

Thence N. 30 deg. W. Parallel to Bolton's N. E. Line, and 40 feet distance therefrom, 250 feet to a stake;

Thence N. 60 deg. E. 176 feet;

Thence s. 30 deg. E. 250 feet to the road;

Thence S. 60 deg. W. with road 176 feet to the place of beginning.

Save and Except:

All that certain tract or parcel of land lying and being situated in the town of Schertz, Guadalupe County, Texas, having been conveyed by Bobbie L. Smith and wife, Mary L. Smith to Urban Renewal Agency, by Deed dated November 4, 1970 and more specifically described as follows:

Beginning at an iron pin on the Southeast corner of the Bobbie L. Smith tract and the present North line of Main Street, said point also being the Southwest corner of the L. L. Rhea tract as recorded in Volume 350, Page 546-547 of the Deed Records of Guadalupe County, Texas;

Thence along the present North line of Main Street South 60 deg. 19 minutes West 178.09 feet to an iron pin on the present East line of Pfeil Street;

Thence along the present East line of Pfeil Street North 29 deg. 53 minutes West 24.80 feet to an iron pin on the point of curvature of a curve that reverses to the left;

Thence along the said curve whose radius is 15.00 feet a distance of 23.60 feet to an iron pin;

Thence North 60 deg. 00 minutes East along the proposed North line of Main Street 162.98 feet to an iron pin on the East line of the Bobbie L. Smith tract and the West line of the L. L. Rhea tract;

Thence along the East line of the Bobbie L. Smith tract South 30 degrees 21 minutes East 10.76 feet to the Point of Beginning and containing 1,877 square feet of land.

**NOTICE OF FORECLOSURE SALE**

April 4, 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

APR 10 2025  
 3:34pm  
 TERESA KIEL  
 Guadalupe County Clerk  
 By: *[Signature]*

**FORECLOSURE SALE:**

**Date:** May 6, 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.

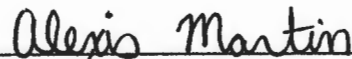
If Lender passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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 TRUSTEE'S SALE

THE STATE OF TEXAS \*

COUNTY OF GUADALUPE \*

Date: April 10, 2025

Deed of Trust:

Date: January 31, 2022

Grantor: Ubaldo Aviles and Paula Suarez Benitez, 244 Highland Ranch Way Dale,  
Texas 78616Beneficiary: 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: May 6, 2025

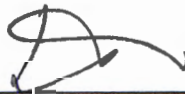
Time of Sale: The earliest time at which the sale will occur is 11:00 a.m. and no later than 2:00 p.m.

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

POSTED

APR 11 2025

9:44am

TERESA KIEL

Guadalupe County Clerk  
By: 



POSTED

000193

APR 11 2025

3:35pm

[Note 2-Guadalupe Co.]

TERESA KIEL  
Guadalupe County Clerk  
By: *Granina Lann*

**NOTICE OF FORECLOSURE SALE**

Notice is hereby given of a public nonjudicial foreclosure sale.

1. Deed of Trust. The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the following described deed of trust:

Date:	May 12, 2022
Grantor:	A-Affordable Boat RV & Mini Storage-Marion, LLC
Beneficiary:	Alliance Bank
Substitute Trustee:	Scott A. Ritcheson, and/or Douglas A. Ritcheson, and/or Charles E. Lauffer, Jr., and/or Lance Vincent
Recording Information:	Deed of Trust is recorded under Clerk's File No. 202299015374 and corrected by Correction Affidavit as to Recorded Original Instrument, recorded under Clerk's File No. 202299034872, in the Official Public Records of Guadalupe County, Texas

2. Property to be Sold. The property to be sold (the "Property") is described as follows:

**Property One:**

All that certain lot, tract or parcel of land situated in Guadalupe County, Texas, being more particularly described in the Deed of Trust and on what is attached hereto as Exhibit "A" and made a part hereof for all purposes, together with all existing or subsequently erected or affixed buildings, improvements, fixtures, timber and any timber to be cut; and all easements and rights of way appurtenant to the above described property; and all water and water rights; and all other rights, royalties and profits relating to the property including (without limitation) such rights as Grantor may have in all minerals, oil, gas, geothermal and similar interests.

**Property Two:**

All fixtures, supplies, building materials, and other goods of every nature now or hereafter located, used, or intended to be located or used on the Property;

All plans and specifications for development of or construction of improvements on the Property;

All contracts and subcontracts relating to the construction of improvements on the Property;

All accounts, contract rights, instruments, documents, general intangibles, and chattel paper arising from or by virtue of any transactions relating to the Property;

All permits, licenses, franchises, certificates, and other rights and privileges obtained in connection with the Property;

All proceeds payable or to be payable under each policy of insurance relating to the Property; and

All products and proceeds of the foregoing.

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

Date: **Tuesday, May 6, 2025**

Time: The sale shall begin no earlier than 10:00 a.m. or no later than three (3) hours thereafter. The sale shall be completed by no later than 1:00 p.m.

Place: Guadalupe County Courthouse in Seguin, Texas, at the following location:

In the area of such Courthouse designated by the Guadalupe County Commissioners' Court as the area where foreclosure sales shall take place, or, if no such area has been designated, then on the north porch of the Guadalupe County Courthouse in Seguin, Texas.

The deed of trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust need not appear at the date, time and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. Such reposting or refiling may be after the date originally scheduled for this sale.

4. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the date the property is sold.

The sale will be made expressly subject to unpaid ad valorem taxes and any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all other matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

A purchaser at the sale of the Property "acquires the Property 'AS IS' without any expressed or implied warranties" (except as to the warranties of title from the grantor identified in the deed of trust described below). Any purchaser acquires the Property "at the purchaser's own risk." TEXAS PROPERTY CODE §51.009. Nothing set forth in this Notice is an express or implied

representation or warranty regarding the Property, all of which are specifically disclaimed by the undersigned and by the beneficiary of the herein described deed of trust.

5. Type of Sale. The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by A-Affordable Boat RV & Mini Storage-Marion, LLC. The deed of trust is dated May 12, 2022, and is recorded in the office of the County Clerk of Guadalupe County, Texas, under Clerk's File No. 202299015374 and corrected by Correction Affidavit as to Recorded Original Instrument under Clerk's File No. 202299034872, in the Official Public Records of Guadalupe County, Texas. Pursuant to Texas Business and Commerce Code, §9.604 and to the extent property number two is not a permanent improvement or fixture to property number one, this foreclosure sale shall proceed as against both property number one and property number two in accordance with the terms and provisions in the herein described Deed of Trust and the Texas Property Code.

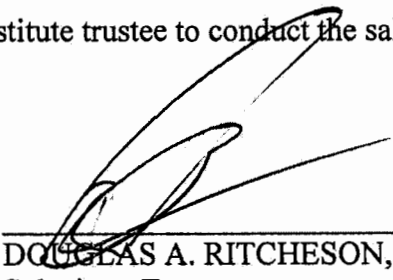
6. Obligations Secured. The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including, but not limited to, (1) the May 12, 2022 promissory note in the original principal amount of \$3,192,000.00, executed by A-Affordable Boat RV & Mini Storage-Marion, LLC, and payable to the order of Alliance Bank; (2) all renewals and extensions of the note; (3) all interest, late charges, fees and other expenses payable under said note on the herein described deed of trust; and (4) all other debts and obligations described in the deed of trust (including all debts secured by any cross-collateralization clause in the deed of trust). Alliance Bank is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.



Questions concerning the sale may be directed to the undersigned or to the beneficiary, Alliance Bank, Attention: Monica Ames, telephone (903) 439-6732.

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

DATED: April 11, 2025.



---

DOUGLAS A. RITCHESON,  
Substitute Trustee  
821 ESE Loop 323, Suite 530  
Tyler, Texas 75701  
Tel: (903) 535-2900  
Fax: (903) 533-8646

**Notice to Members of the Armed Forces of the United States:**

**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.**

**EXHIBIT "A"**

BEING 9.679 acres of land, more or less, out of the James Rowden Survey, Abstract 281, Guadalupe County, Texas and also being out of a 10.388 acre tract described in Doc. # 201899015362 of the Official Records of Guadalupe County, Texas and being more particularly described as follows:

BEGINNING at an iron rod found in the existing southwest R.O.W. line of Hard Luck Road (County Road #357) for the northerly corner of this tract and the most northerly corner of the above referenced 10.388 acre tract, said point also being the most easterly corner of a 2.01 acre tract described in Volume 755, Page 1287 of the Official Records of Guadalupe County, Texas;

THENCE, S 30°25'00" E, (Ref. Brg.) 263.52 feet along said southwest R.O.W. line to an iron rod set in same for a corner of this tract and the most northerly corner of a 0.709 acre tract, surveyed this day;

THENCE, S 59°59'06" W, 460.62 feet partially along an existing fence and the common line with said 0.709 acre tract to an iron rod set for an interior corner of this tract;

THENCE, S 30°42'31" E, 211.97 feet along the common line with said 0.709 acre tract to an iron rod set in the common line with a 14.464 acre tract described in Doc. #202199012247 of the Official Records of Guadalupe County, Texas for a corner of this tract and the most southerly corner of said 0.709 acre tract;

THENCE, S 59°18'19" W, 631.13 feet along the common line with said 14.464 acre tract to an iron rod found for the most southerly corner of this tract;

THENCE, N 30°17'27" W, 480.07 feet along the common line with a 12.375 acre tract described in Doc. #2017006509 of the Official Records of Guadalupe County, Texas to an iron rod found in the common line with a 3.00 acre tract described in Volume 1285, Page 919 of the Official Records of Guadalupe County, Texas for the most westerly corner of this tract;

THENCE, N 59°49'59" E, 1089.60 feet generally along an existing fence and the common line with said 3.00 acre tract; a 2.00 acre tract described in Volume 2040, Page 107 of the Official Records of Guadalupe County, Texas; a 1.000 acre tract described in Volume 2976, Page 934 of the Official Records of Guadalupe County, Texas and a 2.01 acre tract described in Volume 755, Page 1287 of the Official Records of Guadalupe County, Texas to the POINT OF BEGINNING and containing 9.679 acres of land, more or less.

**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.**

**POSTED**

APR 14 2025

11:29am

TERESA KIEL  
Guadalupe County Clerk  
By: *Granville*

### 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 MAY 6, 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: APRIL 14, 2025.

  
\_\_\_\_\_  
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

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

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



**IT IS HEREBY ADJUDGED and DECREED that the below described is SO ORDERED.**

**Dated: March 25, 2025.**

*Craig A. Gargotta*

**CRAIG A. GARGOTTA  
CHIEF UNITED STATES BANKRUPTCY JUDGE**

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION**

In Re:  
Mia LaTonya Joyner & Matthew Walter Joyner

Chapter 13

Debtor(s)

Case No. 25-50414 G

**ORDER FOR SUMMARY DISMISSAL  
OF CHAPTER 13 CASE**

ON THIS DAY came on to be considered the Chapter 13 Trustee's Certification Regarding Summary Dismissal and it appearing to the Court as follows:

1. That the above Chapter 13 Petition was filed on March 03, 2025 and that the Notice of Chapter 13 Bankruptcy Case and Automatic Stay was served upon the debtor and/or the debtor's attorney on March 08, 2025, and;
2. That the debtor and / or debtor's attorney failed to file the Plan, Schedule of Assets and Liabilities, Statement of Financial Affairs, and such other documents required to be filed pursuant to 11 U.S.C. §521(a)(1) within the period prescribed by Fed. R. Bankr. P. §1007 or an extension of time by an Order of the Court.

IT IS THEREFORE ORDERED that the above captioned Chapter 13 Case is summarily dismissed without further notice or hearing .

IT IS FURTHER ORDERED that the Chapter 13 Trustee be discharged and relieved of her trust and of her sureties , and that the remaining balances of all debts due and owing creditors as of this date are not discharged or affected in any manner by this Order .

###

Prepared By:  
DAVID W. VAN ZYL P39875 (MI)  
STAFF ATTORNEY FOR THE CHAPTER 13 TRUSTEE  
dvanzyl@sach13.com  
10500 Heritage Blvd, Ste. 201  
San Antonio, TX 78216  
(210) 824-1460



**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.**

**POSTED**

APR 14 2025

11:29 am

TERESA KIEL  
Guadalupe County Clerk  
By: *Francine Jean*

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**WHEREAS**, MATTHEW HOWARD BOUDE, A SINGLE MAN delivered that one certain Deed of Trust dated MAY 29, 2018, which is recorded in INSTRUMENT NO. 201899011573, as corrected in INSTRUMENT NO. 201999003136 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 \$228,500.00 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 MAY 6, 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 29, BLOCK 26, WHISPER MEADOW AT NORTHCLIFFE II SUBDIVISION UNIT 2, CITY OF SCHERTZ,  
ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 6, PAGE 609 OF THE MAP AND/OR  
PLAT RECORDS OF 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: APRIL 14, 2025.

  
SUBSTITUTE TRUSTEE(S)

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

FILE NO.: GMG-2959  
PROPERTY: 3428 WHISPER BLF  
SCHERTZ, TEXAS 78108

MATTHEW HOWARD BOUDE

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



**IT IS HEREBY ADJUDGED and DECREED that the below described is SO ORDERED.**

**Dated: March 06, 2025.**

*Craig A. Gargotta*  
**CRAIG A. GARGOTTA**  
**CHIEF UNITED STATES BANKRUPTCY JUDGE**

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION**

**In Re:**  
**Matthew Howard Boude**

**Chapter 13**

**Debtor(s)**

**Case No. 23-51510 G**

**ORDER DISMISSING CHAPTER 13 CASE**

**ON THIS DAY CAME ON TO BE CONSIDERED** the Trustee's Motion to Dismiss, and it appearing to the Court that due notice has been given to the parties in interest; that the Debtor is in material default of the Plan; and having heard oral arguments from the parties;

**IT IS THEREFORE ORDERED** that the above captioned case be and hereby is in all things **DISMISSED**; and

**IT IS FURTHER ORDERED** that Debtor's Counsel shall have 7 days from the entry of this Order to file an Application for Attorney Fees (which shall include an itemized statement) pursuant to 11 U.S.C. §330(a)(4)(B). Upon the entry of the order allowing attorney fees such fees are an administrative claim pursuant to 11 U.S.C. §503(b) and may be paid by the Trustee, to the extent funds are available. Further, the Court finds that the Trustee's services are not terminated upon dismissal and that the Court retains jurisdiction for the limited purpose of ruling on any Application for Attorney fees. Further, the Court finds that cause exists pursuant to 11 U.S.C. §349(b)(3) that the funds on hand shall vest with Debtor's Counsel not to exceed the amount of the attorney fees awarded.

**IT IS FURTHER ORDERED** that the Trustee be discharged and relieved of her trust and of her sureties after payment of any attorney fees awarded as set forth in the paragraph above. The remaining balances of all debts due and owing creditors as of the date of this dismissal are not discharged or affected in any manner by this Order.

###

Prepared By:  
MARY K. VIEGELAHN P42327 (MD)  
CHAPTER 13 TRUSTEE  
mviegela@sacl3.com  
10500 Heritage Blvd, Ste. 201  
San Antonio, TX 78216

for  
allowing  
of funds  
to be  
paid to



3320 Whisper Bluff  
Schertz, Texas 78154

000197

# NOTICE OF TRUSTEE'S SALE and APPOINTMENT OF 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.**

APR 14 2025  
11:58AM  
TERESA KIEL  
Guadalupe County  
By: *[Signature]*

POSTED

WHEREAS, on December 15, 2023, Jose A. Sanchez Fuentes executed a Deed of Trust conveying to Law Offices of John B. Low, P. C., Trustee, the real property hereinafter described, to secure Joseph D. Lane, Jr., in the payment of a debt therein described, said Deed of Trust being recorded in Document No. 202399030526, Official Public Records of Guadalupe County, Texas.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder of said debt 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.

WHEREAS, in my capacity as the attorney for the present owner and holder of the note, and pursuant to Section 51.0076(3) Texas Property Code, I hereby name, appoint and designate Mark Cummings or Nicole Correa or Matthew D. Johnson or Jason West, the Substitute Trustee(s) in the above described Deed of Trust and/or to act under and by virtue of said Deed of Trust, including posting and filing the public notice required under Section 51.002 Texas Property Code as amended, and to proceed with a foreclosure of the Deed of Trust lien securing the payment of said note.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, May 6, 2025, at 10:00 o'clock a.m. or within three (3) hours thereafter, the Substitute Trustee will sell said real property at the place hereinafter set out, to the highest bidder for cash. The place of sale shall be in the area designated by the Commissioners Court of such County, pursuant to §51.002 of the Texas Property Code as the place where foreclosure sales are to take place (if such place is not so designated, the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted), in the City of Seguin, Guadalupe County, Texas.

Said real property is described as follows:

Lot 41, Block 26, of WHISPER MEADOWS AT NORTHCLIFFE II SUBDIVISION, UNIT 2, a subdivision in the City of Schertz, Guadalupe County, Texas according to the plat thereof recorded in Volume 6, Pages 609-610, of the Plat Records of Guadalupe County, Texas.

The Deed of Trust permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee under the Deed of Trust or Substitute Trustee appointed herein 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 refileing may be after the date originally scheduled for this sale.

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

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

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

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

In the event of a defect or other problem with the foreclosure process is discovered that may invalidate the sale, the consideration paid will be returned to the purchaser as the sole and absolute remedy. In the event of any claim or action brought by any person including the purchaser requiring or resulting in the invalidation of the sale and rescission of the Trustee's Deed or Substitute Trustee's Deed, purchaser's damages resulting therefrom are limited to the consideration paid to the Trustee or Substitute Trustee and the sole and absolute remedy shall be the return to purchaser of the consideration paid. The purchaser shall have no further recourse against the Trustee, Substitute Trustee, Mortgagor, Mortgagee or the Mortgagee's attorney.

Default has occurred under the Deed of Trust, and the beneficiary has requested the above named Trustee or Substitute Trustee(s), to conduct this public sale. Notice is given that before the sale the beneficiary or the Beneficiary's attorney, agent or servicer may appoint another person substitute trustee to conduct the 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.**

The Substitute Trustee's address is c/o West & West, Greer & Estorga, 2929 Mossrock, Suite 204, San Antonio, Texas 78230.

WITNESS MY HAND on 14 day of April 2025.



---

MATTHEW D. JOHNSON  
State Bar No. 24098890  
DEAN W. GREER  
State Bar No. 08414100  
Attorney or Authorized Agent for the  
Mortgagee or Mortgagee's Servicer  
West & West, Greer & Estorga  
2929 Mossrock, Suite 204  
San Antonio, Texas 78230

000198

**Notice of Trustee's Sale**

**POSTED**

Date: April 14, 2025

APR 15 2025

8:19am

TERESA KIEL

Guadalupe County Clerk  
By: [Signature]

Trustee: Stephen A. Beal

Street Address for Trustee: 104 South Pecos, Midland, Midland County, Texas 79701

Current Owner and Holder of the Note and Deed of Trust: BP-Residential, L.L.C.

Obligation: Real Estate Lien Note dated January 7, 2008, from Maker, Mr. Juan M. Palomares and Ms. Elva D. Palomares, as husband and wife to Payee, BP-Residential, L.L.C., in the original principal amount of \$42,500.00

**Deed of Trust**

Date: January 7, 2008

Recording Information: Filed on January 9, 2008, and recorded under document number 8000565 Official Public Records of GUADALUPE County, Texas

Grantor: Mr. Juan M. Palomares and Ms. Elva D. Palomares, as husband and wife

Trustee: Stephen A. Beal

Beneficiary: BP-Residential, L.L.C.

Property: Lot 12, Block 2, RIVERSIDE ADDITION, City of Seguin, according to map or plat thereof recorded in Volume 47, Pages 316-317, of the Deed Records of Guadalupe County, Texas.

Date of Sale (first Tuesday of month): May 6, 2025

Time of Sale: The sale will begin no earlier than 10:00 AM, and no later than three hours thereafter.

Place of Sale: Guadalupe County Courthouse

Default has occurred under the Deed of Trust. The current owner and holder of the Real Estate Lien Note and the Deed of Trust has instructed the Trustee to offer the Property for sale toward the satisfaction of the Real Estate Lien Note, by a nonjudicial foreclosure sale in accordance with the power of sale granted by the Deed of Trust.

**Notice is given that on the Date of Sale, the Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS", without any express or implied warranties, except warranties of title.**

**Terms of Sale.** The sale will be conducted as a public auction to the highest bidder. If the highest bidder is someone other than the Lender, the purchase price will be payable in cash or its equivalent, at the discretion of the Trustee, and will be payable immediately on acceptance of the bid by the Trustee. If the Lender is the highest bidder, payment will be by a credit on the Obligation, as permitted by the Deed of Trust.

Those persons and entities desiring to purchase the Property at the public auction, other than the Lender, will need to demonstrate their ability to pay cash on acceptance of the bid by the Trustee.

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 from the lien of the Deed of Trust, as shown in the public records of the county where the Property is located. Prospective bidders are strongly urged to examine the applicable public records to determine the nature and extent of such matters, if any.

The Trustee may sell the Property in one or more parcels and/or sell all or only part of the Property.

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

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

"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 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."



STEPHEN A. BEAL, TRUSTEE



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

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

**DEED OF TRUST INFORMATION:**

**Date:** 09/29/2023  
**Grantor(s):** HECTOR BUENTELLO, A SINGLE MAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR CMG MORTGAGE, INC DBA CMG HOME LOANS, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$191,468.00  
**Recording Information:** Instrument 202399024654  
**Property County:** Guadalupe  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 426 WALLACE ST, SEGUIN, TX 78155

**MORTGAGE SERVICING INFORMATION:**

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

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

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 6th day of May, 2025  
**Time of Sale:** 12:00 PM or within three hours thereafter.  
**Place of Sale:** AT THE NORTH PORCH OF THE GUADALUPE COUNTY COURTHOUSE in Guadalupe County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Guadalupe County Commissioner's Court, at the area most recently designated by the Guadalupe County Commissioner's Court.

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

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

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

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

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

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

**POSTED**

APR 15 2025

10:27am

TERESA KIEL

Guadalupe County Clerk

By:





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

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

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

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

**Certificate of Posting**

I am Terri Martin whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 04/15/2025 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Guadalupe County Clerk and caused it to be posted at the location directed by the Guadalupe County Commissioners Court.

By: 

**Exhibit "A"**

LOT 58, OF LONE OAK ADDITION, AN ADDITION TO THE CITY OF SEGUIN, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER VOLUME 1, PAGE 150, MAP/PLAT RECORDS. GUADALUPE COUNTY, TEXAS.

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

000204

**Notice of Foreclosure Sale**

April 15, 2025

**POSTED**

APR 15 2025  
4:19 pm  
TERESA KIEL  
Guadalupe County Clerk  
By: Maryam Tamm

Deed of Trust ("Deed of Trust"):

Dated: August 27, 2021

Grantor: Derrick A. Newton and Brandy Newton

Trustee: Anthony O. Schaker

Lender: Camino Soco, LLC

Current Holder: JJTFL, LLC, by assignment recorded in Document No 20229903333, Official Public Records of Guadalupe County, Texas.

Recorded in: Document No. 202199030077, Official Public Records of Guadalupe County, Texas

Legal Description: Being a 12.593 acre tract of land in the Jacob Darst Survey, Abstract 14, Guadalupe County, Texas, more fully described on Exhibit "A" attached hereto

Secures: Promissory Note ("Note") in the original principal amount of \$225,000.00, executed by Derrick A. Newton and Brandy Newton ("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date: Tuesday, May 6, 2025

Time: The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 1:00 p.m. and not later than three hours thereafter.

Place: The area designated by the Commissioners Court of Guadalupe County, Texas for conducting non-judicial foreclosures. 101 E. Court Street., Seguin, Texas 78155

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 JJTFL, LLC bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, JJTFL, LLC, the owner and holder of the Note, has requested Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of JJTFL, LLC's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with JJTFL, LLC'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, Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If JJTFL, LLC 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 JJTFL, LLC. 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, 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 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.**

A handwritten signature in black ink, appearing to read 'Anthony O. Schaker', is written over a horizontal line.

Anthony O. Schaker  
304 N. Austin St.  
Seguin, Texas 78155  
Telephone (830) 303-5555  
Telecopier (830) 303-5666



**Notice of Foreclosure Sale**

April 15, 2025

**POSTED**

Deed of Trust ("Deed of Trust"):

Dated: January 20, 2022

Grantor: Derrick A. Newton and Brandy Newton

Trustee: Anthony O. Schaker

Lender: Camino Soco, LLC

Current  
Holder: JJTFL, LLC, by assignment recorded in Document No 20229903332, Official Public Records of Guadalupe County, Texas.

Recorded in: Document No 202299002371, Official Public Records of Guadalupe County, Texas

Legal Description: Being a 12.594 acre tract of land in the Jacob Darst Survey, Abstract 14, Guadalupe County, Texas, more fully described on Exhibit "A" attached hereto

Secures: Promissory Note ("Note") in the original principal amount of \$206,100.00, executed by Derrick A. Newton and Brandy Newton ("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date: Tuesday, May 6, 2025

Time: The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 1:00 p.m. and not later than three hours thereafter.

Place: The area designated by the Commissioners Court of Guadalupe County, Texas for conducting non-judicial foreclosures. 101 E. Court Street., Seguin, Texas 78155

APR 15 2025  
4:21 pm  
TERESA KIEL  
Guadalupe County Clerk  
By: *Mary Ann*

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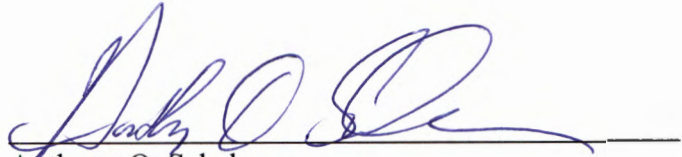
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Telecopier (830) 303-5666