

000146

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#: 25-33632

POSTED

MAR 13 2025

9:43am

TERESA KIEL

Guadalupe County Clerk

By: UDurr

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**WHEREAS**, on 8/24/2012, Perry Taylor joined herein Pro Forma by his wife, Amanda M. Taylor, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Edward Kershner, as Trustee, Mortgage Electronic Registration Systems, Inc., as nominee for SWBC Mortgage Corporation, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$179,591.00, payable to the order of Mortgage Electronic Registration Systems, Inc., as nominee for SWBC Mortgage Corporation, which Deed of Trust is Recorded on 8/29/2012 as Volume 12-016330, Book 3168, Page 0261, in Guadalupe County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including, but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

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

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

**WHEREAS**, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Brian Hooper, Mike Jansta, Mike Hayward, Angela Anderson, or Jay Jacobs, Dustin George** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

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

**NOW, THEREFORE, NOTICE IS HEREBY GIVEN**, that on **6/3/2025 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.



4837452

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

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

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

WITNESS, my hand this 3/11/2025

WITNESS, my hand this 3/13/2025

*Grecia Moreno*

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

*Alexis Martin*

By: Substitute Trustee(s)  
Troy Martin, Deborah Martin, Alexis Martin,  
Cassie Martin, Shelby Martin, Terri Martin, Bob  
Frisch, Wayne Daughtrey, Vicki Rodriguez, Brian  
Hooper, Mike Jansta, Mike Hayward, Angela  
Anderson, or Jay Jacobs  
C/O Vylla Solutions, LLC  
1600 South Douglass Road, Suite 140  
Anaheim, CA 92806

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#: 25-34162

**POSTED**

MAR 27 2025  
12:40pm  
TERESA KIEL  
Guadalupe County Clerk  
By: DPK

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

**WHEREAS**, on 11/24/2020, Alfredo Rojas Chavez a Single Man, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Scott R. Valby, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Crestmark Mortgage Company, LTD., as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$373,389.00, payable to the order of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Crestmark Mortgage Company, LTD., which Deed of Trust is Recorded on 12/2/2020 as Volume 202099034893, Book , Page , in Guadalupe County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including , but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

**Lot 54, The Village of Mill Creek Unit Three (B), in Guadalupe County, Texas, according to the Map or Plat thereof Recorded in Volume 9, Page 286, Map and Plat Records, Guadalupe County, Texas.**

Commonly known as: **3105 HIGH MEADOW 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 **Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri Martin, 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 **6/3/2025 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 County Courthouse**

**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.



4838979



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

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

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

WITNESS, my hand this 3/26/2025

WITNESS, my hand this 3/27/2025

*Grecia Moreno*

By: Grecia Moreno, Trustee Sale Specialist  
Vylla Solutions, LLC as  
authorized agent for Mortgagee or Mortgage  
Servicer

1600 South Douglass Road, Suite 140  
Anaheim, CA 92806

*Alexis Martin*

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

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Cassie Martin, Alexis Martin, Martha Rossington, Reyn  
Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer  
Sakiewicz, Terri Martin  
c/o Malcolm Cisneros/Trustee Corps  
17100 Gillette Avenue  
Irvine, CA 92614  
(949) 252-8300

POSTED

MAR 27 2025  
12:41pm  
TERESA KIEL  
Guadalupe County Clerk  
By: W. Durk

TS No TX06000003-23-1

APN R826969 | 1G2093-2005-01000-  
0-00

TO No 250126279-TX-RWI

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on April 27, 2022, FONG KENG YANG, UNMARRIED 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., as Beneficiary, as nominee for LOANDEPOT.COM, LLC, its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$337,528.00, payable to the order of Nationstar Mortgage LLC as current Beneficiary, which Deed of Trust recorded on April 28, 2022 as Document No. 202299013664 in Guadalupe County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN R826969 | 1G2093-2005-01000-0-00

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 **Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri Martin** 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 **Nationstar Mortgage LLC**, 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.

TS No TX06000003-23-1

APN R826969 | 1G2093-2005-01000-

TO No 250126279-TX-RWI

NOW THEREFORE, NOTICE IS HEREBY GIVEN that on <sup>0:00</sup> **Tuesday, June 3, 2025 at 11:00 AM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Guadalupe County, Texas, 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 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.**

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

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. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and are advised to conduct an independent investigation of the nature and physical condition 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 expressed or implied warranties, except as to the warranted.

WITNESS, my hand this 27 day of March, 2025.

Alexis Martin

By: Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri Martin  
Substitute Trustee(s)

**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.**

**SALE INFORMATION CAN BE OBTAINED ONLINE AT <https://www.servicelinkauction.com/>  
FOR AUTOMATED SALES INFORMATION PLEASE CALL: ServiceLink Auction | Hudson and  
Marshall at (866) 539-4173**

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (949) 252-8300

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

TS No TX06000003-23-1

APN R826969 | 1G2093-2005-01000-

TO No 250126279-TX-RWI

**EXHIBIT "A"**

LOT 10, BLOCK 5, MEYER`S LANDING PHASE 2, AN ADDITION TO THE CITY OF NEW BRAUNFELS,  
ACCORDING TO MAP OR PLAT THEREOF RECORDED IN DOCUMENT NUMBER 202199017038 IN  
THE OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS.

000171



NOTICE OF SUBSTITUTE TRUSTEE SALE

<b>Deed of Trust Date:</b> 10/20/2023	<b>Grantor(s)/Mortgagor(s):</b> SONNY ARM IN TROUT AND MARDI MICHELLE ARM IN TROUT, HUSBAND AND WIFE
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR MID-CONTINENT FUNDING, INC., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> PENNYMAC LOAN SERVICES, LLC
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 202399026316	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> PennyMac Loan Services, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361
<b>Date of Sale:</b> 6/3/2025	<b>Earliest Time Sale Will Begin:</b> 11am
<b>Place of Sale of Property:</b> NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LOT 13, BLOCK 1, BENTWOOD, UNIT 1, SITUATED IN THE CITY OF NEW BRAUNFELS, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 6, PAGE 264, 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, Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

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(1): 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: 4/1/2025

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

Dated:

04/03/2025

Terri Martin

Printed Name:

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

**POSTED**

APR 03 2025

11:16am

TERESA KIEL

Guadalupe County Clerk

By:

**MH File Number:** TX-25-108588-POS  
**Loan Type:** VA



POSTED

000172

 COPY

APR 03 2025

11:26 am

TERESA KIEL  
Guadalupe County Clerk  
By: 

## Notice of Substitute Trustee Sale

T.S. #: 22-7645

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: 6/3/2025  
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:

Lot 37, Block 3, of Kensington Ranch II Subdivision, Unit 3 P.U. D, an addition to the City of Selma, Guadalupe County, Texas, according to the map or plat thereof recorded in Volume 8, Page 168, Deed and Plat Records, Guadalupe County, Texas.

**Instrument to be Foreclosed** – The instrument to be foreclosed is the Deed of Trust is dated 10/23/2015 and is recorded in the office of the County Clerk of Guadalupe County, Texas, under County Clerk's File No 2015022156, recorded on 10/27/2015, The subject Deed of Trust was modified by Loan Modification recorded as Instrument 201899025494 and recorded on 11/07/2018. of the Real Property Records of Guadalupe County, Texas.  
Property Address: 3715 FRIENDLY ACRES SELMA Texas 78154

Trustor(s):	ADAM RIVAS and JACQUELINE RIVAS	Original Beneficiary:	Mortgage Electronic Registration Systems, Inc. as nominee for Pulte Mortgage LLC, its successors and assigns
Current Beneficiary:	U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V	Loan Servicer:	Nationstar Mortgage, LLC
Current Substituted Trustees:	Auction.com, Troy Martin, Deborah Martin, Cassie Martin, Terri Martin, Shelby Martin, Alexis Martin, Jennyfer Sakiewicz, Martha Rossington, Reyn Rossington, Rick Snoke, Wayne Daughtrey, Prestige Default Services, LLC		

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

**Terms of Sale** - The sale will be conducted as a public auction to the highest bidder for cash with funds being made payable to Prestige Default Services, LLC, subject to the provisions of the deed of trust permitting the beneficiary

T.S. #: 22-7645

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 ADAM RIVAS and JACQUELINE RIVAS, HUSBAND AND WIFE. 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.

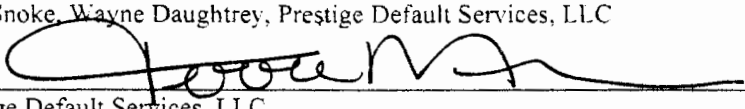
**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$190,237.00, executed by ADAM RIVAS and JACQUELINE RIVAS, HUSBAND AND WIFE, and payable to the order of Mortgage Electronic Registration Systems, Inc. as nominee for Pulte Mortgage LLC, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of ADAM RIVAS and JACQUELINE RIVAS, HUSBAND AND WIFE to ADAM RIVAS and JACQUELINE RIVAS. 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 Nationstar Mortgage, LLC  
8950 Cypress Waters Blvd.  
Coppell, TX 75019  
(888) 480-2432

Dated: 04/03/2025 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

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

T.S. #: 22-7645

AFTER RECORDING, PLEASE RETURN TO:

Prestige Default Services, LLC

16801 Addison Road, Suite 350

Addison, Texas 75001

Attn: Trustee Department

POSTED

000174

 COPY

APR 03 2025

11:24am

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

TERESA KIEL  
Guadalupe County Clerk  
By: 

T.S. #: 2025-13561-TX

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

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

Date: 6/3/2025  
Time: The earliest time the sale will begin is 11:00 AM , or within three (3) hours after that time.  
Place: Guadalupe County Courthouse, Texas, at the following location: 101 East Court Street, Seguin, TX 78155 NORTH PORCH OF THE GUADALUPE COURTHOUSE Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

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

LOT 13, IN BLOCK 9, TURNING STONE UNIT-E2, IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 8, PAGE 108-110, MAP RECORDS, GUADALUPE COUNTY, TEXAS

Commonly known as: 713 LASERRA CIBOLO, TX 78108

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated 3/28/2023 and recorded in the office of the County Clerk of Guadalupe County, Texas, recorded on 3/28/2023 under County Clerk's File No 202399007280, in Book -- and Page -- of the Real Property Records of Guadalupe County, Texas.

Grantor(s):	ELPIDIO GABINO ILABAN AND LAUREN ILABAN, HUSBAND AND WIFE
Original Trustee:	BLACK, MANN & GRAHAM, L.L.P.
Substitute Trustee:	Nestor Solutions, LLC, Auction.com, Alexis Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Troy Martin, Deborah Martin, Cassie Martin, Terri Martin, Shelby Martin, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Ed Henderson, Kyle Walker, Justin Holliday, Martha Rossington, Reyn Rossington, Jeff Benton, Jennyfer Sakiewicz, Brian Hooper, Mike Jansta, Mike Hayward, Angela Anderson, Jay Jacobs
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Bay Equity LLC., its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

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



T.S. #: 2025-13561-TX

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

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

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

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

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$460,000.00, executed by ELPIDIO GABINO ILABAN AND LAUREN ILABAN, HUSBAND AND WIFE, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Bay Equity LLC, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

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

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

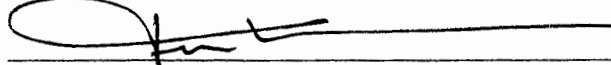
**Freedom Mortgage Corporation**  
**11988 EXIT 5 PKWY BLDG 4**  
**FISHERS IN 46037-7939**  
**Phone: (855) 690-5900**

T.S. #: 2025-13561-TX

**Default and Request to Act** - Default has occurred under the deed of trust, and the mortgagee has requested me, as Trustee, to conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.

Dated: 08/03/2025

Nestor Solutions, LLC, Auction.com, Alexis Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Troy Martin, Deborah Martin, Cassie Martin, Terri Martin, Shelby Martin, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Ed Henderson, Kyle Walker, Justin Holliday, Martha Rossington, Reyn Rossington, Jeff Benton, Jennyfer Sakiewicz, Brian Hooper, Mike Jansta, Mike Hayward, Angela Anderson, Jay Jacobs



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c/o Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648  
Phone: (888) 403-4115  
Fax: (888) 345-5501

For sale information visit: <https://www.xome.com> or Contact (800) 758-8052.

SENDER OF THIS NOTICE:  
AFTER FILING, PLEASE RETURN TO:

Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648

POSTED

000180

APR 10 2025

12:49pm

TERESA KIEL

Guadalupe County Clerk  
By: *Stacy Vann*

3422 MORNING DRIVE  
SCHERTZ, TX 78154

00000010306694

**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: June 03, 2025

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

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

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

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated May 03, 2022 and recorded in Document INSTRUMENT NO. 202299014398 real property records of GUADALUPE County, Texas, with FRED L FALL AND CRYSTAL D FALL HUSBAND AND WIFE, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR PENNYMAC LOAN SERVICES, LLC, ITS SUCCESSORS AND ASSIGNS, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by FRED L FALL AND CRYSTAL D FALL HUSBAND AND WIFE, securing the payment of the indebtednesses in the original principal amount of \$269,372.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. PENNYMAC LOAN SERVICES, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

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



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

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



Israel Saucedo

**Certificate of Posting**

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

\_\_\_\_\_

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

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



3422 MORNING DRIVE  
SCHERTZ, TX 78154

00000010306694

00000010306694

GUADALUPE

**EXHIBIT "A"**

LOT 31, BLOCK 14, NORTHCLIFFE COMMUNITY, SECTION TWO, AN ADDITION TO GUADALUPE COUNTY, TEXAS,  
ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 4, PAGE 76, MAP RECORDS OF GUADALUPE COUNTY,  
TEXAS.

POSTED

000181

APR 10 2025

12:49 pm

TERESA KIEL  
Guadalupe County Clerk  
By: *Graciana Vann*

553 WOODLAKE DR  
MC QUEENEY, TX 78123

00000009741455

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

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

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

Date: June 03, 2025

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

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

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

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated February 13, 2012 and recorded in Document VOLUME 3092 PAGE 0643 real property records of GUADALUPE County, Texas, with DARLENE T DIXON A SINGLE WOMAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., (MERS) AS NOMINEE, mortgagee.

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

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

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

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



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

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



Israel Saucedo

**Certificate of Posting**

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

\_\_\_\_\_

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

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

553 WOODLAKE DR  
MC QUEENEY, TX 78123

00000009741455

00000009741455

GUADALUPE



LEGAL DESCRIPTION OF THE LAND:

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



**NOTICE OF FORECLOSURE SALE**

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

**1. Property to Be Sold.** The property to be sold is described as follows: LOT 12, BLOCK C, FINAL PLAT BUFFALO CROSSING SUBDIVISION UNIT 3, CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 7, PAGES 107-109, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 07/19/2019 and recorded in Document 201999016205 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: 06/03/2025

Time: 12:00 PM


Place: Guadalupe County, Texas at the following location: NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

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

**5. Obligations Secured.** The Deed of Trust executed by MARTIN PENA AND ESPARANZA M PENA, provides that it secures the payment of the indebtedness in the original principal amount of \$267,400.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Onslow Bay Financial LLC 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 Onslow Bay Financial LLC c/o PHH MORTGAGE CORPORATION, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

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

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

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

*Alexis Martin*

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

**Certificate of Posting**

I am Alexis Martin whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 4/10/2025 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**

APR 10 2025

3:25pm

TERESA KIEL

Guadalupe County Clerk

By: *[Signature]*

POSTED

000184

APR 10 2025  
3:27pm  
TERESA KIEL  
Guadalupe County Clerk  
By: [Signature]

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2024-11756-TX

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

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

Date: 6/3/2025  
Time: The earliest time the sale will begin is 11:00 AM , or within three (3) hours after that time.  
Place: Guadalupe County Courthouse, Texas, at the following location: 101 East Court Street, Seguin, TX 78155 NORTH PORCH OF THE GUADALUPE COURTHOUSE

Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

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

Being all that certain tract or parcel of land lying and being situated in Guadalupe County, Texas, known and designated as Lot 38, Elmwood Village - Subdivision, according to plat thereof recorded in Volume 2, Pages 87-89, Map and Plat Records of Guadalupe County, Texas.

**Commonly known as:** 506 ARLINGTON ST SEGUIN, TX 78155

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated 6/16/2020 and recorded in the office of the County Clerk of Guadalupe County, Texas, recorded on 6/19/2020 under County Clerk's File No 202099015391, in Book — and Page — of the Real Property Records of Guadalupe County, Texas.

<b>Grantor(s):</b>	DAVID SHAWN MURPHY, AN UNMARRIED MAN
<b>Original Trustee:</b>	Gregory S. Graham
<b>Substitute Trustee:</b>	Nestor Solutions, LLC, Auction.com, Alexis Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Troy Martin, Deborah Martin, Cassie Martin, Terri Martin, Shelby Martin, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Ed Henderson, Kyle Walker, Justin Holliday, Martha Rossington, Reyn Rossington, Jeff Benton, Jennyfer Sakiewicz, Brian Hooper, Mike Jansta, Mike Hayward, Angela Anderson, Jay Jacobs
<b>Original Mortgagee:</b>	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Finance of America Mortgage LLC, its successors and assigns
<b>Current Mortgagee:</b>	Freedom Mortgage Corporation

T.S. #: 2024-11756-TX

**Mortgage Servicer:**

**Freedom Mortgage Corporation**

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

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

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

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

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

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$233,197.00, executed by DAVID SHAWN MURPHY, AN UNMARRIED MAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Finance of America Mortgage LLC, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

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

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

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

**Default and Request to Act** - Default has occurred under the deed of trust, and the mortgagee has requested me, as Trustee, to conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.

T.S. #: 2024-11756-TX

Dated: 4/10/2025

Nestor Solutions, LLC, Auction.com, Alexis Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Troy Martin, Deborah Martin, Cassie Martin, Terri Martin, Shelby Martin, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Ed Henderson, Kyle Walker, Justin Holliday, Martha Rossington, Reyn Rossington, Jeff Benton, Jennyfer Sakiewicz, Brian Hooper, Mike Jansta, Mike Hayward, Angela Anderson, Jay Jacobs



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c/o Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648  
Phone: (888) 403-4115  
Fax: (888) 345-5501

For sale information visit: <https://www.xome.com> or Contact (800) 758-8052.

SENDER OF THIS NOTICE:  
AFTER FILING, PLEASE RETURN TO:

Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648



POSTED

000186

APR 10 2025

3:33pm

25-270298

TERESA KIEL  
Guadalupe County Clerk  
By: *[Signature]*

**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> January 10, 2020	<b>Original Mortgagor/Grantor:</b> KENNEDY MIGUEL HERREJON AND THAYDE SOFIA CASTRO GUTIERREZ
<b>Original Beneficiary / Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., ("MERS") AS NOMINEE FOR PLANET HOME LENDING, LLC., ITS SUCCESSORS AND ASSIGNS., 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> 202099000818	<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 \$240,350.00, executed by KENNEDY HERREJON; THAYDE SOFIA CASTRO CUTIERREZ and payable to the order of Lender.

**Property Address/Mailing Address:** 2610 MCCRAE, NEW BRAUNFELS, TX 78130

**Legal Description of Property to be Sold:** LOT 24, BLOCK 1, OF DEAN SUBDIVISION UNIT 1, A SUBDIVISION IN GUADALUPE COUTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN DOCUMENT NO. 2017003116, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

<b>Date of Sale:</b> June 3, 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

000199

 **COPY**


**POSTED**

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

APR 15 2025

10:09am

TERESA KIEL

Guadalupe County Clerk  
By: 

T.S. #: 2025-13943-TX

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

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

Date: 6/3/2025  
Time: The earliest time the sale will begin is 11:00 AM , or within three (3) hours after that time.  
Place: Guadalupe County Courthouse, Texas, at the following location: 101 East Court Street, Seguin, TX 78155 NORTH PORCH OF THE GUADALUPE COURTHOUSE

Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

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

LOT 3, BLOCK 6, THE HEIGHTS OF CIBOLO SUBDIVISION UNIT 1, CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 7, PAGE 176 OF THE MAP AND/OR PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

Commonly known as: 209 SUNSET HEIGHTS CIBOLO, TX 78108

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated 6/30/2022 and recorded in the office of the County Clerk of Guadalupe County, Texas, recorded on 7/13/2022 under County Clerk's File No 202299021566, in Book -- and Page -- of the Real Property Records of Guadalupe County, Texas.

Grantor(s):	JAMES PAUL WEE AND KATRINA A. BARRIENTOS, HUSBAND AND WIFE
Original Trustee:	THOMAS E BLACK, JR.
Substitute Trustee:	Nestor Solutions, LLC, Auction.com, Alexis Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Troy Martin, Deborah Martin, Cassie Martin, Terri Martin, Shelby Martin, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Ed Henderson, Kyle Walker, Justin Holliday, Martha Rossington, Reyn Rossington, Jeff Benton, Jennyfer Sakiewicz, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for PACIFIC LENDING LLC., its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is



T.S. #: 2025-13943-TX

authorized to collect the debt and to administer any resulting foreclosure of the referenced property securing the above referenced loan.

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

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

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

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

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$363,298.00, executed by JAMES PAUL WEE AND KATRINA A. BARRIENTOS, HUSBAND AND WIFE, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for PACIFIC LENDING LLC., its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

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

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

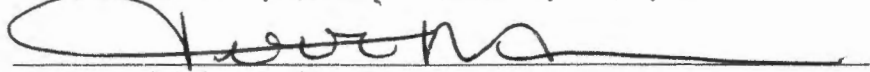
**Freedom Mortgage Corporation**  
**11988 EXIT 5 PKWY BLDG 4**  
**FISHERS IN 46037-7939**  
**Phone: (855) 690-5900**

**Default and Request to Act** - Default has occurred under the deed of trust, and the mortgagee has requested me, as Trustee, to conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.

T.S. #: 2025-13943-TX

Dated: 04/15/2025

Nestor Solutions, LLC, Auction.com, Alexis Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Troy Martin, Deborah Martin, Cassie Martin, Terri Martin, Shelby Martin, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Ed Henderson, Kyle Walker, Justin Holliday, Martha Rossington, Reyn Rossington, Jeff Benton, Jennyfer Sakiewicz, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs



c/o Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648  
Phone: (888) 403-4115  
Fax: (888) 345-5501

For sale information visit: <https://www.xome.com> or Contact (800) 758-8052.

SENDER OF THIS NOTICE:  
AFTER FILING, PLEASE RETURN TO:

Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648



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

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

### INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated June 24, 2022 and recorded under Clerk's File No. 202299019944, in the real property records of GUADALUPE County Texas, with Richard Brown and Bambie Louise Brown, husband and wife as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for DHL Mortgage Company, Ltd., its successors and assigns as Original Mortgagee.

Deed of Trust executed by Richard Brown and Bambie Louise Brown, husband and wife securing payment of the indebtedness in the original principal amount of \$341,000.00 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 Richard Brown. Lakeview Loan Servicing, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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

#### Legal Description:

**LOT 13, BLOCK 12, OF SWENSON HEIGHTS SUBDIVISION, UNIT 3A, AN ADDITION TO THE CITY OF SEGUIN, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGES 483-484 OF THE MAP & PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.**

### SALE INFORMATION

**Date of Sale: 06/03/2025**

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

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

### TERMS OF SALE

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

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



TERESA J. HILL  
 Guadalupe County Clerk  
 By: *[Signature]*

APR 15 2025  
 10:19am

POSTED

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

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

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

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

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

Executed on April 10, 2025.

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

Posted and filed by: 

Printed Name: Terri Martin

C&M No. 44-25-01209



POSTED

10:19 am

APR 15 2025

COPY

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

TERESA KIEL

Guadalupe County Clerk  
By: *Shannon Van*

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

**INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION**

Deed of Trust dated June 06, 2020 and recorded under Clerk's File No. 202099014657, in the real property records of Guadalupe County Texas, with Davien L. Fields and Re'Nashay T. Fields, husband and wife. as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Nationstar Mortgage LLC D/B/A Mr. Cooper, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Davien L. Fields and Re'Nashay T. Fields, husband and wife. securing payment of the indebtedness in the original principal amount of \$257,581.00 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 Davien L. Fields, Re'nashay T. Fields. Nationstar Mortgage LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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

**Legal Description:**

**LOT 44, BLOCK 4, OF DEAN SUBDIVISION UNIT 2, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGES 641-642, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.**

**SALE INFORMATION****Date of Sale: 06/03/2025****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.

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

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE 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 ServiceLink Auction, as Substitute Trustee.

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

Executed on April 11, 2025.

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

Posted and filed by:

Printed Name:

  
Terri Martin

C&M No. 44-24-02310

000207

CENLAR FSB (CEN)  
BARNHART, DEREK  
100 RHEA STREET, CIBOLO, TX 78108

VA 62-62-6-10370088  
Firm File Number: 25-042613

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

WHEREAS, on March 12, 2004, DEREK S. BARNHART AND TABATHA R. BARNHART, HUSBAND AND WIFE, as Grantor(s), executed a Deed of Trust conveying to STEVEN K. OLSON, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR PRINCIPAL RESIDENTIAL MORTGAGE, INC. in payment of a debt therein described. The Deed of Trust was filed in the real property records of GUADALUPE COUNTY, TX and is recorded under Clerk's File/Instrument Number 05576 Volume 1981, Page 358, to which reference is herein made for all purposes.

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on, **Tuesday, June 3, 2025** between ten o'clock AM and four o'clock PM and beginning not earlier than 12:00 PM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate at the County Courthouse in GUADALUPE COUNTY, TX to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

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

LOT 7, BLOCK 1, OF FOUR LEAF PARK, A SUBDIVISION OF A 5.67 ACRE TRACT OUT OF THE A. S. LEWIS SURVEY, ABSTRACT NO. 216, AS SAID LOT IS SHOWN AND DESIGNATED ON SUBDIVISION FILED APRIL 19, 1968 AND OF RECORD IN VOL. 3, PAGE 22 OF THE MAP RECORDS OF GUADALUPE COUNTY, TEXAS

Property Address: 100 RHEA STREET  
CIBOLO, TX 78108  
Mortgage Servicer: CENLAR FSB  
Mortgagee: CITIMORTGAGE, INC.  
425 PHILLIPS BOULEVARD  
EWING, NJ 08618

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

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

#### **SUBSTITUTE TRUSTEE**

Amy Ortiz, Aarti Patel, Beatriz Sanchez, Dylan Ruiz, Edward Luby, Nancy Parker, Roberta Avery-Hamilton, Faith Flores, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, , Thomas Gilbraith, C Jacen Spence, Auction.com  
J Marchly  
Irvine, CA 92618

WITNESS MY HAND this day April 11, 2025.

**POSTED**

APR 17 2025  
8:40am

TERESA KIEL  
Guadalupe County Clerk  
By: *Morgan*

By:

*[Signature]*  
Ronny George  
Texas Bar No. 24123104  
rgeorge@logs.com  
Grant Tabor  
Texas Bar No. 24027905  
Kathryn Dahlin

*Alexis Martin*



Texas Bar No. 24053165  
kdahlin@logs.com  
13105 Northwest Freeway, Suite 960  
Houston, TX 77040  
Telephone No: (713) 462-2565  
Facsimile No: (847) 879-4823  
Attorneys for CitiMortgage, Inc.

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

POSTED

000211

APR 24 2025

2:19pm

TERESA KIEL

Guadalupe County Clerk

By: W Durr

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2025-14173-TX

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

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

Date: 6/3/2025  
Time: The earliest time the sale will begin is 11:00 AM , or within three (3) hours after that time.  
Place: Guadalupe County Courthouse, Texas, at the following location: 101 East Court Street, Seguin, TX 78155 NORTH PORCH OF THE GUADALUPE COURTHOUSE Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

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

Lot 25, Block 1, RED RIVER RANCH, UNIT 5, PUD, a subdivision in Guadalupe County, Texas, according to the map or plat thereof recorded in Volume 9, Pages 448-449, of the Deed and Plat Records of Guadalupe County, Texas

Commonly known as: 704 RED RIVER CIBOLO, TX 78108

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated 2/21/2023 and recorded in the office of the County Clerk of Guadalupe County, Texas, recorded on 2/23/2023 under County Clerk's File No 202399004402, in Book -- and Page -- of the Real Property Records of Guadalupe County, Texas.

Grantor(s):	KATHERINE DARBY STEPHENS AND ZARINA LAO STEPHENS, SPOUSES MARRIED TO EACH OTHER
Original Trustee:	ANGELA R HERNANDEZ
Substitute Trustee:	Nestor Solutions, LLC, Auction.com, Alexis Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Troy Martin, Deborah Martin, Cassie Martin, Terri Martin, Shelby Martin, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Ed Henderson, Kyle Walker, Justin Holliday, Martha Rossington, Reyn Rossington, Jeff Benton, Jennyfer Sakiewicz, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for DHI Mortgage Company, Ltd., its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

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

T.S. #: 2025-14173-TX

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

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

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

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

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$306,797.00, executed by KATHERINE DARBY STEPHENS AND ZARINA LAO STEPHENS, SPOUSES MARRIED TO EACH OTHER, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for DHI Mortgage Company, Ltd., its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

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

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

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

T.S. #: 2025-14173-TX

**Default and Request to Act** - Default has occurred under the deed of trust, and the mortgagee has requested me, as Trustee, to conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.

Dated: 4/24/25

Nestor Solutions, LLC, Auction.com, Alexis Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Troy Martin, Deborah Martin, Cassie Martin, Terri Martin, Shelby Martin, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Ed Henderson, Kyle Walker, Justin Holliday, Martha Rossington, Reyn Rossington, Jeff Benton, Jennyfer Sakiewicz, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs

*Alexis Martin*

c/o Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648  
Phone: (888) 403-4115  
Fax: (888) 345-5501

For sale information visit: <https://www.xome.com> or Contact (800) 758-8052.

SENDER OF THIS NOTICE:  
AFTER FILING, PLEASE RETURN TO:

Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648

T.S. #: 2025-14173-TX

**CERTIFICATE OF POSTING**

My name is Alexis Martin, and my address is 906 W. McDermott Dr. Allen, TX <sup>suite 116-242</sup> I <sup>75013</sup>  
declare under penalty of perjury that on April 24, 2025 I filed at the office of  
the Guadalupe County Clerk and caused to be posted at the Guadalupe County courthouse this notice of  
sale.

Alexis Martin  
Declarants Name: Alexis Martin  
Date: April 24, 2025



POSTED

000212

APR 24 2025

2:22pm

TERESA KIEL  
Guadalupe County Clerk  
By: *[Signature]*

210 N SAUNDERS ST, SEGUIN, TX, 78155

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

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

**APPOINTMENT  
OF SUBSTITUTE**

**TRUSTEE:** WHEREAS, in my capacity as the attorney for the Mortgagee and/or its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I hereby name, appoint and designate Jack O'Boyle, Chris Ferguson, Travis Gray, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri Martin, Travis Gray, Chris Ferguson, or Jack O'Boyle, each as Substitute Trustee, 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 the Note.

**SUBSTITUTE  
TRUSTEE'S**

**ADDRESS:** c/o JACK O'BOYLE & ASSOCIATES, PLLC, Mailing Address: P.O. Box 815369, Dallas, TX 75381; Physical Address: 2727 Lyndon B. Johnson Frwy., Suite 525, Dallas, TX 75234.

**NOTICE OF  
SUBSTITUTE  
TRUSTEE SALE:**

WHEREAS, 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.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on June 03, 2025 between the hours of 11am-2pm the Substitute Trustee will sell said real property at the place hereinafter set out and pursuant to the terms herein described. The sale will begin at the earliest time stated above or within three (3) hours after that time.

**LOCATION OF** The place of the sale shall be: The north porch of the Guadalupe County  
**SALE:** Courthouse, or if the preceding area is no longer the designated area, at



the area most recently designated by the County Commissioner's Court in GUADALUPE County, Texas or as designated by the County Commissioners.

**INSTRUMENT**

**TO BE FORECLOSED:** Deed of Trust or Contract Lien dated 06/22/2021 and recorded under Volume, Page or Clerk's File No. DOC #202199022165 in the real property records of Guadalupe County Texas, with RICHARD FLORES LLC as Grantor(s) and CIVIC FINANCIAL SERVICES, LLC as Original Mortgagee.

**OBLIGATIONS SECURED:** Deed of Trust or Contract Lien executed by RICHARD FLORES LLC securing the payment of the indebtedness in the original principal amount of \$134,901.00 and obligations therein described including but not limited to the promissory note and all the modifications, renewals and extensions of the promissory note (the "Note") executed by RICHARD FLORES LLC. CIVIC REAL ESTATE HOLDINGS III, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

**MORTGAGE SERVICING 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 property securing the above referenced loan. FAY SERVICING LLC is acting as the Mortgage Servicer for CIVIC REAL ESTATE HOLDINGS III, LLC who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. FAY SERVICING LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

CIVIC REAL ESTATE HOLDINGS III, LLC  
c/o FAY SERVICING LLC  
1601 LBJ Freeway, Suite 150  
Farmers Branch, TX 75234

**LEGAL DESCRIPTION OF PROPERTY TO BE SOLD:** ALL THAT CERTAIN TRACT OR PARCEL OF LAND CONTAINING 0.218 ACRES IN THE CITY OF SEGUIN, GUADALUPE COUNTY, TEXAS, OUT OF THE NORTH HALF OF LOT TWO (2), BLOCK

FIFTY-SEVEN (57), NEW CITY BLOCK 1052, WEST ADDITION, BEING THE SAME TRACT CONVEYED IN VOLUME 1806, PAGE 631, OFFICIAL RECORDS OF GUADALUPE COUNTY, TEXAS. SAID 0.218 ACRE TRACT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS: BEGINNING AT A 1/2" IRON PIN FOUND ON THE WEST LINE OF N. SAUNDERS ST. AT THE NORTHEAST CORNER OF DENVER E. MINER II, 0.434 ACRE TRACT, OF RECORD IN VOLUME 2817, PAGE 555, OFFICIAL RECORDS OF GUADALUPE COUNTY, TEXAS, FOR THE SOUTHEAST CORNER OF THIS TRACT; THENCE: WEST 95.00 FEET ALONG WITH THE NORTH LINE OF SAID MINER, 0.434 ACRE TRACT, TO A 1/2" IRON PIN SET WITH CAP, AT THE SOUTHEAST CORNER OF FRANCISCO LUNA TRACT, OF RECORD IN VOLUME 443, PAGE 439, DEED RECORDS OF GUADALUPE COUNTY, TEXAS, FOR THE SOUTHWEST CORNER OF THIS TRACT; THENCE: NORTH, 100.00 FEET TO A 1/2" IRON PIN SET WITH CAP AT THE NORTHEAST CORNER OF FRANCISCO & JESUSA R. LUNA TRACT, OF RECORD IN VOLUME 1157, PAGE 103, OFFICIAL RECORDS OF GUADALUPE COUNTY, TEXAS, FOR THE NORTHWEST CORNER OF THIS TRACT; THENCE: EAST, 95.00 FEET TO A 1/2" IRON PIN SET WITH CAP ON THE WEST LINE OF N. SAUNDERS ST. AT THE SOUTHEAST CORNER OF A.F. GREENWOOD, ET AL TRACT, FOR THE NORTHEAST CORNER OF THIS TRACT; THENCE: SOUTH 100.00 FEET ALONG WITH THE WEST LINE OF N. SAUNDERS ST. TO THE POINT OF BEGINNING. (the "Property")

**REPORTED  
PROPERTY  
ADDRESS:**

210 N SAUNDERS ST, SEGUIN, TX 78155

**TERMS OF  
SALE:**

The Substitute Trustee will sell the Property by public auction at the place and date specified herein.

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 Mortgagee and/or Mortgage Servicer 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, Mortgagee and/or Mortgage Servicer, or its attorney(s).

The Deed of Trust permits the Mortgagee and/or Mortgage Servicer 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.

**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.**

Signed on the 17 day of April, 2025.

Respectfully,

JACK O'BOYLE & ASSOCIATES, PLLC

 Alexis Martin

Jack O'Boyle | SBN: 15165300

[jack@jackoboyle.com](mailto:jack@jackoboyle.com)

☒ Travis H. Gray | SBN: 24044965

[travis@jackoboyle.com](mailto:travis@jackoboyle.com)

Chris Ferguson | SBN: 24069714

[chris@jackoboyle.com](mailto:chris@jackoboyle.com)

P.O. Box 815369

Dallas, Texas 75381

P: 972.247.0653 | F: 972.247.0642

ATTORNEYS FOR MORTGAGEE AND/OR ITS  
MORTGAGE SERVICER



POSTED

000213

APR 24 2025

2:22pm

TERESA KIEL

Guadalupe County Clerk  
By: *Granine Vann*

25TX837-0031

2993 CORAL WAY, SEGUIN, TX 78155

### NOTICE OF FORECLOSURE SALE

**Property:**

The Property to be sold is described as follows:

LOT 105, THE VILLAGE OF MILL CREEK UNIT 2, ACCORDING TO PLAT RECORDED IN VOLUME 9, PAGES 10-11, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

**Security Instrument:**

Deed of Trust dated November 27, 2018 and recorded on December 4, 2018 as Instrument Number 201899027402 in the real property records of GUADALUPE County, Texas, which contains a power of sale.

**Sale Information:**

June 03, 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 DIANE LYNN LARSON secures the repayment of a Note dated November 27, 2018 in the amount of \$209,680.00. CORNERSTONE HOME LENDING, A DIVISION OF CORNERSTONE CAPITAL BANK, SSB, whose address is c/o Cornerstone Home Lending, a Division of Cornerstone Capital Bank, SSB, 1177 West Loop South, Suite 700, Houston, TX 77027, is the current mortgagee of the Deed of Trust and Note and Cornerstone Home Lending, a Division of Cornerstone Capital Bank, SSB is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

**Substitute Trustee:**

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



4841353

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, 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, 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 24 day of April, 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 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 17, BLOCK 11, ASHLEY PLACE, UNIT 3, CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN VOLUME 5, PAGES 317B-318A, DEED AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 01/27/2021 and recorded in Document 202199003974 real property records of Guadalupe County, Texas. Re-filed in Document 2021199005424 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: 06/03/2025

Time: 12:00 PM

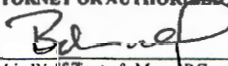
Place: Guadalupe County, Texas at the following location: NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

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

**5. Obligations Secured.** The Deed of Trust executed by EUGENE IGROS, provides that it secures the payment of the indebtedness in the original principal amount of \$212,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. BOKF, N.A. is the current mortgagee of the note and deed of trust and BANK OF OKLAHOMA, N.A. is mortgage servicer. A servicing agreement between the mortgagee, whose address is BOKF, N.A. c/o BANK OF OKLAHOMA, N.A., 6242 East 41st Street, Tulsa, OK 74135 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

 Alexis Martin

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

### Certificate of Posting

I am Alexis Martin whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 4/24/2025 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

APR 24 2025

2:23 pm

TERESA KIEL

Guadalupe County Clerk  
By 



## NOTICE OF FORECLOSURE SALE

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

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

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

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

Date: 06/03/2025

Time: 10:00 AM

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

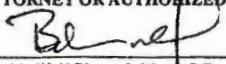
**\*\*\*PROPERTY LIES IN BOTH COMAL AND GUADALUPE COUNTY. POSTING SHALL OCCUR IN BOTH COUNTIES. FORECLOSURE SALE WILL BE HELD IN COMAL COUNTY.\*\*\***

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

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

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

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

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



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

### Certificate of Posting

I am 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 4/24/2025, 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

APR 24 2025

2:25pm

TERESA KIEL

Guadalupe County Clerk  
By: Wdur

**NOTICE OF TRUSTEE'S SALE  
GUADALUPE COUNTY**

**POSTED**

APR 28 2025

2:35pm

TERESA KIEL  
Guadalupe County Clerk  
By: *S. Ramirez*

1. **DATE:** April 25, 2025
2. **DEBTOR/OBLIGOR:** Antonio Garay Jimenez, 410 West Cedar Street, Seguin, TX 78155
3. **CREDITOR/MORTGAGEE:** Alpine Environmental, c/o Patterson, Boyd & Lowery, PC, Houston, TX 77002 9Ph. 713-222-0351)
4. **MORTGAGOR:** Antonio Garay Jimenez, 410 West Cedar Street, Seguin, TX 78155
5. **TRUSTEES:** Kevin Leasure or S. Scott Boyd, 2101 Louisiana St., Houston, Texas 77002 (Phone: 713-222-0351 Email: ssboyd@pattersonboyd.com).
6. **OBLIGATION:** Note and Deed of Trust dated December 30, 2024 in the amount of \$42,000.00 executed by Debtor and payable to Creditor.
7. **DEFAULT:** Failure to make payment. Creditor previously sent notice of termination advising Debtor he missed the final payment. The amount of Default is \$32,000 plus \$2500 in legal fees and costs for a total due of \$34,500.
8. **LIEN DESCRIPTION:** Deed of Trust Lien recorded under Guadalupe County Clerk's File No. 202599000315 on or about January 6, 2025.
9. **PROPERTY DESCRIPTION:**  

**Being 0.34 acre in the H. Branch Survey, Abstract 6, Seguin, Guadalupe County, Texas, a part of Tracts A and B conveyed by Raymond S. Pape et ux to Raymond Leigh et ux in a deed dated September 28, 1979 and recorded in Guadalupe County Deed Record Volume 586 on pages 318-320 and being more particularly described by**
10. **DATE/TIME OF SALE:** On Tuesday June 3, 2025 between the hours of 10:00 o'clock a.m. and 2:00 o'clock p.m. Notwithstanding, the earliest time that the sale will be conducted will be 11:00 o'clock a.m.
11. **PLACE OF SALE:** The place of the sale shall be GUADALUPE County Courthouse, Texas at 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.



12. **PURPOSE OF SALE:**

Mortgagor has defaulted on the obligation and Mortgagee has requested that the Substitute Trustee carry out the terms and conditions of the Deed of Trust.

13. **INQUIRES:**

Trustees' counsel: S. Scott Boyd; Ph. 713-222-0351; ssboyd@pattersonboyd.com

14. **CONDITIONS OF SALE:**

ALL PROPERTY WILL BE SOLD AS IS WHERE AS AND SUBJECT TO ALL LIENS AND ENCUMBRANCES, IF ANY. ALL WARRANTIES OF ANY KIND ARE DISCLAIMED. PURCHASERS, BY PURCHASE AND TO INDUCE THE SALE, WAIVE RELIANCE UPON ALL REPRESENTATIONS AND/OR FAILURE TO DISCLOSE MATERIAL FACTS INCLUDING THOSE FOR PURPOSES OF INDUCING THE PURCHASE.

15. **NOTICE TO SERVICEMEN AND SERVICE WOMEN**

YOU MAY HAVE CERTAIN RIGHTS AS SERVICE PERSONS UNDER STATE AND FEDERAL LAW. IF YOU ARE AN ACTIVE SERVICE PERSON YOU SHOULD ASSERT AND PROTECT THOSE RIGHTS AND SEND WRITTEN NOTICE OF YOUR ACTIVE SERVICE TO THE TRUSTEE OR TO THE MORTGAGOR.

WE ARE ATTEMPTING TO COLLECT A DEBT FOR Alpine Environmental and any information provided will be used for that purpose.

**ALPINE ENVIRONMENTAL**

  
By Counsel S. Scott Boyd

000227

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

<b>Deed of Trust Date:</b> 4/2/2018	<b>Grantor(s)/Mortgagor(s):</b> CHARLES W. KERNS, JR., A SINGLE MAN
<b>Original Beneficiary/Mortgagee:</b> SECURITY TRUST FEDERAL CREDIT UNION	<b>Current Beneficiary/Mortgagee:</b> Security Service Federal Credit Union
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 201899007562	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> Cenlar FSB is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 425 Phillips Blvd , Ewing, NJ 08618
<b>Date of Sale:</b> 6/3/2025	<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 4, BLOCK 3, FAIRWAY RIDGE SUBDIVISION, UNIT 1, AN ADDITION TO THE CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 7, PAGE 202, OF THE PLAT RECORDS OF GUADALUPE COUNTY, TEXAS

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

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

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

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

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

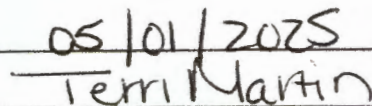
**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(1): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS 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: 4/29/2025



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

Dated: 05/01/2025



Printed Name:



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

**POSTED**

MAY 01 2025

3:21 pm

TERESA KIEL

Guadalupe County Clerk

By: 

**MH File Number:** TX-25-109343-POS  
**Loan Type:** Conventional Residential