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 1 3 2025

MAR 1 3 2025 9:43am TERESA KIEL Guadalupe County Clerk By: VOWY

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 cibolo, Guadalupe County, Texas according to the plat recorded in Volume 7, Pages 246-247 of the Plat Records of Guadalupe County, Texas.

Commonly known as: 125 HINGE IRON CIBOLO, TX 78108

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed 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 mortgage 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//3/2025

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

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 2 7 2025
12:40pm
TERESA KIEL
Guadalupe County Clerk
By: Whyr

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 mortgage 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 Mortgagoe, or the Mortgagoe'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

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

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:

POSTED

MAR 2 7 2025
12: 41pm
TERESA KIEL
Guadalupe County Clerk
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

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.

NOW THEREFORE, NOTICE IS HEREBY GIVEN that on 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.

WIT	NESS, my hand this <u>27</u> day of <u>March</u>	, <u>2025</u> .
	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.

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.

NOTICE OF SUBSTITUTE TRUSTEE SALE



Deed of Trust Date: 10/20/2023	Grantor(s)/Mortgagor(s): SONNY ARM IN TROUT AND MARDI MICHELLE ARM IN TROUT, HUSBAND AND WIFE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR MID-CONTINENT FUNDING, INC., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: PENNYMAC LOAN SERVICES, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 202399026316	Property County: GUADALUPE
Mortgage Servicer: PennyMac Loan Services, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361
Date of Sale: 6/3/2025 Place of Sale of Property: NORTH PORCH OF THE GUADALUPE CO COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE 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 Mortgage 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(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

Dated:

Dated: 4/1/2025

Printed Name:

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

Substitute Trustee c/o Tejas Trustee

1255 West 15th Street, Suite 1060

Plano, TX 75075

APR **0 3** 2025

MH File Number: TX-25-108588-POS

Loan Type: VA





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

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 Auction.com, Troy Martin, Deborah Martin, Cassie Martin, Terri Martin, Shelby Martin, Alexis Martin, Jennyfer Sakiewicz, Martha Rossington, Reyn Rossington, Rick Snoke,

Way ne Daughtrey, Prestige Default Services, LLC Trustees:

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

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

thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and or to sell all or only part of the property. Pursuant to section 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

000174





NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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

<u>Instrument to be Foreclosed</u> – 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.

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 \$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

<u>Default and Request to Act</u> - 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: 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

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 APR 1 0 2025
12:49pm
TERESA KIEL
Guadalipe County Clerk
By: Tanun Van

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

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

00000010306694

3422 MORNING DRIVE SCHERTZ, TX 78154

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 herby remove the original trustee and all successor substitute trustees and appoints in their steed 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.

Il So

Israel Saucedo

Certificate of Posting

						,	4004	5 1.				
My name is		and	my	address	18	c/o	4004	Belt	Line	Road,	Suite	100
Addison, Texas 75001-4320. I declare under	penalty of perjury	that	on			_			_ I	filed a	t the	offic
of the GUADALUPE County Clerk and caused to be	posted at the GUAI	DALU	PE (County co	urth	ouse	this no	tice o	f sale.			
or and contained to the contained the contained to the co												

D. F. C. M.												
Declarants Name:												
Date:												

3422 MORNING DRIVE SCHERTZ, TX 78154

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.



APR 1 0 2025
12:49 pm
TERESA KIEL
Guadappe County Clark
By: Standa Van

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 herby remove the original trustee and all successor substitute trustees and appoints in their steed 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.

Il So

Israel Saucedo

Certificate of Posting

My name is						,	and	my	address	is	c/o	4004	Belt	Line	Road	l, Su	ite	100
Addison, Texas 7500	1-4320. I	declare	under	penalty	of	perjury	that	on						I	filed	at th	e o	offic
of the GUADALUPE	County Clerk	and caus	ed to b	e posted	at th	e GUAI	DALU	JPE (County co	urth	ouse	this no	otice o	f sale.				
Marie																		
Declarants Name:																		

00000009741455

GUADALUPE

EXHIBIT "A"

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 purcels 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 mortgage of the note and deed of trust and PHH MORTGAGE CORPORATION is mortgage servicer. A servicing accement 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 Sulte 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

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

alexio Martin

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 Karia Balli, Attorney at Law Parkway Office Center, Suite 900 14160 Dallas Parkway Dallas, TX 75254

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

Certificate of Postin





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

<u>Instrument to be Foreclosed</u> – 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.

Grantor(s): DAVID SHAWN MURPHY, AN UNMARRIED MAN

Original Trustee: Gregory S. Graham

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 Finance of America Mortgage LLC, its successors and

assigns

Current Mortgagee: 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.

<u>Terms of Sale</u> - 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 \$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

<u>Default and Request to Act</u> - 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

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



25-270298

Notice of Substitute Trustee's Sale

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

Deed of Trust Date: January 10, 2020	Original Mortgagor/Grantor: KENNEDY MIGUEL HERREJON AND THAYDE SOFIA CASTRO GUTIERREZ
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., ("MERS") AS NOMINEE FOR PLANET HOME LENDING, LLC., ITS SUCCESSORS AND ASSIGNS., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: PLANET HOME LENDING, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 202099000818	Property County: GUADALUPE
Mortgage Servicer: PLANET HOME LENDING, LLC	Mortgage Servicer's Address: 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.

T	Fault at these Cale will begin 12.00 DM
Date of Sale: June 3, 2025	Earliest time Sale will begin: 12:00 PM
Date of Baret tamber,	

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, Terri Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee.

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

SUBSTITUTE TRUSTEE

Alexin Mar

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

APR 1 5 2025 10:09am TERESA KIFI

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.

<u>Terms of Sale</u> - 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 \$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

<u>Default and Request to Act</u> - 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: 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

TERESA Idalupe Cou 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 Grantons and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for DHI Mortgage Company, Ed., 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.

44-25-01209 GUADALUPE

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

Printed Name:

Posted and filed by:

C&M No. 44-25-01209

C&M No. 44-24-02310/ FILE NOS





NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE

TRUSTEE TERESA KIEL
By: Sanary on

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.



44-24-02310 Guadalupe

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 Mortgager, 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

Printed Name:

C&M No. 44-24-02310

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 Jacon Spence, Auction.com

! Marchly
Irvine, CA 92618

WITNESS MY HAND this day April 11, 2025.

POSTED

APR 1 7 2025 8:40am TERESA KIEL Ronny George
Texas Bar No. 24123104
rgeorge@logs.com
Grant Tabor
Texas Bar No. 24027905
Kathryn Dahlin

alexo 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.





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

<u>Instrument to be Foreclosed</u> – 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

<u>Terms of Sale</u> - 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

<u>Default and Request to Act</u> 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: 4/14/25

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

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

APR 2 4 2025

2:22pm

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 WHEREAS, in my capacity as the attorney for the Mortgagee and/or its TRUSTEE: 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 c/o JACK O'BOYLE & ASSOCIATES, PLLC, Mailing Address: P.O. ADDRESS: Box 815369, Dallas, TX 75381; Physical Address: 2727 Lyndon B. Johnson Frwy., Suite 525, Dallas, TX 75234.

NOTICE OF

SUBSTITUTE WHEREAS, default has occurred in the payment of said herein TRUSTEE SALE: 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



210 N SAUNDERS ST

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 Deed of Trust or Contract Lien dated 06/22/2021 and recorded under FORECLOSED: 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 Deed of Trust or Contract Lien executed by RICHARD FLORES LLC SECURED: 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 The Mortgage Servicer is authorized to represent the Mortgagee by virtue INFORMATION: 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 ALL THAT CERTAIN TRACT OR PARCEL OF LAND OF PROPERTY CONTAINING 0.218 ACRES IN THE CITY OF SEGUIN, TO BE SOLD: 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

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

ADDRESS:

PROPERTY 210 N SAUNDERS ST, SEGUIN, TX 78155

TERMS OF The Substitute Trustee will sell the Property by public auction at the place SALE: 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 refiling 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 SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITA TEXAS **GUARD** OF OF OR RESERVE COMPONENT THE ARMED **FORCES** OF WRITTEN OF MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

Signed on the 7 day of Aspril , 2025.

Respectfully,

JACK O'BOYLE & ASSOCIATES, PLLC

alexio Martin

__Jack O'Boyle | SBN: 45165300

jack@jackoboyle.com/

X Travis H. Gray | SBN: 24044965

travis@jackoboyle.com

Chris Ferguson | SBN: 24069714

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



APR 2 4 2025 2:22pm

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

Parket

Substitute Truster(s): Army 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 Kyle Walker, Andrew Mills-Henderson. 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 2075. 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 mortgages of the note and deed of trust and BANK OF OKLAHOMA, N.A. is mortgage servicer. A servicing agreement between the mortgages, 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.

Markie Wolf Zentz & Mann F.C.

alexio Martin

Maccie Wolf 2-Dill 24 Wood 11/1-18

Brandon Wolf, Attorney at Law
L. Keller Mackie, Attorney at Law
Michael Zientz, Attorney at Law
Chelsea Schneider, 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.auction.com or (800) 280-2832

Certificate of Posting

I am Alexis Mar In 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 4/74/2025 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 2 4 2025
2:23 pm
TERESA KIEL
Guadalupe County Clerk

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 COUNTES, 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 COMALAND 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 eash. 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.

alexis Martin

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

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.



NOTICE OF TRUSTEE'S SALE GUADALUPE COUNTY

POSTED

APR 2 8 2025 2:35pm

TERESA KIEL
Guadalupe County Clerk
By: XYMMANAAA

- 1. DATE: April 25, 2025
- 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:
- 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 ALLREPRESENTATIONS 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



NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:	Grantor(s)/Mortgagor(s):						
4/2/2018	CHARLES W. KERNS, JR., A SINGLE MAN						
Original Beneficiary/Mortgagee:	Current Beneficiary/Mortgagee:						
SECURITY TRUST FEDERAL CREDIT UNION	Security Service Federal Credit Union						
Recorded in:	Property County:						
Volume: N/A	GUADALUPE						
Page: N/A							
Instrument No: 201899007562							
Mortgage Servicer:	Mortgage Servicer's Address:						
Cenlar FSB is representing the Current Beneficiary/Mortgagee under a	425 Phillips Blvd ,						
servicing agreement with the Current Beneficiary/Mortgagee.	Ewing, NJ 08618						
Date of Sale: 6/3/2025	Earliest Time Sale Will Begin: 12pm						
Place of Sale of Property: Guadalupe County Courthouse, 101 E. Court S	treet, Seguin, TX 78155 OR IN THE AREA DESIGNATED BY THE						
COMMISSIONER'S COURT, PURSUANT TO SECTION 51,002 OF TH							

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 MORTGAGE OR MORTGAGE SERVICER.

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

Dated: 4/29/2025

Thuy Frazier, Attorney McCarthy & Holthus, LLP

1255 West 15th Street, Suite 1060 Plano, TX 75075

Attorneys for Cenlar FSB

Dated:

Printed Name

Substitute Trustee

1255 West 15th Street, Suite 1060

Plano, TX 75075

POSTED

MAY 0 1 2025

TERESA KIEL Guadalupe County Clerk By: Waym W

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

MAY 0 6 2025

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Date:

May 6, 2025

Substitute Trustee: MATTHEW J. BADDERS or MARICRUZ CARDENAS

Substitute Trustee's Address: 2632 Broadway, Suite 401-S, San Antonio, Texas

78215

Mortgagee: GRANGER REALTY AND INVESTMENTS, LLC

Note: Dated October 11, 2018, in the original principal amount of ONE HUNDRED

FIFTY THOUSAND AND NO/100 DOLLARS (\$150,000.00)

Deed of Trust

Date: October 11, 2018

Grantor: JUAN CAMPOS and CHRISTINE CAMPOS

Mortgagee: 217 JUDITH ANN LAND TRUST, GRANGER REALTY AND

INVESTMENTS, LLC, Trustee

Recording Information: Said deed of trust recorded in Document No. 2018999023519, Real Property Records of Guadalupe County, Texas. Said note and liens securing same assigned to GRANGER REALTY AND INVESTMENTS, LLC by instrument recorded in Document No. 201999021104, Real Property Records of Guadalupe County, Texas.

Property:

Lot 36, Block 9, PARKLAND VILLAGE, UNIT 2, a subdivision in Guadalupe County, Texas, according to the map or plat thereof recorded in Volume 3, Page 65, Map and Plat Records of Guadalupe County, Texas, known commonly by its address as 217 Judith Ann, Schertz, Texas.

County: Guadalupe County, Texas

Date of Sale of Property: June 3, 2025

Earliest Time of Sale of Property

(between 10:00 a.m. and 4:00 p.m.): 11:00 a.m.

Place of Sale of Property: At the area of the County Courthouse in Guadalupe County, Texas, which has been designated by the Commissioner's Court as the area where sales of real property under contract lien are to take place. Said area being located on the north porch of the Guadalupe County Courthouse, Guadalupe County, Seguin, Texas.

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.

Mortgagee has appointed MATTHEW J. BADDERS as Trustee under the Deed of Trust. Mortgagee has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

INSTRUMENT APPOINTS THE SUBSTITUTE THIS 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 is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS". THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT, OR THE LIKE FOR THE PERSONAL PROPERTY IN THIS DISPOSITION. The sale will begin at the earliest time stated above or within three hours after that time. This sale will be conducted subject to the right of rescission contained in section 51.016 of the Texas Property Code.

Substitute Trustee

000238



NOTICE OF FORECLOSURE SALE

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

Lot 101, Section 1, Lake McQueeney Estates according to map of plat recorded in Volume 3, Page 79 of the map and plat records of Guadalupe County, Texas, more commonly known as 334 Elm Drive, McQueeney, Texas 78123, together with a 1972 14X64 Boanza Manufactured Home.

- 2. Instrument(s) to be Foreclosed. The instrument(s) to be Foreclosed is the Deed of Trust recorded in Document No. 201899003779 of the 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: June 03, 2025

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

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

Guadalupe County Courthouse at the North Porch 101 E. Court Street Seguin, Texas 78155

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

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

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

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

5. Type of Sale. The sale is a nonjudicial deed-of-trust lien and security interest Foreclosure Sale being conducted pursuant to the power of sale granted by the Deed of Trust and security agreement executed by Charles Crowley.

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

6. Obligations Secured. The Deed of Trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to (a) the promissory note executed by Charles Crowley, and payable to the order of Nueva Investments, LTD; and (b) all renewals and extensions of the note.

Questions concerning the Sale may be directed to the undersigned Attorney.

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

8. Assert and protect your rights as a member of the Armed Forces of the United States. If you are or your spouse is serving on Active Military Duty, including Active Military Duty as a member of the Texas National Guard or the National Guard of another state or as a member of a Reserve Component of the Armed Forces of the United States, please send written notice of the Active Duty Military Service to the sender of this notice immediately.

Dated: May 6, 2025

DANIEL H. SCHULZE, Substitute Trustee

202 N. LaVernia Street

P. O. Box 745

Marion, Texas 78124

Telephone (830) 914-2328

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

May 8, 2025 (the "Effective Date")

Notice is hereby given that a public sale, at auction, of the Property (as that term is defined and described below) will be held at the date, time and place specified in this notice.

DATE OF SALE: June 3, 2025 (which is the first Tuesday of that month).

<u>TIME OF SALE</u>: The earliest time at which the sale shall occur is 10:00 a.m. The sale shall begin at that time or not later than three (3) hours after that time.

<u>PLACE OF SALE</u>: The sale will take place on the north porch of the Guadalupe County Courthouse, or if such area is no longer the designated area, at the area most recently designated by the Guadalupe County Commissioner's Court, pursuant to Section 51.002 of the Texas Property Code.

INDEBTEDNESS PROMPTING SALE: Promissory Note dated as of January 20, 2023, executed by A-Affordable Boat & RV Storage - New Braunfels, LLC, a Texas limited liability company ("Borrower"), as maker, payable to the order of Texas Bank ("Lender"), as payee, in the original principal amount of \$5,868,890.00 (the "Note").

<u>DEED OF TRUST CREATING LIEN THAT IS THE SUBJECT OF SALE</u>: Construction Deed of Trust dated as of January 20, 2023, executed by Borrower and recorded on January 23, 2023, in the Official Public Records of Guadalupe County, Texas, under Document Number 202399001617 (the "<u>Deed of Trust</u>").

PROPERTY BEING SOLD: All land, improvements, and personal property described as the Property or otherwise described as collateral in the Deed of Trust (and not previously released from the Deed of Trust); the legal description of the land to be sold is attached hereto as Exhibit A and made a part hereof for all purposes; provided, however, the description of the land, improvements, and personal property in the Deed of Trust (and not previously released from the Deed of Trust) will control to the extent of any conflict or any deficiency in such description contained in this Notice of Substitute Trustee's Sale, it being the intent that the "Property," for all purposes hereof, means all property, real, personal, tangible and intangible, including, without limitation, the land described on Exhibit A attached hereto, which constitutes collateral under, and described in, the Deed of Trust (and not previously released from the Deed of Trust) (collectively, the "Property").

<u>HOLDER</u>: Lender is the current owner of the right to payments and the outstanding indebtedness evidenced by the Note and Lender is the current beneficiary under the Deed of Trust and the beneficiary of the liens, security interests, terms and provisions contained within the Deed of Trust.

SUBSTITUTE TRUSTEES: Louis Stahl and Drake Genna (collectively, the "Substitute Trustees"), having an address of collective Dunton Andrews Kurth LLP, 1445 Ross Avenue, Suite 3700,

Dallas, Texas 75202, who previously have been appointed the Substitute Trustees by Lender as provided in the Deed of Trust.

Events of default have occurred with regard to the Note and all applicable cure periods, if any, have expired; accordingly, all of the unpaid principal balance of the Note, together with all accrued and unpaid interest thereon and all other amounts due with regard to the loan evidenced by the Note, remain due and payable in full. Lender has requested that any of the Substitute Trustees (and without the joinder of any of the others) sell the Property for cash or by credit bid (if Lender is the successful bidder), the proceeds of such sale to be applied in accordance with the provisions of the Deed of Trust.

Lender has also requested that any of the Substitute Trustees (and without the joinder of any of the others) sell all of the components of the Property that are personal property, including, without limitation, (a) all equipment, fixtures, and other articles of personal property encumbered by the Deed of Trust, (b) all accounts and all funds therein and rights thereto, and (c) all contracts, including, without limitation, all leases to the extent such leases are not terminated as a result of the foreclosure sale contemplated by this notice, in accordance with the terms of Article 9 of the Texas Business and Commerce Code. The sale of such personal property will be held at the same time and place as the above-described real property sale; provided, however, to the extent permitted by the Deed of Trust and Article 9 of the Texas Business and Commerce Code, any of the Substitute Trustees (and without the joinder of any of the others) has been instructed to proceed as to both the real and personal property in accordance with the rights and remedies of the owner of the indebtedness with respect to the Property.

Therefore, **notice** is hereby given that, at the date, time and place set forth above, Substitute Trustee(s) will sell the Property (including all of the real property and personal property components thereof) to the successful bidder for cash or by credit bid (if Lender is the successful bidder), pursuant to the terms of the Deed of Trust and applicable law.

Notice is further given that Lender may postpone, withdraw or reschedule the scheduled sale for another day. Notice of the date, time and place of any rescheduled sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code and the Deed of Trust.

Notice is further given that, in accordance with Texas Property Code Section 51.0075, each Substitute Trustee, as applicable, reserves the right to set additional, reasonable conditions for conducting the sale.

Notice is further given that, pursuant to the authority granted in the Deed of Trust, any of the Substitute Trustees (and without the joinder of any of the others) may sell all or any part of the Property together or separately, in one sale or by separate sales.

Notice is further given that, in the event Lender elects to assign or transfer its rights under the Deed of Trust prior to the scheduled sale, the assignee or transferee shall be entitled to all the benefits afforded to Lender under the Deed of Trust.

Notice is further given that, in accordance with Texas Property Code Section 51.009, the Property will be sold "AS IS", without any express or implied warranties, except as to the warranties of title, if any, required by the Deed of Trust, and at the purchaser's own risk. The Sale of the Property Is and shall be "AS-IS," "Where-Is" and "With all faults" and without representation or Warranty of any kind by any of the substitute trustees or lender, express, implied, statutory, quasi-statutory or otherwise, any warranty of merchantability or fitness for any particular purpose being expressly disclaimed. None of the substitute trustees or lender makes any representations or warranties with respect to the compliance with the laws, rules, agreements or specifications, condition, quality, environmental condition, capacity, design, operation, absence of any latent defects or any other warranty or representation whatsoever with respect to the property, all of which are hereby disclaimed.

[SIGNATURE PAGE FOLLOWS]

IN WITNESS WHEREOF, this Notice of Substitute Trustee's Sale has been executed to be effective as of the Effective Date.

By:
LOUIS STAHL, a Substitute Trustee

STATE OF TEXAS

S
COUNTY OF DALLAS

This instrument was acknowledged before me on May 7, 2025, by Louis Stahl, as a Substitute Trustee, in the capacity herein stated.

Notary Public in and for the State of Texas

Printed Name:

TRACY ALLEN

TRACY ALLEN

My Commission Expires:

Notary Public, State of Texas

Comm. Expires 02-10-2028 Notary ID 8659392

EXHIBIT A

Legal Description

FIELD NOTES to that certain 35.104 acre tract situated in the Antonio M. Esnaurrizar Survey, Abstract No. 20, City of New Braunfels Extra-Territorial Jurisdiction, Guadalupe County, Texas, being the tract described as 35.141 acres in a Warranty Deed with Vendor's Lien to Jose Luls Soto (hereinafter referred to as Soto tract), recorded in Volume 1607, Page 47, of the Deed Records of Guadalupe County, Texas (D.R.G.C.T.); the subject tract, surveyed by JPH Land Surveying, Inc., is more particularly described as follows:

BEGINNING at a 1/2 inch rebar found in the southeast right-of-way line of Pieper Road (No document found), at the north corner of said Soto tract;

THENCE SOUTH 46° 03' 13" EAST, at 9.94 feet passing a 1/2 inch rebar found at the west corner of Lot 4, PIEPER FARMS, an addition to the City of New Braunfels Extra-Territorial Jurisdiction, according to the plat recorded in Volume 6, Page 584, of the Plat Records of Guadalupe County, Texas, and continuing along the common line of said Soto tract and said Lot 4, for a total distance of 675.13 feet to a 10 inch wood fence corner post found at the common east corner of said Soto tract and the tract described as 63.91 acres in a Warranty Deed with Vendor's Lien to John Lee Jaeger and wife, Joyce A. Jaeger, LLC (hereinafter referred to as Jaeger tract), recorded in Volume 1247, Page 724, D.R.G.C.T.;

THENCE SOUTH 45° 37' 02" WEST along the common line of said Soto tract and said Jaeger tract, a distance of 2,243.24 feet to a 1/2 inch capped reber stamped "SOLIS KANAK INC" found at the common south corner of said Soto tract and the tract described in a Executrix's Deed to Diane Darlene Bauer (hereinafter referred to as Bauer tract), recorded under Instrument Number 202099017840, of the Official Public Records of Guadalupe County, Texas (O.P.R.G.C.T.);

THENCE NORTH 43° 21' 14" WEST along the common line of said Soto tract and said Bauer tract, a distance of 688.16 feet to a 1/2 inch capped rebar stamped "JPH Land Surveying" set in the southeast line of the tract described as 98.846 acres in a Special Warranty Deed to Lennar Homes of Texas Land and Construction, Ltd. (hereinafter referred to as Lennar Homes tract), recorded under Instrument Number 202199041266, O.P.R.G.C.T., from which a 1/2 inch capped rebar stamped "HMT" found at the south comer of said Lennar Homes tract bears SOUTH 45° 40' 29" WEST a distance of 1,746.64 feet;

THENCE NORTH 45° 40′ 29" EAST along the common line of said Soto tract and said Lennar Homes tract, a distance of 2,143.86 feet to a 3/8 inch rebar found in the southeast right-of-way line of said Pieper Road, at the common north corner of said Soto tract and said Lennar Homes tract, from which a 1/2 inch capped rebar stamped "HMT" found at the easterly north corner of said Lennar Homes tract bears NORTH 43° 37' 45" WEST a distance of 1,327.84 feet;

THENCE along the common line of said Soto tract and the southeast right-of-way line of said Pieper Road, the following bearings and distances:

- 1. SOUTH 43° 37' 45" EAST, a distance of 10.98 feet to a 1/2 inch capped rebar stamped "JPH Land Surveying" set:
- 2. NORTH 45° 41' 53" EAST, a distance of 67.49 feet to the POINT OF BEGINNING, enclosing
 - 35.104 acres (±1,529,115 square feet) of land.

Notice of Substitute Trustee Sale



F25-00074 TX 6723191722 | 7241486203

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

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

Date: 06/03/2025

Time: The sale will begin no earlier than 11:00AM or no later than three hours thereafter. The sale will

be completed by no later than 2:00 PM. (Attention all bidders: cashier's checks must be made

payable to Assured Lender Services, Inc.)

Place: Guadalupe County, TX at the following location: North Porch of the Guadalupe Courthouse.

> OR IF THE PRECEDING AREA IS NO LONGER THE DESIGNATED AREA. AT THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION

51,002 OF THE TEXAS PROPERTY CODE

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

Legal Description: See Attached Exhibit "A"

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

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

MAY 0 8 2025 3:06 pm TERESA KIEL

POSTED

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

Trustor(s): OLD MAIN SHERTZ LLC, a

Texas limited liability company

Original Beneficiary: Velocity Commercial Capital.

LLC, a California Limited

Liability Company

Current

Loan Servicer:

PHH Mortgage Services

Beneficiary:

U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital

Loan Trust 2024-5

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

Trustees:

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code \$51,0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

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

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

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

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

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

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

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

Dated: 05/08/2025

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

Assured Lender Services, Inc. 111 Pacifica, Suite 140

Irvine, CA 92618 Phone: (714) 508-7373 Fax: (714) 505-3831

AFTER RECORDING, PLEASE RETURN TO: Assured Lender Services, Inc.

111 Pacifica, Suite 140 Irvine, CA 92618 Attn: Trustee Department

EXHIBIT "A" Property Description

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

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

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

Thence N. 60 deg. E. 176 feet;

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

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

Save and Except:

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

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

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

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

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

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

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

NOTICE OF TRUSTEE'S SALE

THE STATE OF TEXAS

COUNTY OF GUADALUPE *

Date: May 8, 2025

Deed of Trust:

Date: August 29, 2022

Grantor: Victor Alfonso Cardenas Villalobos and Maria del Transito Torrez Valle, 6 Royal

Palms Drive, Austin, Texas 78744

Beneficiary: Fortress Ranch Investments Ltd.

Recorded under Clerks Document Number 202299028076, Official Public Records, Guadalupe

County, Texas.

Transfer of Lien:

Date: November 30, 2022

Transferer: Fortress Ranch Investments Ltd.

Transferee: Perpetuate Capital Fixed Income Fund I, LP

Recorded under Clerk's Document #202299036790, Official Public Records, Guadalupe

County, Texas.

Property: Being Lot Sixteen (16) in Magnolia Estates Subdivision, Guadalupe County, Texas, according to the map or plat thereof recorded in Volume 9, Pages 558-559, Deed and Plat Records of Guadalupe County, Texas.

Date of Sale: June 3, 2025

Time of Sale: The earliest time at which the sale will occur is 11:00 a.m. and no later than 2:00 p.m. Place of sale of Property: Guadalupe County Courthouse, 211 W. Court Street, Seguin, Texas 78155 Designated Area: The north porch of the Guadalupe County Courthouse, bearing the address of 211 W. Court Street, Seguin, Texas 78155, or in the area designated by the Commissioner's Court, pursuant to Section 51.002 of the Texas Property Code.

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

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

POSTED

MAY 0 9 2025

II:I6 am

TERESA KIEL

Guadalune County Glerk

By: TANUM Com

Substitute Trustee – Timothy Murphy, Gordon Murphy, Dean Murphy, or Gillian Calley

For more information:

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

NOTICE OF TRUSTEE'S SALE

THE STATE OF TEXAS

COUNTY OF GUADALUPE *

Date: May 8, 2025 Deed of Trust:

Date: March 8, 2023

Grantor: Brenda Gentry and Simba Gentry, 204 Blaze Moon, Cibolo, Texas 78108 Beneficiary: Fortress Ranch Investments Ltd., PO Box 1249, San Marcos, TX 78667

Recorded under Clerks Document Number 202399006956, Official Public Records, Guadalupe

County, Texas.

Property: Being a 10.01 acre tract or parcel of land known as Tract O and being part of the B. & G. Fulcher Survey, A-21 in Guadalupe County, Texas and being more particularly described in Exhibit "A" attached to the Deed of Trust filed in Clerk's Document #202399006956 of the Guadalupe County Deed Records.

Date of Sale: June 3, 2025

Time of Sale: The earliest time at which the sale will occur is 10:00 a.m. and no later than 1:00 p.m. Place of sale of Property: Guadalupe County Courthouse, 211 W. Court Street, Seguin, Texas 78155 Designated Area: The north porch of the Guadalupe County Courthouse, bearing the address of 211 W. Court Street, Seguin, Texas 78155, or in the area designated by the Commissioner's Court, pursuant to Section 51.002 of the Texas Property Code.

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

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

POSTED

MAY 0 9 2025

[1: 30 am

TERESA KIEL

Guadabpe County Clerk

By: Transaction

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

For more information:

P.O. Box 1249 San Marcos, Texas 78667 512-396-5115 2512 SCHWAB RD SEGUIN, TX 78155 00000010288439

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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

1. Date, Time, and Place of Sale.

Date: 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 July 02, 2015 and recorded in Document INSTRUMENT NO. 2015013065 real property records of GUADALUPE County, Texas, with KRISTIAN ROBLES AND IDA M ROBLES, grantor(s) and PRIORITY BANK, FSB, mortgagee.
- 4. Obligations Secured. Deed of Trust or Contract Lien executed by KRISTIAN ROBLES AND IDA M ROBLES, securing the payment of the indebtednesses in the original principal amount of \$213,650.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. PRIORITY BANK is the current mortgagee of the note and Deed of Trust or Contract Lien.
- 5. Property to Be Sold. The property to be sold is described in the attached Exhibit A.
- 6. Mortgage Servicer Information. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. PRIORITY BANK, as Mortgage Servicer, is representing the current mortgagee, whose address is:

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

POSTED

MAY 1 2 2025

II:Itam

TERESA KIEL

Guadalupe County Clerk

By:



2512 SCHWAB RD SEGUIN, TX 78155

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 herby remove the original trustee and all successor substitute trustees and appoints in their steed 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.

Il Slo

Israel Saucedo

Certificate of Posting

My name is		and	my	address	is	c/o	4004	Belt	Line	Road	d, S	uite	100
Addison, Texas 75001-4320. I declare under of the GUADALUPE County Clerk and caused to	penalty of perjury	that	on						_ I	filed			
Declarants Name:													
Date:													

00000010288439

GUADALUPE



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

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

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

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

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

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

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: MAY U, 2025

DEED OF TRUST:

Date: May 14, 2008

Grantor: DOMINGO CHACON, JR., predecessor in interest to Juan Robles

Grantor's County: GUADALUPE

Beneficiary: JUSTIN HILTON

Trustee: ALBERT J. HEINRICH, JR.

Substitute Trustee: ROBERT E. BLACK, JIM MILLS, SUSAN MILLS, GEORGE

HAWTHORNE, ED HENDERSON, KYLE WALKER and

ANDREW MILLS-MIDDLEBROOK

Substitute Trustee's Address:

2499 S. Capital of Texas Highway, Ste. A-205 Austin, Texas 78746

Recorded in: Volume 2624, Page 405, Real Property Records, Guadalupe County

Texas.

PROPERTY:

Being a 0.163 acre tract of land, more or less, out of the Guadalupe City Block 65, Guadalupe County, Texas, being the same property described in Deed recorded in Volume 2349, Page 976, Official Records of Guadalupe County, Texas, and the same property described in Wraparound Deed of Trust recorded in Volume 2624, Page 405, Official Records of Guadalupe County, Texas.

NOTE SECURED BY DEED OF TRUST:

Date: May 14, 2008

Original Principal Amount: \$58,760.00

POSTED

MAY 1 2 2025
2:37 pm
TERESA KIEL
Guadalupe County Clerk
By: (1) by m

Holder: JUSTIN HILTON

DATE OF SALE OF PROPERTY (first Tuesday of month, between 10:00 a.m. and 4:00

p.m.): 3rd day of June, 2025.

PLACE OF SALE OF PROPERTY:

County Courthouse of Guadalupe County, Seguin, Texas, at area designated by County

Commissioners for said sales.

The earliest time at which a sale will occur is 11:00 a.m., provided the sale must begin at

such time or not later than three hours after that time.

Because of default in performance of the obligations of the Deed of Trust, Substitute

Trustee will sell the property by public auction to the highest bidder for cash at the place and

date specified to satisfy the debt secured by the Deed of Trust.

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 services to the sender of this notice immediately.

JIM MILLS, SUSAN MILLS, GEORGE HAWTHORNE, ED HENDERSON, KYLE WALKER and **ANDREW** MILLS-

MIDDLEBROOK

2499 S. Capital of Texas Hwy., Ste A-205

Austin, Texas 78746

(512) 477-1964

NOTICE OF SALE BY TRUSTEE AND SUBSTITUTE TRUSTEE

THE STATE OF TEXAS

89 89

KNOW ALL MEN BY THESE PRESENTS:

COUNTY OF GUADALUPE

8

THAT, WHEREAS, WEST RIVER HOUSE LLC, A TEXAS LIMITED LIABILITY COMPANY ("Borrower") became indebted to GREAT CENTRAL MORTGAGE ACCEPTANCE COMPANY, LTD. ("Lender"), as evidenced by that certain real estate lien note (the "Note"), dated June 30, 2023, in the original principal amount of THREE HUNDRED THOUSAND AND NO/100 DOLLARS (\$300,000.00), executed and delivered by Borrower to the order of GREAT CENTRAL MORTGAGE ACCEPTANCE COMPANY, LTD. as payee, bearing interest and being due and payable as therein provided; and

WHEREAS, the indebtedness evidenced by the Note (the "Indebtedness") is secured by, among other items, that certain Deed of Trust (the "Deed of Trust") dated of even date with the Note, executed by Borrower, to SARA E. DYSART, Trustee, for the benefit of Lender, said Deed of Trust being filed for record and recorded under Clerk's Document No. 202399016499, of the Official Public Records of Guadalupe County, Texas, covering the Real Property described as follows, to-wit:

A tract of land containing 0.4290 Acre out of Subdivision No. 109 of the A.M. Esnaurizer Eleven League Grant, Abstract 20, Guadalupe County, Texas, being the same tract recorded in the name of J. Dietrich Stroeh, Trustee in Volume 2839, Page 903 of the Official Public Records of Guadalupe County, Texas (O.P.R.G.C.T.), being further described in Volume 1318, Page 0317 of the O.P.R.G.C.T., and being more particularly described by metes and bounds on Exhibit "A" attached hereto and made a part hereof.

along with any and all appurtenances, improvements, fixtures and personal property of any kind located thereon or pertaining thereto, including, without limitation, any and all rights to the present or future use of wastewater, wastewater capacity, drainage, water or other facilities to the extent same pertain to or benefit all or any portion of the Property, including, without limitation, all reservations of or commitments or letters covering any such use in the future, whether now owned or hereafter acquired, and any leases and rents relating thereto, which are described therein (all of which is hereinafter referred to as the "Premises")



WHEREAS, to the full extent the Deed of Trust or any other security agreement held by Lender covers both real and personal property, including, without limitation, any and all rights to the present or future use of wastewater, wastewater capacity, drainage, water or other utility facilities to the extend same pertain to or benefit all or any portion of the Property, including, without limitation, all reservations of or commitments or letters covering any such use in the future, any of said personal property which is part of the Premises or which is otherwise covered by a lien or security interest in favor or Lender will be hereinafter included in the definition of Premises as used herein and sold at public sale, hereinafter described, pursuant to Section 9.501(d) of the Texas Uniform Commercial Code;

WHEREAS, TEXAS EQUITY SERVICING, LLC ("Beneficiary") is the current holder and owner of the Deed of Trust and the note secured thereby, by instrument dated Effective September 1, 2024, recorded under Clerk's Document No. 202499023689, Official Public Records of Guadalupe County, Texas;

WHEREAS, there may be certain leases, rental agreements, easements and/or other matters (collectively, the "Other Matters") covering and/or affecting the Premises currently in existence;

WHEREAS, the liens securing the payment of the Indebtedness may be senior and superior to one or more of the Other Matters and junior and inferior to one or more of the Other Matters;

WHEREAS, with respect to the liens securing the payment of the Indebtedness, which are senior to the Other Matters and may not so subordinate liens to one or more of the Other Matters;

WHEREAS, in the event Lender/Beneficiary chooses to subordinate its liens securing the Indebtedness of any Other Matters, such decision will be announced at the foreclosure sale;

WHEREAS, default has been made in the payment of the Note and the Indebtedness, and the Note is now unpaid, delinquent and in default;

WHEREAS, Lender/Beneficiary has given all required notices to Borrower and any and all other necessary parties with regard to the defaulted Indebtedness or such notices to such other necessary parties have been waived;

WHEREAS, pursuant to the authority granted in the Deed of Trust, Lender/Beneficiary has appointed MARK CUMMINGS, JASON WEST, MATTHEW JOHNSON, NICOLE CORREA, AND DAVID GARVIN, to act jointly or separately as Substitute Trustee along with SARA E. DYSART, Trustee, under the Deed of Trust pursuant to a duly authorized and executed appointment document;

WHEREAS, Lender/Beneficiary has requested the undersigned to enforce the liens of the Deed of Trust by sale of the Premises in the manner set forth under the terms of the Deed of Trust and pursuant to the laws of the State of Texas and has instructed the undersigned to offer the Property for sale toward the satisfaction of the Note; and

WHEREAS, the undersigned Trustee and/or Substitute Trustee, acting upon the request of said Lender/Beneficiary, by these presents is hereby posting, filing, and giving notice of foreclosure of the Deed of Trust and the lien thereto in accordance with applicable Texas law and the terms and provisions of the Deed of Trust.

NOW, THEREFORE, I, the undersigned, SARA E. DYSART and/or MARK CUMMINGS, JASON WEST, MATTHEW JOHNSON, NICOLE CORREA, AND DAVID GARVIN, acting jointly or separately as Trustee or Substitute Trustee, do hereby give notice that after due publication of this notice as required by law and the Deed of Trust, I will sell the Premises at public venue, to the highest bidder or bidders, for cash, which sale will begin no earlier than 10:00a.m. and not later than 1:00p.m. on the first Tuesday in June next, the same being June 3, 2025 at the County Courthouse in Guadalupe County, Texas, in the area where foreclosure sales are to take place as designated by the Commissioner's Court of said county, said designation having been recorded in the Official Public records of said county.

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.

THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT, OR THE LIKE FOR THE PERSONAL PROPERTY IN THIS DISPOSITION.

THE ADDRESS OF SARA E. DYSART, TRUSTEE AND MARK CUMMINGS, JASON WEST, MATTHEW JOHNSON, NICOLE CORREA AND DAVID GARVIN, SUBSTITUTE TRUSTEE, IS 206 PRIMERA DRIVE, SAN ANTONIO, TEXAS 78212. ALL INQUIRIES SHOULD BE SENT TO THIS ADDRESS.

EXECUTED on this the 12 day of May 2025.

Substitute Trustee:

Mark Cummings

Jason West

Matthew Johnson
Nicole Correa

David Garvin

AFTER FILING RETURN TO: SARA E. DYSART Attorney at Law 206 Primera Drive San Antonio, Texas 78212

EXHIBIT "A"

A tract of land containing 0.4290 Acre out of Subdivision No. 109 of the A.M. Esnaurizer Eleven League Grant, Abstract 20, Guadalupe County, Texas, being the same tract recorded in the name of J. Dietrich Stroeh, Trustee in Volume 2839, Page 903 of the Official Public Records of Guadalupe County, Texas (O.P.R.G.C.T.), being further described in Volume 1318, Page 0317 of the O.P.R.G.C.T., and being more particularly described by metes and bounds as follows: (Bearings based on said Volume 1318, Page 0317 of the O.P.R.G.C.T.)

BEGINNING at a point on the south line of Lone Star Drive, being the northeast corner of a tract recorded in the name of Rent Elite, LLC. under Document No. 2018003298 of the O.P.R.G.C.T., being the northwest corner of this tract from which a fence corner bears South 35° 27' 36" East, a distance of 0.46 Feet and a 1/2 inch iron rod found bears South 68° 25' 00" West, a distance of 61.90 Feet;

THENCE, with said south line of Lone Star Drive the following three (3) courses:

- 1.) NORTH 81° 29' 46" EAST, a distance of 25.16 Feet to a 2 Inch metal post cut off at a corner of this tract;
- 2.) SOUTH 85° 06' 43" EAST, a distance of 25.19 Feet to a 2 Inch metal post cut off at a corner of this tract;
- 3.) SOUTH 74° 28' 44" EAST, a distance of 74.95 Feet to a point at the northwest corner of this tract from which a fence corner bears South 17° 33' 58" East, a distance of 0.63 Feet, and a 1/2 Inch iron rod found bears South 74° 13' 32" East, a distance of 76.00 Feet;

THENCE, SOUTH 01° 41' 28" WEST, with the west line of a tract recorded in the name of Paul R. Schneider and Christina L. Schneider in Volume 1975, Page 522 of the O.P.R.G.C.T., passing at a distance of 132.43 Feet a fence post and continuing for a total of 144.85 Feet to a point at the southeast corner of this tract:

THENCE, SOUTH 74° 39' 13" WEST, with the Guadalupe River, a distance of 97.20 Feet to a point at the southwest corner of this tract;

THENCE, NORTH 07° 17' 40" WEST, with the east line of the aforementioned Rent Elite, LLC Tract, a distance of 190.53 Feet to the POINT OF BEGINNING and containing 0.4290 Acre of land.

NOTICE OF TRUSTEE'S SALE and APPOINTMENT OF SUBSTITUTE TRUSTEE

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

WHEREAS, on November 5, 2021, Jaime Reyes and Viviana I. Reyes executed a Deed of Trust conveying to North O. West, Trustee, the real property hereinafter described, to secure OPM Five Group, LLC - Series 34 - Creekside, in the payment of a debt therein described, said Deed of Trust being recorded in Document No. 202199038562, Official Public Records of Guadalupe County, Texas.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder of said debt has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

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

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

Said real property is described as follows:

Lot Twenty-Seven (27), Block Five (5), of WILLOWBRIDGE SUBDIVISION, UNIT 2, an addition to the City of Cibolo, Guadalupe County, Texas, according to the map or plat thereof recorded in Volume 6, Page(s) 404, of the Deed and Plat Records of Guadalupe County, Texas.

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

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

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

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

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

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

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

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

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

WITNESS MY HAND on _____ day of May 2025.

MATTHEW D. JOHNSON

State Bar No. 24098890

DEAN W. GREER

State Bar No. 08414100

Attorney or Authorized Agent for the

Mortgagee or Mortgagee's Servicer

West & West, Greer & Estorga

2929 Mossrock, Suite 204

San Antonio, Texas 78230





Notice of Substitute Trustee Sale

T.S. #: 24-12541

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

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

Date:

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

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust is dated 12/10/2018 and is recorded in the office of the County Clerk of Guadalupe County, Texas, under County Clerk's File No 201999000163, recorded on 1/2/2019, in Book N/A, Page N/A, of the Real Property Records of Guadalupe County, Texas.

Property Address: 433 SLIPPERY ROCK CIBOLO Texas 78108

Trustor(s):

AISHA B LEE

Original Beneficiary: MORTGAGE ELECTRONIC

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

Current Beneficiary: U.S. BANK TRUST, NATIONAL ASSOCIATION, NOT IN ITS

Loan Servicer:

Selene Finance, LP

INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR PL

PRETIUM TRUST

Current Substituted Trustees: Auction.com, Troy Martin, Deborah Martin, Cassie Martin, Terri Martin, Shelby Martin, Alexis Martin, Jennyfer Sakiewicz, Martha Rossington, Reyn Rossington, Rick Snoke,

Wayne Daughtrey, Prestige Default Services, LLC,

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

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

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

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$230,743.00, executed by AISHA B LEE, AN UNMARRIED WOMAN, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR FBC MORTGAGE, LLC., ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of AISHA B LEE, AN UNMARRIED WOMAN to AISHA B LEE. U.S. BANK TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR PL PRETIUM TRUST 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 TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR PL PRETIUM TRUST c/o Selene Finance, LP 3501 Olympus Boulevard 5th Floor, Suite 500 Dallas, Texas 75019 877-768-3759

T.S. #: 24-12541

Dated: 5/13/2025

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

Sale Line Information: (866) 539-4173 Website: https://www.servicelinkauction.com

AFTER RECORDING, PLEASE RETURN TO:

Prestige Default Services, LLC 16801 Addison Road, Suite 350 Addison, Texas 75001 Attn: Trustee Department Our Case Number: 25-01005-FC

NOTICE OF TRUSTEE'S SALE

WHEREAS, on August 25, 2020, DONALD JEROME CARTWRIGHT, AN UNMARRIED MAN, executed a Deed of Trust/Security Instrument conveying to ANGELA R. HERNANDEZ, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR DHI MORTGAGE COMPANY, LTD. ITS SUCCESSORS AND ASSIGNS, in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 202099023348 in the DEED OF TRUST OR REAL PROPERTY RECORDS of GUADALUPE COUNTY, TEXAS; and

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on TUESDAY, JUNE 3, 2025 between ten o'clock AM and four o'clock PM and beginning not earlier than 11:00 AM or not later than three hours thereafter, I will sell said Real Estate 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 Commissioners Court in GUADALUPE COUNTY, TEXAS to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners' Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

Said Real Estate is described as follows: LOT 16, BLOCK 3, OF ARROYO RANCH, PHASE 1, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGES 182-184, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

Property Address: 861 MARGAY LOOP, SEGUIN, TX 78155

Mortgage Servicer: NATIONSTAR

Noteholder: NATIONSTAR MORTGAGE LLC

8950 CYPRESS WATERS BLVD., COPPELL, TX 75019

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

ACTIVE MILITARY SERVICE NOTICE

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

WITNESS MY HAND this 13 day of May 2025.

Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri Martin, Deborah Martin, Troy Martin, Marinosci Law Group PC

POSTED

MAY 1 3 2025 **3:22am**

TERESA KIEL Guadalupe County Clerk By: My W Substitute Trustee Address:

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DEFAULT having been made in the payment of the note described in that certain Deed of Trust executed by NavTx, LLC, a Texas limited liability company, dated March 2, 2023, and duly filed for record on March 6, 2023, in the Office of the County Clerk of Guadalupe County, Texas under Guadalupe County Clerk's File No. 202399005257 of the Official Real Property Records of Guadalupe County, Texas, conveying to MATT L. JANNER, Trustee, the following described real property and improvements thereon in Guadalupe County, Texas, to-wit:

BEING 5.13 acres out of Tract of Land situated in Guadalupe County, Texas, out of the Rafael Garza Survey No. 98, Abstract No. 138 and being more particularly described as follows:

BEGINNING at an iron pin in the southerly corner of Country Club
Blvd and Portage Lane intersection at a point on the southwesterly
right-of-way line of Country Club Blvd. and an east corner of at
recorded in Volume 584, Page 514, Deed Records of Guadalupe
County, Texas;

THENCE S 29° 55' 14" E., 522.71 feet along the south ROW line of Country Club Blvd to a pin found at the corner;

Thence S 60° 04' 56" W., 377.00 Feet leaving said ROW to an iron pin found on the northeasterly line of a 63 feet drainage and sanitary sewer easement:

THENCE N 29° 55' 14" W., 627.71 feet along the said easement line to a point on the southeasterly ROW line at Portage Lane for a corner;

THENCE N. 60° 04' 45" E., 252.00 feet along the said ROW line to an iron pin found for corner;

THENCE S 29° 55' 14" E. 105.00 feet to an iron pin found along the

Page 1



4842986

said Lot at easterly for corner;

THENCE N 60° 04' 46" E. 125.00 feet to the POINT OF BEGINNING and containing 5.13 acres, more or less; and

WHEREAS, SCF Jake, LP., a Texas limited partnership, is the legal owner and holder of the indebtedness described in and secured by said Deed of Trust; and

WHEREAS, SCF Jake, LP, a Texas limited partnership, the legal owner and holder of said Deed of Trust, in accordance with its terms, in writing removed the said MATT L. JANNER, as Trustee and appointed:

Cassie Martin
Alexis Martin
Martha Rossington
Reyn Rossington
Wayne Daughtrey
Shelby Martin
Jennyfer Sakiewicz, or
Terri Martin

as Substitute Trustee(s), to act under the terms of the Deed of Trust (each of whom may act alone and without the joinder of any other person including any other Substitute Trustee); and

WHEREAS, the said Deed of Trust vests power in the Trustee named above to execute the provisions of said Deed of Trust and whereas, the legal owner and holder of said Note and Deed of Trust having declared the whole debt due as secured thereby, and having requested that the undersigned as Trustee proceed to exercise the power of sale so conferred upon said Trustee, I will, in accordance with the request of the said legal owner and holder, on

JUNE 3, 2025

to commence at the hour of 11:00 o'clock a.m., or within three (3) hours thereafter, on said day, sell the above described property to the highest bidder for cash at the following location:

At the north porch of the Guadalupe County Courthouse, or if the preceding area is no longer the designated area, as the area most recently designated by the County Commissioners Court

being the location designated pursuant to Article 51.002 of the Texas Property Code for the purpose of satisfying said debt and costs of executing said sale.

Notice is given that on the date of the sale, the Substitute Trustee will offer the property

for sale at public auction at the location designated herein, to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Beneficiary to have the bid credited to the amount of the indebtedness secured by the Deed of Trust at the time of sale.

The Deed of Trust permits the Beneficiary to postpone, withdraw, or re-schedule the sale for another day. In that case, the Trustee or any Substitute Trustee under the Deed of Trust need not appear at the date, time and place of the scheduled sale to announce the postponement, withdrawal or re-scheduling of said sale. Notice of the date of any re-scheduled sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting and/or refiling may be after the date originally scheduled for this sale.

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

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

PURSUANT TO SECTION 51.009 OF THE TEXAS PROPERTY CODE, THE PROPERTY WILL BE SOLD IN AN "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. WITHOUT LIMITATION OF THE FOREGOING, THERE WILL BE NO WARRANTY RELATING TO POSSEESION, QUIET ENJOYMENT, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE OR THE LIKE FOR THE PROPERTY OR ANY PERSONAL PROPERTY, IF ANY, INCLUDED IN THIS SALE. PROSPECTIVE BIDDERS ARE ADVISED TO CONDUCT AN INDEPENDENT INVESTIGATION OF THE NATURE AND PHYSICAL CONDITION OF THE PROPERTY.

The name and address of the sender of this Notice are:

SCF Jake, LP 1302 Waugh Drive, Suite 831 Houston, Texas 77019 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.

Robert A. Schlanger Attorney for Substitute Trustees 5325 Katy Freeway, Suite Two Houston, Texas 77007 (713) 626-2333 Cassie Martin
Alexis Martin
Martha Rossington
Reyn Rossington
Wayne Daughtrey
Shelby Martin
Jennyfer Sakiewicz, or
Terri Martin
Substitute Trustee(s)
Address for Substitute Trustees
5325 Katy Freeway, Suite Two
Houston, Texas 77007

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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

DATE, TIME, PLACE OF SALE:

Date: Tuesday, the 3rd day of June, 2025

Time: 11am or not later than three hours after that time

Place: 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 in Guadalupe County, Texas.

TERMS OF SALE: CASH

MAY 1 3 2025

DEED OF TRUST INFORMATION - INSTURMENT TO BE FORECLOSED:

Date: May 15, 2019

Grantor(s): JOSEPH K HIRASHIMA-SWABA, UNMARRIED MAN

Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for InterLinc

Mortgage Sevices, LLC, its successors and assigns

Original Principal: \$222,397.00

Recording Information: Deed Inst.# 201999010716, Current Mortgagee/Beneficiary: Nationstar Mortgage LLC

Secures: The Promissory Note (the "Note") in the original principal amount of \$222,397.00 and all

obligations contained therein. All sums secured by the Deed of Trust have been and are hereby declared immediately due and payable as a result of default under the Note and/or Deed of

Trust.

MODIFICATIONS AND RENEWALS:

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

PROPERTY TO BE SOLD:

Property County: Guadalupe

Property Description: (See Attached Exhibit "A")

Property Address: 133 Stream Xing, Cibolo, TX 78108

Condition and Important Recitals: Should a conflict occur between the property address and the legal description contained in

"Exhibit A" the legal description shall control. The property will be sold "AS IS" without any representations, warranties, or recourse, and subject to any liens or interests that may survive the sale. Any purchaser who purchases the property does so at his/her/its own risk and is

strongly encouraged engage in significant due diligence prior to sale.

MORTGAGE SERVICING INFORMATION:

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

Mortgage Servicer: Nationstar Mortgage LLC

Mortgage Servicer Address: 8950 Cypress Waters Blvd Coppell, TX 75019

File No.: 23-00970TX

<u>SUBSTITUTE TRUSTEE(S)</u>: Coury Jacocks, Rob Peebles, Jim Mills, Susan Mills, Jeff Benton, George Hawthorne, Ed Henderson, Kyle Walker, Andrew Mills-Middlebrook

SUBSTITUTE TRUSTEE ADDRESS:

1320 Greenway Drive, Suite 780 Irving, TX 75038

DOCUMENT PREPARED BY:

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

Certificate of Posting

whose address is 1320 Greenway Dr. Swife 780. I declare Trying, 7X 75038 under penalty perjury that 5/13/2025. I filed and/or recorded this Notice of Foreclosure Sale at the office of the Guadalupe County Clerk and caused it to be posted at the location directed by the Guadalupe County Commissioners.

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

File No.: 23-00970TX

EXHIBIT "A"

LOT 36, BLOCK 4, WILLOWBRIDGE SUBDIVISION UNIT 4, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 6, PAGE 623, PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

File No.: 23-00970TX

POSTED

MAY 1 3 2025 12:2[pm

Notice of Foreclosure Sale

May 13, 2025

Deed of Trust ("Deed of Trust"):

Dated:

August 27, 2021

Grantor:

Derrick A. Newton ad Brandy Newton

Trustee:

Anthony O. Schaker

Lender:

Camino Soco, LLC

Current

Holder:

JJTFL, LLC, by assignment recorded in Document No

20229903333, Official Public Records of Guadalupe County,

Texas.

Recorded in:

Document No. 202199030077, Official Public Records of

Guadalupe County, Texas

Legal Description:

Being a 12.593 acre tract of land in the Jacob Darst Survey,

Abstract 14, Guadalupe County, Texas, more fully described on

Exhibit "A" attached hereto

Secures:

Promissory Note ("Note") in the original principal amount of

\$225,000.00, executed by Derrick A. Newton and Brandy Newton

("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date:

Tuesday, June 3, 2025

Time:

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

hours thereafter.

Place:

The area designated by the Commissioners Court of Guadalupe

County, Texas for conducting non-judicial foreclosures. 101 E.

Court Street., Seguin, Texas 78155

Terms of Sale:

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

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

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

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

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

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

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

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

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

Anthony O. Schaker

304 N. Austin St.

Seguin, Texas 78155

Telephone (830) 303-5555

Telecopier (830) 303-5666



P. O. BOX 597
DEVINE, TEXAS 78016
Phone: 830-3:34-7264
Fax: 830-665-5796
Email: accsurveying@shcglobal.nct



A field note description of a 12.593 acre tract of land situated in Guadalupe County, Texas out of the Jacob Darst Survey, Abstract 14 being out of and a part of a 37.047 acre tract described in deed recorded in Document 2015024710 of the Official Public Records of Guadalupe County, Texas and being more particularly described by metes and bounds as follows: (Note: All iron pins set are ½" rebar with pink plastic cap stamped "RKB 5409", Basis of bearing is WGS 84)

Beginning at an iron pin set for the northwest corner of the herein described tract and the southwest corner of a 12.594 acre tract of land this day surveyed and known as Tract A, in the east right of way line of F. M. Highway 1150;

Thence S 84'29'59" E, 1088.17 feet along the north line of the herein described tract and the south line of said Tract B, across said 37.047 acre tract to an iron pin set for the northeast corner of the herein described tract and the southeast corner of said Tract A, in the west line of a 16.9793 acre tract of land described in deed recorded in Volume 1568, Page 147 of the Official Public Records of Guadalupe County, Texas;

Thence S 03'16'45" W, 456.83 feet along the east line of the herein described tract and the west line of said 16.9793 acre tract, then the west line of a 39.33 acre tract of land described in deed recorded in Volume 355, Page 731 of the Official Public Records of Guadalupe County, Texas to an iron pin set for the southeast corner of the herein described tract and the northeast corner of a 12.594 acre tract of land this day surveyed and known as Tract C;

Thence N 84'29'59" W, 1317.53 feet along the south line of the herein described tract and the north line of said Tract C to an iron pin set for the southwest corner of the herein described tract and the northwest corner of said Tract C, in the east right of way line of aforesaid F. M. Highway 1150;

Thence N 30'43'52" E, 344.97 feet along the west line of the herein described tract and the east right of way line of said F. M. Highway 1150 to an 8" diameter wood fence post for an angle point;

Thence N 29'36'09" E, 158.22 feet along the west line of the herein described tract and the east right of way line of said F. M. Highway 1150 to the place of beginning and containing 12.593 acres of land according to a survey made on the ground on May 21, 2021 by Ace Surveying, Inc.

Rhonda K. Butler

Registered Professional Land Surveyor #5409

File: Camino Soco 12.593_Tract B
Corresponding Drawing Prepared

Exhibit A"

POSTED

MAY 1 3 2025 12:21m

TERESA KIFI

Notice of Foreclosure Sale

May 13, 2025

Deed of Trust ("Deed of Trust"):

Dated:

June 13, 2024

Grantor:

Lindsay Anne Oneal

Trustee:

Anthony O. Schaker

Lender:

C3E2 Services, LLC

Recorded in:

Document No. 20249904099 of the Deed Records of Guadalupe

County, Texas

Legal Description:

Lot 7 NCB 309, Goodrum Subdivision No,2, according to the map

or plat thereof recorded in Volume 181, Page 231, Deed Records

of Guadalupe County, Texas

Secures:

Promissory Note ("Note") in the original principal amount of

\$161,500.00, executed by Lindsay Anne Oneal ("Borrower") and

payable to the order of Lender

Foreclosure Sale:

Date:

Tuesday, June 3, 2025

Time:

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

hours thereafter.

Place:

The area designated by the Commissioners Court of Guadalupe

County, Texas for conducting non-judicial foreclosures. 101 E.

Court St., Seguin Texas 78155

Terms of Sale:

The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that C3E2, Services, LLC bid may be by credit against the indebtedness

secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, C3E2 Services, LLC, the owner and holder of the Note, has requested Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of C3E2 Services, LLC, LLC's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with C3E2 Services, LLC 's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

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

If C3E2 Services, LLC passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by C3E2 Services, LLC. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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

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

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

Anthony O. Schaker

304 N. Austin St.

Seguin, Texas 78155

Telephone (830) 303-5555

Telecopier (830) 303-5666

POSTED

MAY 1 3 2025

12)21pm TERESA KIEL

Notice of Foreclosure Sale

May 13, 2025

Deed of Trust ("Deed of Trust"):

Dated:

January 20, 2022

Grantor:

Derrick A. Newton ad Brandy Newton

Trustee:

Anthony O. Schaker

Lender:

Camino Soco, LLC

Current

Holder:

JJTFL, LLC, by assignment recorded in Document No

20229903332, Official Public Records of Guadalupe County,

Texas.

Recorded in:

Document No 202299002371, Official Public Records of

Guadalupe County, Texas

Legal Description:

Being a 12.594 acre tract of land in the Jacob Darst Survey, Abstract 14, Guadalupe County, Texas, more fully described on

Exhibit "A" attached hereto

Secures:

Promissory Note ("Note") in the original principal amount of

\$206,100.00, executed by Derrick A. Newton and Brandy Newton

("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date:

Tuesday, June 3, 2025

Time:

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

hours thereafter.

Place:

The area designated by the Commissioners Court of Guadalupe

County, Texas for conducting non-judicial foreclosures. 101 E.

Court Street., Seguin, Texas 78155

Terms of Sale:

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

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

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

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

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

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

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

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

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

Anthony O. Schaker

304 N. Austin St.

Seguin, Texas 78155

Telephone (830) 303-5555

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REGISTERED PROFESSIONAL
LAND SURVEYOR #55409
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EXHIBIT "A"

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TRACT C GUADALUPE COUNTY, TEXAS 12.594 ACRES

A field note description of a 12.594 acre tract of land situated in Guedalupe County, Texas out of the Jacob Darst Survey, Abstract 14 being out of and a part of a 37.047 acre tract of land described in deed recorded in Document 2015024710 of the Official Public Records of Guadalupe County, Texas and being more particularly described by metes and bounds as follows: (Note: All iron pins set are ½" rebar with pink plastic cap stamped "RKB 5409", Basis of bearing is WGS 84)

Beginning at an 1" diameter iron pipe found for the southeast corner of the herein described tract and said 37.047 acre tract and the northeast corner of a 100 acre tract of land described in deed recorded in Volume 350, Page 317 of the Official Public Records of Guadalupe County, Texas, in the west line of a 38.33 acre tract of land described in Volume 365, Page 731 of the Official Public Records of Guadalupe County, Texas;

Thence N 84'29'59" W, 1503.92 feet along the south line of the herein described tract and the north line of said 100 acre tract, then the north line of a 1.60 acre tract of land described in deed recorded in Document 201899021459 of the Official Public Records of Guadalupe County, Texas to an 8" diameter wood fence post for the southwest corner of the herein described tract and the northwest corner of said 1.60 acre tract, in the east right of way line of F. M. Highway 1150;

Thence N 13'27'25" E, 34.20 feet along the west line of the herein described tract and the east right of way line of said F. M. Highway 1150 to an iron pin set for an angle point;

Thence N 30'43'52" E, 390.88 feet along the west line of the herein described tract and the east right of way line of said F. M. Highway 1150 to an iron pin set for the northwest corner of the herein described tract and the southwest corner of a 12.593 acre tract of land this day surveyed and known as Tract 8;

Thence S 84'29'59" E, 1317.53 feet along the north line of the herein described tract and the south line of said Tract B to an Iron pin set for the northeast corner of the herein described tract and the southeast corner of said Tract B, in the west line of aforesaid 39.33 acre tract;

Thence S 03'16'45" W, 387.76 feet along the east line of the herein described tract and the west line of said 39.33 acre tract to the place of beginning and containing 12.594 acres of land according to a survey made on the ground on May 21, 2021 by Ace Surveying, Inc.

Rhonda K. Butler Registered Professional Land Surveyor #5409

File: Camino Soco_Tract C

Corresponding Drawing Prepared

RHONDA K. BUTE CR