


000274

POSTED

## Notice of Substitute Trustee Sale

T.S. #: 24-12058

MAY 16 2025  
12:22pm  
TERESA KIEL  
Guadalupe County Clerk  
By: 

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: **8/5/2025**  
Time: The sale will begin no earlier than **1:00 PM** or no later than three hours thereafter.  
The sale will be completed by no later than **4:00 PM**  
Place: **Guadalupe County Courthouse in New Braunfels, Texas, at the following location: Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE**

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

**LOT 10, BLOCK 5, OF PARKRIDGE ESTATES, UNIT ONE, A SUBDIVISION IN THE CITY OF NEW BRAUNFELS, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF RECORD IN VOLUME 8, PAGES 486-487, OF THE MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.**

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust is dated 10/26/2022 and is recorded in the office of the County Clerk of Guadalupe County, Texas, under County Clerk's File No 202299033047, recorded on 10/26/2022, of the Real Property Records of Guadalupe County, Texas.  
Property Address: 2038 TRUMANS HL NEW BRAUNFELS TEXAS 78130

Trustor(s):	<b>ALMA LETICIA YANAS AND JACOB RAUL ALVAREZ</b>	Original Beneficiary:	<b>MERS, INC. ACTING SOLELY AS NOMINEE FOR EQUITY PRIME MORTGAGE, ITS SUCCESSORS AND ASSIGNS</b>
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Current Beneficiary:	<b>EQUITY PRIME MORTGAGE LLC</b>	Loan Servicer:	<b>Servbank</b>
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Current Substituted Trustees:	<b>Auction.com, Troy Martin, Deborah Martin, Cassie Martin, Terri Martin, Shelby Martin, Alexis Martin, Jennyfer Sakiewicz, Martha Rossington, Reyn Rossington, Rick Snoke, Wayne Daughtrey, Prestige Default Services, LLC</b>
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The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

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

T.S. #: 24-12058

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 ALMA LETICIA YANAS, AN UNMARRIED WOMAN AND JACOB RAUL ALVAREZ, AN UNMARRIED MAN. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$387,845.00, executed by ALMA LETICIA YANAS, AN UNMARRIED WOMAN AND JACOB RAUL ALVAREZ, AN UNMARRIED MAN, and payable to the order of MERS, INC. ACTING SOLELY AS NOMINEE FOR EQUITY PRIME MORTGAGE, ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of ALMA LETICIA YANAS, AN UNMARRIED WOMAN AND JACOB RAUL ALVAREZ, AN UNMARRIED MAN to ALMA LETICIA YANAS AND JACOB RAUL ALVAREZ. EQUITY PRIME MORTGAGE LLC 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:

**EQUITY PRIME MORTGAGE LLC**

c/o Servbank

3138 E Elwood St

Phoenix, AZ 85034

(800) 272-3286

Dated: 5-16-25

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: (800) 793-6107  
Website: www.auction.com

T.S. #: 24-12058

AFTER RECORDING, PLEASE RETURN TO:

Prestige Default Services, LLC

16801 Addison Road, Suite 350

Addison, Texas 75001

Attn: Trustee Department



Our Case No. 23-03819-FC-4

## APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE SALE

THE STATE OF TEXAS  
COUNTY OF GUADALUPE

**Deed of Trust Date:**  
December 28, 2020

**Property address:**  
1305 ALMOND CREEK  
SEGUIN, TX 78155

POSTED

MAY 16 2025

12:24pm

TERESA KIEL

Guadalupe County Clerk  
By: *[Signature]*

**Grantor(s)/Mortgagor(s):**  
MALLORY MARIE EASON, AN UNMARRIED WOMAN

**LEGAL DESCRIPTION:** Lot 105, Block 5, of NAVARRO OAKS SUBDIVISION, UNIT 1, a subdivision in Guadalupe County, Texas, according to the map or plat thereof recorded in Volume 9, Pages 186-188. Official Public Records of Guadalupe County, Texas.

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

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

**Current Mortgagee:**  
LAKEVIEW LOAN SERVICING, LLC

**Date of Sale:** AUGUST 5, 2025

**Property County:** GUADALUPE

**Original Trustee:** ANGELA R. HERNANDEZ

**Recorded on:** December 30, 2020  
**As Clerk's File No.:** 202099038210  
**Mortgage Servicer:**  
LAKEVIEW LOAN SERVICING, LLC

**Substitute Trustee:**  
Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Martha Rossington, Reyn Rossington, Marinosci Law Group PC

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

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

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



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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on TUESDAY, AUGUST 5, 2025 between ten o'clock AM and four o'clock PM and beginning not earlier than 11:00 AM or not later than three hours thereafter. The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will be conducted at the Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 as designated by the Commissioners' Court, of said county pursuant to Section 51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

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

**ACTIVE MILITARY SERVICE NOTICE**

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

WITNESS MY HAND, 5/8/25

MARINOSCI LAW GROUP, P.C.

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

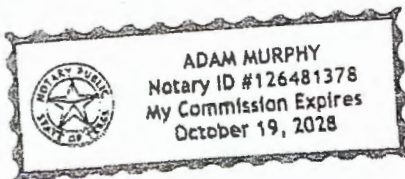
SAMMY HOODA  
MANAGING ATTORNEY

THE STATE OF TEXAS  
COUNTY OF DALLAS

Before me, Adam Murphy, the undersigned officer, on this, the 8 day of May 2025, personally appeared SAMMY HOODA. ☐ known to me, who identified herself/himself to be the MANAGING ATTORNEY of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal

(SEAL)



Notary Public for the State of TEXAS

My Commission Expires: 10-19-28

Adam Murphy  
Printed Name and Notary Public

Grantor: LAKEVIEW LOAN SERVICING, LLC  
3637 SENTARA WAY  
SUITE 303  
VIRGINIA BEACH, VA 23452  
Our File No. 23-03819

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

posted by: Rayn Rasmussen  
5-16-2025

## Notice of [Substitute] Trustee Sale

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

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

**Date:** 08/05/2025

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

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

**Property Address:** 5918 CORSICANA WAY, SEGUIN, TX 78155

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

**3. Instrument to be Foreclosed:** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 08/31/2023 and recorded 10/16/2023 in Document 202399025720, real property records of Guadalupe County, Texas, with **MICHAEL WAYNE SANDERS AND SARA MICHELLE SANDERS, HUSBAND AND WIFE** grantor(s) and Lennar Mortgage, LLC. as Lender, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary.

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

**5. Obligation Secured:** Deed of Trust or Contract Lien executed by **MICHAEL WAYNE SANDERS AND SARA MICHELLE SANDERS, HUSBAND AND WIFE**, securing the payment of the indebtedness in the original principal amount of **\$317,148.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **PHH MORTGAGE CORPORATION** is the current mortgagee of the note and deed of trust or contract lien.

POSTED

MAY 22 2025

10:07am

TERESA KIEL

Guadalupe County Clerk  
By: [Signature]

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

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

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

**LOT 7, IN BLOCK 8, OF FINAL PLAT OF NAVARRO SUBDIVISION, UNIT 1B, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGE 546, OF THE PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.**

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

**C/O PHH Mortgage Corporation**

**PO BOX 24605**

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

**Phone: 877-744-2506**



TS No.: 2025-00714-TX  
25-000464-673

## Notice of [Substitute] Trustee Sale

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

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

Date: 05/19/2025



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

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

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

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

I am Jeri Martin Certificate of Posting  
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 05/22/2025 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.

000297

4240 GALE MEADOWS  
NEW BRAUNFELS, TX 78130

00000010471134

**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: August 05, 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 27, 2018 and recorded in Document INSTRUMENT NO. 201899004732 real property records of GUADALUPE County, Texas, with HEATHER L HODGES, 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 HEATHER L HODGES, A SINGLE WOMAN, securing the payment of the indebtednesses in the original principal amount of \$219,520.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. TRUIST 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. TRUIST BANK, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o TRUIST BANK  
1001 SEMMES AVENUE  
MAIL CODE RVW 3014  
RICHMOND, VA 23224

**POSTED**

**MAY 29 2025**

**12:55 pm**

**TERESA KIEL**

**Guadalupe County Clerk**

By: VDW



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

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



Israel Saucedo

**Certificate of Posting**

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

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

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



4240 GALE MEADOWS  
NEW BRAUNFELS, TX 78130

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00000010471134

GUADALUPE

**EXHIBIT "A"**

LOT 31, BLOCK 14, LEGEND POND LEGEND POINT PHASE 3, IN THE CITY OF NEW BRAUNFELS, GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 8, PAGES 429-430, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

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

000299

 **COPY**

MAY 29 2025

3:03pm

TERESA KIEL

Guadalupe County Clerk

By: 

## **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 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 South Douglass Road, Suite 200-A, Anaheim, CA 92806 is acting as the mortgage servicer for **Carrington Mortgage Services, LLC**, which is the mortgagee of the Note and Deed of Trust or mortgage and the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

**NOW, THEREFORE, NOTICE IS HEREBY GIVEN**, that on **8/5/2025 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.



4844329

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.**

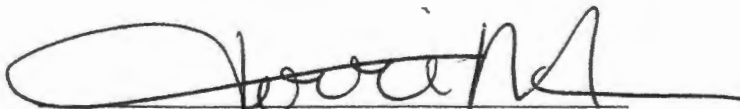
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

WITNESS, my hand this 5/27/2025

WITNESS, my hand this 05/29/2025

*Kavonnah Dobson*

By: Kavonnah Dobson, Sr. 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



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

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

### INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated November 20, 2020 and recorded under Clerk's File No. 202099037149, in the real property records of Guadalupe County Texas, with Ernesto Hernandez, Jr., a single person as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for AmCap Mortgage, Ltd., its successors and assigns as Original Mortgagee.

Deed of Trust executed by Ernesto Hernandez, Jr., a single person securing payment of the indebtedness in the original principal amount of \$204,393.00 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 Ernesto Hernandez, Jr.. 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 86, GERONIMO'S HAVEN, PHASE III, SITUATED IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 6, PAGE 121, PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

### SALE INFORMATION

Date of Sale: 08/05/2025

Earliest Time Sale Will Begin: 11:00 AM

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

**POSTED**  
MAY 29 2025  
3:07 pm  
TERESA KIEL  
Guadalupe County Clerk  
By: *Magn M*

### TERMS OF SALE

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

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



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

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

**WHEREAS**, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE** Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri Martin, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or ServiceLink Auction, as Substitute Trustee.

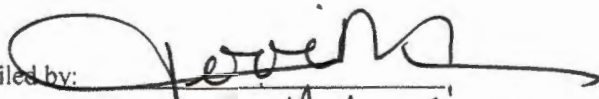
The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:  
Codilis & Moody, P.C.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200

Executed on 05/27/2025.

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

Posted and filed by:

Printed Name:

  
Terri Martin

C&M No. 44-25-00396



TS No.: 2025-00750-TX  
25-000503-673

## Notice of [Substitute] Trustee Sale

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

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

**Date:** 08/05/2025

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

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

**Property Address:** 725 SADDLE CANYON, CIBOLO, TX 78108

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

**3. Instrument to be Foreclosed:** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 05/31/2018 and recorded 06/06/2018 in Document 201899012156, real property records of Guadalupe County, Texas, with **TROY ALLEN ZAKRZEWSKI, SINGLE MAN** grantor(s) and **ARK-LA-TEX FINANCIAL SERVICES, LLC, DBA BENCHMARK MORTGAGE** as Lender, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.** as Beneficiary.

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

**5. Obligation Secured:** Deed of Trust or Contract Lien executed by **TROY ALLEN ZAKRZEWSKI, SINGLE MAN**, securing the payment of the indebtedness in the original principal amount of **\$324,386.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **Ark-La-Tex Financial Services, LLC** is the current mortgagee of the note and deed of trust or contract lien.

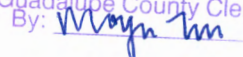
POSTED

MAY 29 2025

3:11 pm

TERESA KIEL

Guadalupe County Clerk

By: 



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

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

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

**LOT 15, BLOCK 19, SADDLE CREEK RANCH SUBDIVISION UNIT - 5, SITUATED IN THE CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGES 315-319, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.**

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

**C/O PHH Mortgage Corporation**

**PO BOX 24605**

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

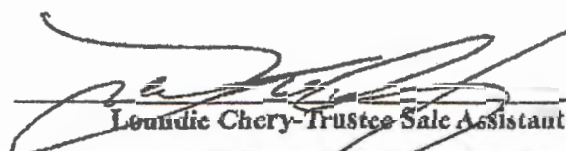
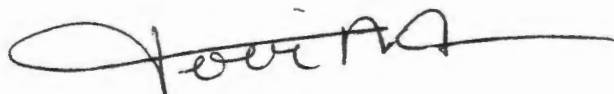
**Phone: 877-744-2506**

## Notice of [Substitute] Trustee Sale

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

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

Date: May 28, 2025

  
Loundie Chery-Trustee Sale Assistant

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

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

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

I am Terri Martin <sup>Certificate of Posting</sup> 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 05/29/2025 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 SUBSTITUTE TRUSTEE SALE

<b>Deed of Trust Date:</b> 1/27/2023	<b>Grantor(s)/Mortgagor(s):</b> DORRIAN L GAGNE, A SINGLE PERSON
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR PILGRIM MORTGAGE LLC, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Planet Home Lending, LLC
<b>Recorded In:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 202399002155	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> Planet Home Lending, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 321 Research Parkway, Suite 303, Meriden, CT 06450
<b>Date of Sale:</b> 8/5/2025	<b>Earliest Time Sale Will Begin:</b> 1pm
<b>Place of Sale of Property:</b> Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LOT 632, BLOCK 6, RIDGE VIEW ESTATES, UNIT 1, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGES 356-357, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

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, Aarti Patel, Violet Nunez, Daniel McQuade, Marcela Cantu, Cary Corenblum, Joshua Sanders, Aleena Litton, Auction.com LLC, Bob Frisch, Jo Woolsey, Jodi Steen, Janice Stoner, Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, 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: 6/4/2025

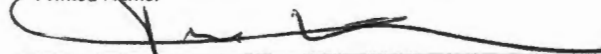


Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for Planet Home Lending, LLC

Dated: 06/05/2025

Terri Martin

Printed Name:



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

POSTED

JUN 05 2025

2:21 pm

TERESA KIEL

Guadalupe County Clerk

By: 

MH File Number: TX-25-109810-POS  
Loan Type: FHA



000311

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

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

**APPOINTMENT  
OF SUBSTITUTE  
TRUSTEE:**

WHEREAS, in my capacity as the attorney for the Mortgagee and/or its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I hereby name, appoint and designate Jack O'Boyle, Chris Ferguson, Travis Gray, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri Martin, Travis Gray, Chris Ferguson, or Jack O'Boyle, each as Substitute Trustee, to act under and by virtue of said Deed of Trust, including posting and filing the public notice required under Section 51.002 Texas Property Code as amended, and to proceed with a foreclosure of the Deed of Trust lien securing the payment of the Note.

POSTED

JUN 05 2025

2:20pm

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

**SUBSTITUTE  
TRUSTEE'S  
ADDRESS:**

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

**NOTICE OF  
SUBSTITUTE  
TRUSTEE SALE:**

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on July 01, 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  
SALE:**

The place of the sale shall be: 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 or as designated by the County Commissioners.

**INSTRUMENT**

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

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

**MORTGAGE SERVICING INFORMATION:** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. FAY SERVICING LLC is acting as the Mortgage Servicer for CIVIC REAL ESTATE HOLDINGS III, LLC who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. FAY SERVICING LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

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

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



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

**REPORTED**

**PROPERTY** 210 N SAUNDERS ST, SEGUIN, TX 78155

**ADDRESS:**

**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.

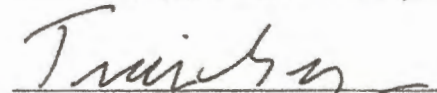
**ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE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

Signed on the 30 day of May, 2025.



Respectfully,

JACK O'BOYLE & ASSOCIATES, PLLC



Jack O'Boyle | SBN: 15165500

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

X Travis H. Gray | SBN: 24044965

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

Chris Ferguson | SBN: 24069714

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

P.O. Box 815369

Dallas, Texas 75381

P: 972.247.0653 | F: 972.247.0642

ATTORNEYS FOR MORTGAGEE AND/OR ITS  
MORTGAGE SERVICER

000328

**NOTICE OF SUBSTITUTE TRUSTEE'S 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 OR AUTHORIZED  
AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

POSTED

Matter No.: 136462-TX

Date: June 4, 2025

County where Real Property is Located: Guadalupe

JUN 09 2025

2:14pm

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

ORIGINAL MORTGAGOR: JOSE OLALDE MALDONADO AND ANA A OLALDE, HUSBAND AND WIFE

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR BANK OF ENGLAND, ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: LAKEVIEW LOAN SERVICING, LLC

MORTGAGE SERVICER: LOANCARE, LLC

DEED OF TRUST DATED 5/30/2023, RECORDING INFORMATION: Recorded on 6/1/2023, as Instrument No. 202399013679

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT 10, BLOCK 2, 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.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 8/5/2025, the foreclosure sale will be conducted in Guadalupe County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than 1:00 PM, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

LOANCARE, LLC is acting as the Mortgage Servicer for LAKEVIEW LOAN SERVICING, LLC who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. LOANCARE, LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

LAKEVIEW LOAN SERVICING, LLC  
c/o LOANCARE, LLC  
3637 SENTARA WAY  
VIRGINIA BEACH, VA 23452-4262

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





Matter No.: 136462-TX

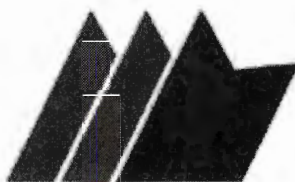
authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

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 AARTI PATEL, VIOLET NUNEZ, DANIEL MCQUADE, MARCELA CANTU, CARY CORENBLUM, JOSHUA SANDERS, ALEENA LITTON, AUCTION.COM LLC, BOB FRISCH, JO WOOLSEY, JODI STEEN, JANICE STONER, CASSIE MARTIN, ALEXIS MARTIN, MARTHA ROSSINGTON, REYN ROSSINGTON, WAYNE DAUGHTREY, SHELBY MARTIN, JENNYFER SAKIEWICZ, TERRI MARTIN, CASPER RANKIN, LAUREL HANDLEY, HOLLIS HAMILTON or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Auction.com, 1 Mauchly, Irvine, CA 92618.

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.

By: Hollis Hamilton Alexis Martin  
Hollis Rose Hamilton, Attorney  
Aldridge Pite, LLP  
3333 Camino Del Rio South, Suite 225  
San Diego, California 92108

Return to:  
ALDRIDGE PITE, LLP  
3333 Camino Del Rio South, Suite 225  
P.O. BOX 17935  
SAN DIEGO, CA 92108-0935  
FAX #: 619-590-1385  
Phone: (866) 931-0036



# TRUSTEE CORPS

*Experience. Trust. Integrity.*

17100 Gillette Ave, Irvine, CA 92614  
Office: 949.252.8300 Fax: 949.252.8330

## DOCUMENT EXECUTION REQUEST

June 9, 2025

POSTED

Auctioneer: **SERVICELINK AUCTION | HUDSON AND MARSHALL**

Attn: **Jody Glass**

JUN 09 2025  
2:14pm  
TERESA KIEL  
Guadalupe County Clerk  
By: *[Signature]*

Please execute the attached Notice of Sale for **SERVICELINK AUCTION | HUDSON AND MARSHALL** and return the original to our office. Thank you for your assistance.

Document Type:

X Notice of Sale

Loan No: XXXXXX8216  
Loan Type: Federal Housing Authority  
Borrower(s): JAMES WELCH, JR., AN UNMARRIED MAN  
Property Address: 2808 BERRY PATCH, SCHEERTZ, TX 78154  
TS No: TX07000360-23

**MTC Financial Inc. dba Trustee Corps**  
**Approved Servicer Trustee for Malcolm Cisneros**  
**Attn: Jody Glass**  
**17100 Gillette Ave**  
**Irvine, CA 92614**

Please feel free to contact me with any questions or concerns at:

Jody Glass  
949-252-8300



4845353

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

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

TS No TX07000360-23-1

APN R114167 / 1G0263-1003-02600-  
0-00

TO No 250294801

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on July 15, 2019, JAMES WELCH, JR., AN 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 \$201,286.00, payable to the order of loanDepot.com, LLC as current Beneficiary, which Deed of Trust recorded on July 24, 2019 as Document No. 201999016442 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 R114167 / 1G0263-1003-02600-0-00

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 **loanDepot.com, 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 <sup>0-00</sup> that on **Tuesday, August 5, 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 loanDepot.com, 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 loanDepot.com, LLC's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

NOTICE IS FURTHER GIVEN, that except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition, without any expressed or implied warranties, except as to the warranted.

WITNESS, my hand this 9 day of June, 2025

Alexis Martin

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

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

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

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

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

TS No TX07000360-23-1

APN R114167 / 1G0263-1003-02600-

TO No 250294801

<sup>0-00</sup>  
**EXHIBIT "A"**

LOT 26, BLOCK 3, BERRY CREEK, UNIT 1, CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS,  
ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 5, PAGE 326A, MAP AND PLAT  
RECORDS OF GUADALUPE COUNTY, TEXAS.

## NOTICE OF TRUSTEE'S SALE

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

### INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated May 05, 2023 and recorded under Clerk's File No. 202399011581, in the real property records of GUADALUPE County Texas, with Brian Murphy and Kimberly Murphy husband and wife as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Home1st Lending, LLC, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Brian Murphy and Kimberly Murphy husband and wife securing payment of the indebtedness in the original principal amount of \$305,000.00 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 Brian Murphy, Kimberly Murphy. Lakeview Loan Servicing, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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

#### Legal Description:

**LOT 2, BLOCK 5, OF ARROYO RANCH PHASE II, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGES 399-400 OF THE MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.**

### SALE INFORMATION

**Date of Sale: 08/05/2025**

**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.



JUN 12 2025  
 4:09am  
 TERESA KIEL  
 Guadalupe County Clerk

POSTED



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

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

Alexis Martin

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

Our Case Number: 25-00170-FC

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

WHEREAS, on February 28, 2018, WILLIE MAE CLAY, A SINGLE WOMAN, executed a Deed of Trust/Security Instrument conveying to CLAYTON SMAISTRILA PC, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR GARDNER FINANCIAL SERVICES LTD, DBA LEGACY MUTUAL MORTGAGE, ITS SUCCESSORS AND ASSIGNS, in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 201899004556 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, AUGUST 5, 2025** between ten o'clock AM and four o'clock PM and beginning not earlier than 01:00 PM or not later than three hours thereafter, I will sell said Real Estate at Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 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 13, BLOCK 6, CYPRESS POINT, UNIT 3, AN ADDITION TO THE CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGE 513, MAP AND/OR PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

Property Address: 5044 FOREST OAK, SCHERTZ, TX 78108

Mortgage Servicer: NATIONSTAR

Noteholder: LAKEVIEW LOAN SERVICING, 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 12 day of June 2025.

**POSTED**

JUN 12 2025

9:14am

TERESA KIEL

Guadalupe County Clerk

By: *Mym Tm*

*Alexis Martin*

Alexis Martin, Cassie Martin, Deborah Martin, Martha Rossington, Reyn Rossington, Shelby Martin, Terri Martin, Troy Martin, Marinosci Law Group PC, 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, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez

Substitute Trustee Address:

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



000337

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 4/10/2012	<b>Grantor(s)/Mortgagor(s):</b> ANTHONY W GARCIA, SINGLE
<b>Original Beneficiary/Mortgagee:</b> JAMES B NUTTER & COMPANY, NMLS# 2067	<b>Current Beneficiary/Mortgagee:</b> Lakeview Loan Servicing, LLC
<b>Recorded in:</b> <b>Volume:</b> 3123 <b>Page:</b> 191 <b>Instrument No:</b> 12-008307	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> M&T Bank is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 1 Fountain Plaza, Buffalo, NY 14203
<b>Date of Sale:</b> 8/5/2025	<b>Earliest Time Sale Will Begin:</b> 1pm
<b>Place of Sale of Property:</b> Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** ALL THAT CERTAIN TRACT OR PARCEL OF LAND LYING AND SITUATED IN GUADALUPE COUNTY, CITY OF SEGUIN, TEXAS, BEING PART OF LOTS 5 AND 6, INNER BLOCK 4, NEW CITY BLOCK 135, H. BRANCH SURVEY, ABSTRACT NO. 135, AND BEING A PART OF A 70 X 80 FEET TRACT CONVEYED BY DEED RECORDED IN VOLUME 593, PAGE 498, DEED RECORDS OF GUADALUPE COUNTY, AND DESCRIBED HEREIN BY METES AND BOUNDS AS FOLLOWS: BEGINNING, AT A 1/2 INCH REBAR FOUND AT THE INTERSECTION OF THE NORTH LINE OF E. CONVENT ST. AND THE WEST LINE OF SOUTH RIVER ST. FOR THE SOUTHEAST CORNER OF THIS TRACT; THENCE, WEST 66.19 FEET (REF. BEARING) ALONG THE NORTH LINE OF EAST CONVENT ST. TO A 1/2 INCH REBAR FOUND, PASSING THE COMMON CORNERS OF LOT 5 AND 6, AT 50 FEET, FOR THE SOUTHWEST CORNER OF THIS TRACT; THENCE, N 02° 21' 56" W 80.2 FEET ACROSS LOT 6 TO THE CHAIN LINK FENCE CORNER POST FOR THE NORTHWEST CORNER OF THIS TRACT; THENCE, EAST 69.5 FEET ALONG THE SOUTH LINE OF A 0.2755 ACRE TRACT, PASSING THE COMMON CORNERS OF LOT 5 AND 6 AT 19.5 FEET, TO THE WEST LINE OF SOUTH RIVER STREET FOR THE NORTHEAST CORNER OF THIS TRACT; THENCE, SOUTH 80.13 FEET TO THE POINT OF BEGINNING CONTAINING 0.124 ACRE OF LAND.

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, Aarti Patel, Violet Nunez, Daniel McQuade, Marcela Cantu, Cary Corenblum, Joshua Sanders, Aleena Litton, Auction.com LLC, Bob Frisch, Jo Woolsey, Jodi Steen, Janice Stoner, Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Wayne Daughtrey or Vicki Rodriguez, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

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

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

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

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

**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(1): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.**

Dated: 6/10/2025



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

Dated:

6/12/2025

Printed Name:

Alexis Martin

Alexis Martin

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

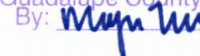
POSTED

JUN 12 2025

9:17am

TERESA KIEL

Guadalupe County Clerk

By: 

MH File Number: TX-25-110350-POS  
Loan Type: FHA

000338

3553 IRISH CREEK RD  
SCHERTZ, TX 78154

00000010496040

**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: August 05, 2025

Time: The sale will begin at 12:00 PM 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 December 07, 2010 and recorded in Document VOL 2943 PG 0803 - 0814 real property records of GUADALUPE County, Texas, with ESTER R MARTINEZ AND JOE B MARTINEZ WIFE AND HUSBAND, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by ESTER R MARTINEZ AND JOE B MARTINEZ WIFE AND HUSBAND, securing the payment of the indebtednesses in the original principal amount of \$246,842.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. 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. WELLS FARGO BANK, N.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o WELLS FARGO BANK, N.A.  
3476 STATEVIEW BLVD  
FORT MILL, SC 29715

**POSTED**

JUN 12 2025  
11:28am

TERESA KIEL  
Guadalupe County Clerk  
By: 



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

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



Israel Saucedo

**Certificate of Posting**

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

\_\_\_\_\_

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

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



3553 IRISH CREEK RD  
SCHERTZ, TX 78154

00000010496040

00000010496040

GUADALUPE

**EXHIBIT "A"**

LOT 3, BLOCK 14, KENSINGTON RANCH ESTATES SUBDIVISION, UNIT 2 P.U.D.. A SUBDIVISION TO THE CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 7. PAGE 444, PLAT RECORDS. GUADALUPE COUNTY, TEXAS.

000344

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**Date: June \_\_\_\_\_, 2025**

**Trustee: BEAU S. KING**

**Mortgagee: SUNBELT ESTATES L.L.C.**

**Note: FOUR HUNDRED TWENTY THOUSAND AND NO/100 DOLLARS  
(\$420,000.00)**

**Deed of Trust**

**Date: MAY 27, 2021**

**Grantor: HUMBERTO GARCIA SALAYA & OFELIA ANTONIO BAUTISTA**

**Mortgagee: SUNBELT ESTATES L.L.C.**

**Recording Information: 202199019523**

**Property: 10.52 ACRES & 10.11 ACRES - SCULL RD. as more fully described  
in Exhibit "A"**

**County: GUADALUPE**

**Trustee's/Substitute Trustee's Name: BEAU S. KING / BECKY GUSTAMANTE**

**Trustee's/Substitute Trustee's Address: 1718 State Street, Houston, TX 77007**

**Date of Sale (first Tuesday of month): AUGUST 5, 2025**

**Time of Sale: The sale shall begin no earlier than 10:00 AM or no later than three  
hours thereafter.**

**Place of Sale: 100 E. COURT ST., SEGUIN, TX 78155, or as designated by the County  
Commissioners' Court**

**POSTED**

**JUN 18 2025**

**11:00 am**

**TERESA KIEL**

**Guadalupe County Clerk**

**By: *Mary Lu***

**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.**

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". The Sale will begin at the Time of Sale or not later than three hours thereafter.

  
**BECKY GUSTAMANTE, Trustee**

#### **ACKNOWLEDGMENT**

**THE STATE OF TEXAS**

**COUNTY OF HARRIS:**

Before me the undersigned authority, on this day appeared **BECKY GUSTAMANTE, Trustee**, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he executed the same for the purposes and consideration therein expressed.

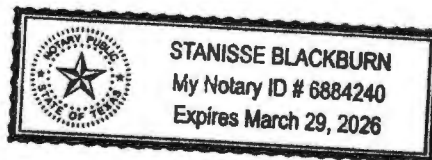
Given under my hand and seal of office on this the \_\_\_\_\_ day of **June, 2025**.

My commission Expires: 03/29/2026

  
Notary Public in and for the state of Texas

Notary's Printed name: Stanisse Blackburn

**SCULL-128**





"Exhibit A"



#### FIELD NOTES FOR A 10.52 ACRE TRACT OF LAND

A **10.52 acre** tract of land, out of the B & G Fulcher Survey No. 19, Abstract 21, Guadalupe County, Texas, and being a portion of a called 216.669 acre tract of land as described in Document No. 2016016042, of the Official Public Records of Guadalupe County, Texas. Said **10.52 acre** tract being more particularly described by metes and bounds as follows:

**BEGINNING** at a set  $\frac{1}{2}$ " iron rod with a red plastic cap stamped "Matkin Hoover Eng. & Survey" in the northeast right-of-way line of F.M. 621, the southwest line of said 216.669 acre tract, and for the south corner of the tract described herein, from which a set  $\frac{1}{2}$ " iron rod with a red plastic cap stamped "Matkin Hoover Eng. & Survey" for the south corner of said 216.669 acre tract bears S 41° 00' 46" E, a distance of 561.00 feet;

**THENCE: N 41° 00' 46" W**, with the common line of said F.M. 621 and said 216.669 acre tract, a distance of **262.31 feet**, to a set  $\frac{1}{2}$ " iron rod with a red plastic cap stamped "Matkin Hoover Eng. & Survey" for the west corner of the tract described herein;

**THENCE:** Departing said common line, over and across said 216.669 acre tract, the following three (3) courses:

1. **N 48° 59' 14" E**, a distance of **1747.74 feet**, to a set 1 2" iron rod with a red plastic cap stamped "Matkin Hoover Eng. & Survey" for the north corner of the tract described herein.
2. **S 40° 35' 32" E**, a distance of **262.32 feet**, to a set 1 2" iron rod with a red plastic cap stamped "Matkin Hoover Eng. & Survey" for the east corner of the tract described herein, from which a set  $\frac{1}{2}$ " iron rod with a red plastic cap stamped "Matkin Hoover Eng. & Survey" for the east corner of a called 216.718 acre tract described in Document No. 2017010156, of the Official Public Records of Guadalupe County, Texas, bears N 53° 31' 28" E, a distance of 7741.35 feet
3. **S 48° 59' 14" W**, a distance of **1745.81 feet**, to the **POINT OF BEGINNING** and containing **10.52 acres** of land situated in Guadalupe County, Texas.

Note: The basis of bearing was established using the Trimble VRS Network, NAD (83), Texas State Plane Coordinate System, South Central Zone, 4204, US Survey Foot, Grid. A survey plat was prepared by a separate document.

Job # 16-4097 10.52 Acres

Date: September 29, 2020



202199019521

I certify this instrument was FILED and RECORDED  
in the OFFICIAL PUBLIC RECORDS  
of Guadalupe County, Texas on  
06/07/2021 12:15:12 PM. PAGES: 5 LEAH  
TERESA KIEL, COUNTY CLERK



*Teresa Kiel*

Exhibit A



#### FIELD NOTES FOR A 10.11 ACRE TRACT OF LAND

A **10.11 acre** tract of land, out of the B & G Fulcher Survey No. 19, Abstract 21, Guadalupe County, Texas, and being a portion of a called 216.669 acre tract of land as described in Document No. 2016016042, of the Official Public Records of Guadalupe County, Texas. Said **10.11 acre** tract being more particularly described by metes and bounds as follows:

**BEGINNING** at a set  $\frac{1}{2}$ " iron rod with a red plastic cap stamped "Matkin Hoover Eng. & Survey" in the northeast right-of-way line of F.M. 621, the southwest line of said 216.669 acre tract, and for the south corner of the tract described herein, from which a set  $\frac{1}{2}$ " iron rod with a red plastic cap stamped "Matkin Hoover Eng. & Survey" for the south corner of said 216.669 acre tract bears S  $41^{\circ} 00' 46''$  E, a distance of 823.31 feet;

**THENCE:** N  $41^{\circ} 00' 46''$  W, with the common line of said F.M. 621 and said 216.669 acre tract, a distance of **241.64 feet**, to a set  $\frac{1}{2}$ " iron rod with a red plastic cap stamped "Matkin Hoover Eng. & Survey" for the south corner of the remainder of a called 100 acre tract of land described in Volume 542, Page 806, of the Official Public Records of Guadalupe County, Texas, and for the west corner of the tract described herein;

**THENCE:** N  $48^{\circ} 19' 07''$  E, with the common line of said 100 acre tract and said 216.669 acre tract, a distance of **1749.78 feet**, to a set  $\frac{1}{2}$ " iron rod with a red plastic cap stamped "Matkin Hoover Eng. & Survey" for the north corner of the tract described herein;

**THENCE:** Departing said common line, over and across said 216.669 acre tract, the following two (2) courses:

1. S  $40^{\circ} 35' 32''$  E, a distance of **262.07 feet**, to a set 1 2" iron rod with a red plastic cap stamped "Matkin Hoover Eng. & Survey" for the east corner of the tract described herein, from which a set  $\frac{1}{2}$ " iron rod with a red plastic cap stamped "Matkin Hoover Eng. & Survey" for the east corner of a called 216.718 acre tract described in Document No. 2017010156, of the Official Public Records of Guadalupe County, Texas, bears N  $55^{\circ} 27' 20''$  E, a distance of 7764.59 feet.
2. S  $48^{\circ} 59' 14''$  W, a distance of **1747.74 feet**, to the **POINT OF BEGINNING** and containing **10.11 acres** of land situated in Guadalupe County, Texas.

Note: The basis of bearing was established using the Trimble VRS Network, NAD (83), Texas State Plane Coordinate System, South Central Zone, 4204, US Survey Foot, Grid. A survey plat was prepared by a separate document.

Job # 16-4097 10.11 Acres

Date: September 29, 2020



000345

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**Date: June \_\_\_\_\_, 2025**

**Trustee: MILAN SIMIC**

**Mortgagee: SUNBELT ESTATES L.L.C.**

**Note: TWO HUNDRED THIRTY-FIVE THOUSAND AND NO/100 DOLALRS  
(\$235,000.00)**

**Deed of Trust**

**Date: MARCH 6, 2021**

**Grantor: MOISES ELIAS LOPEZ TONO**

**Mortgagee: SUNBELT ESTATES L.L.C.**

**Recording Information: 202199008585**

**Property: 10.95 ACRES - SCULL RD as more fully described in Exhibit "A"**

**County: GUADALUPE**

**Trustee's/Substitute Trustee's Name: MILAN SIMIC / BECKY GUSTAMANTE**

**Trustee's/Substitute Trustee's Address: 1718 State Street, Houston, TX 77007**

**Date of Sale (first Tuesday of month): AUGUST 5, 2025**

**Time of Sale: The sale shall begin no earlier than 10:00 AM or no later than three hours thereafter.**

**Place of Sale: 100 E. COURT ST., SEGUIN, TX 78155, or as designated by the County Commissioners' Court**

MILAN SIMIC is Trustee under the Deed of Trust/Mortgagee has appointed BECKY GUSTAMANTE as Trustee under the Deed of Trust. Mortgage has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

**POSTED**

JUN 18 2025

11:01 am

TERESA KIEL

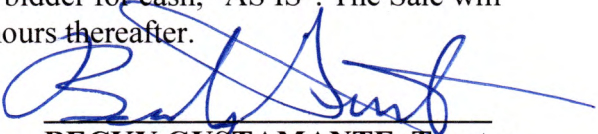
Guadalupe County Clerk

By: *Megan*



**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.**

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". The Sale will begin at the Time of Sale or not later than three hours thereafter.

  
**BECKY GUSTAMANTE, Trustee**

#### **ACKNOWLEDGMENT**

**THE STATE OF TEXAS**

**COUNTY OF HARRIS:**

Before me the undersigned authority, on this day appeared **BECKY GUSTAMANTE, Trustee**, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office on this the \_\_\_\_\_ day of **June, 2025**.

My commission Expires: 03/29/2026

\_\_\_\_\_  
Notary Public in and for the state of Texas

Notary's Printed name: Stanisse Blackburn

**SCULL-136**

"Exhibit A"

# **MATKIN HOOVER**

## **ENGINEERING & SURVEYING**

8 SPENCER ROAD, SUITE 100, BOERNE, TEXAS 78006  
PHONE: 830-249-0600 FAX: 830-249-0099  
TEXAS REGISTERED SURVEYING FIRM F-10024000

### **FIELD NOTES FOR A 10.95 ACRE TRACT OF LAND**

**BEING A 10.95 TRACT OF LAND OUT OF THE B & G FULCHER SURVEY NO. 19, ABSTRACT NO. 21, GUADALUPE COUNTY, TEXAS, AND BEING A PORTION OF THAT CERTAIN CALLED 216.669 ACRE TRACT RECORDED IN DOCUMENT NO. 2016016042, OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS. SAID 10.95 TRACT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:**

**Beginning at a ½" iron rod with red "Matkin-Hoover Eng. & Survey" plastic cap set for the east corner of the herein described tract, in the northwest right-of-way line of Scull Road, the southeast boundary line of the called 216.669-acre tract, said point bears S 49° 13' 43" W, a distance of 5685.45' from a ½" iron rod with a "Brown Engineering" plastic cap found at the east corner of a called 216.718-acre tract, recorded in Document No. 2017010156, Official Public Records of Guadalupe County, Texas;**

- (1) Thence, S 49° 13' 46" W, with the northwest right-of-way line of Scull Road, the southeast boundary line of the called 216.669-acre tract, the southeast boundary line of the herein described tract, a distance of 50.00' to a ½" iron rod with a red "Matkin-Hoover Eng. & Survey" plastic cap set for south corner;**
- (2) Thence, N 40° 34' 56" W, departing the northwest right-of-way line of Scull Road, the southeast boundary line of the called 216.669-acre tract, with the southwest boundary line of the here in described tract, a distance of 2821.95' to a ½" iron rod with red "Matkin-Hoover Eng. & Survey" plastic cap set for west corner in the northwest boundary line of the called 216.669-acre tract, the southeast boundary line of a called 563.797-acre tract, recorded in Volume 4212, Pages 826-830, Official Public Records of Guadalupe County, Texas;**
- (3) Thence, N 49° 07' 02" E, with the northwest boundary line of the herein described tract, the northwest boundary line of the called 216.669-acre tract, the southeast boundary line of the called 563.797-acre tract, a distance of 502.01' to a ½" iron rod with red "Matkin-Hoover Eng. & Survey" plastic cap set for north corner;**
- (4) Thence, departing the northwest boundary line of the called 216.669-acre tract, the southeast boundary line of the called 563.797-acre tract, the following 3 (three) courses and distances:**

M.L.

Exhibit A

- a. S 40° 34' 56" E, 743.37' to a ½" iron rod with red "Matkin-Hoover Eng. & Survey" plastic cap set for corner;
- b. S 49° 13' 50" W, 452.00' to a ½" iron rod with red "Matkin-Hoover Eng. & Survey" plastic cap set for interior corner;
- c. S 40° 34' 56" E, 2079.58' to the **POINT OF BEGINNING** and containing **10.95 acres** of land, more or less.

Note: The basis of bearing was established using the Trimble VRS Network, NAD (83), Texas State Plane Coordinate System, South Central Zone, 4204, US Survey Foot, Grid. A survey plat was prepared by a separate document.



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Jeff Boerner      Date: 09-07-2018  
RPLS #4939  
Job #16-4097 10.95 ACRES

M.L



# MATKIN HOOVER

## ENGINEERING & SURVEYING

8 SPENCER ROAD, SUITE 100, BOERNE, TEXAS 78006  
PHONE: 830-249-0600 FAX: 830-249-0099  
TEXAS REGISTERED SURVEYING FIRM F-10024000

### FIELD NOTES FOR A VARIABLE WIDTH GENERAL UTILITY EASEMENT (0.496 OF ONE ACRE)

BEING A VARIABLE WIDTH GENERAL UTILITY EASEMENT (0.496 OF ONE ACRE) LOCATED ON A PROPOSED 10.95 ACRE TRACT IN THE B & G FULCHER SURVEY NO. 19, ABSTRACT NO. 21, GUADALUPE COUNTY, TEXAS, AND BEING ON A PORTION OF THAT CERTAIN CALLED 216.669 ACRE TRACT RECORDED IN DOCUMENT NO. 2016016042, OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS. SAID VARIABLE WIDTH GENERAL UTILITY EASEMENT (0.496 OF ONE ACRE) BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

**Beginning** at a ½" iron rod with red "Matkin-Hoover Eng. & Survey" plastic cap set for the east corner of the herein described easement, in the northwest right-of-way line of Scull Road, the southeast boundary line of the called 216.669-acre tract, said point bears **S 49° 13' 43" W, a distance of 5685.45'** from a ½" iron rod with a "Brown Engineering" plastic cap found at the east corner of a called 216.718-acre tract, recorded in Document No. 2017010156, Official Public Records of Guadalupe County, Texas;

- (1) **Thence, S 49° 13' 46" W**, with the northwest right-of-way line of Scull Road, the southeast boundary line of the called 216.669-acre tract, the southeast line of the herein described easement, **a distance of 50.00'** to a ½" iron rod with a red "Matkin-Hoover Eng. & Survey" plastic cap set for south corner;
- (2) **Thence**, departing the northwest right-of-way line of Scull Road, the southeast boundary line of the called 216.669-acre tract, the following 5 (five) courses and distances:
  - a. **N 40° 34' 56" W**, with a southwest line of the herein described easement, **20.00'** to a calculated point for corner;
  - b. **N 49° 13' 46" E**, with a northwest line of the herein described easement, **40.00'** to a calculated point for interior corner;
  - c. **N 40° 34' 56" W**, with a southwest line of the herein described easement, **2059.61'** to a calculated point for corner;
  - d. **N 49° 13' 50" E**, with a northwest line of the herein described easement, **10.00'** to a calculated point for corner;
  - e. **S 40° 34' 56" E**, with a northeast line of the herein described easement, **2079.58'** to the **POINT OF BEGINNING** for this **Variable Width General Utility Easement**, containing **0.496 of one acre** of land, more or less.

M.L

Note: The basis of bearing was established using the Trimble VR\$ Network, NAD (83), Texas State Plane Coordinate System, South Central Zone, 4204, US Survey Foot, Grid. A survey plat was prepared by a separate document.



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Jeff Boerner      Date: 09-07-2018  
RPLS #4939  
Job #16-4097 Var GUE 0.496 Ac.

M.2

**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 5th day of August, 2025  
**Time:** 12:00 PM 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**POSTED**

JUN 18 2025

11:11am

TERESA KIEL

Guadalupe County Clerk

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

**Date:** January 6, 2023  
**Grantor(s):** Karen Elaine Myers, an unmarried person  
**Original Mortgagee:** Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for AMERISAVE  
**MORTGAGE CORPORATION,** its successors and assigns  
**Original Principal:** \$300,000.00  
**Recording Information:** Deed Inst.# 202399001177  
**Current Mortgagee/Beneficiary:** AmeriSave Mortgage Corporation  
**Secures:** The Promissory Note (the "Note") in the original principal amount of \$300,000.00 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:** 1033 E Live Oak Rd, Schertz, TX 78154  
**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:** AmeriSave Mortgage Corporation  
**Mortgage Servicer Address:** 1 Corporate Drive, Suite 360 Lake Zurich, IL 60047



**SUBSTITUTE TRUSTEE(S):**

McCalla Raymer Leibert Pierce, LLP, Auction.com LLC

**SUBSTITUTE TRUSTEE ADDRESS:**

1320 Greenway Drive, Suite 780 Irving, TX 75038

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

/s/Coury Jacocks Coury Jacocks

Coury Jacocks - Bar #: 24014306

Attorney for AmeriSave Mortgage Corporation

Coury.Jacocks@mccalla.com

1320 Greenway Drive, Suite 780

Irving, TX 75038

(469) 942-7141 Office

(469) 469-6670 Fax

**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**

I am Terri Martin whose address is 1320 Greenway Dr. Ste 780  
Irving TX 75038. I declare

under penalty perjury that 06/18/25 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**

EXHIBIT "A"

The land hereinafter referred to is situated in the City of Schertz, County of GUADALUPE, State of TX, and is described as follows:

BEING 1.000 ACRE OF LAND, OUT OF THE T. HERRERA SURVEY, ABSTRACT NO. 153, GUADALUPE COUNTY, TEXAS, DESCRIBED BY DEED RECORDED IN VOLUME 1311, PAGE 140, OFFICIAL RECORDS, GUADALUPE COUNTY, TEXAS SAID 1.000 ACRES BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 1/2" IRON ROD FOUND ON THE NORTH RIGHT-OF-WAY OF LIVE OAK ROAD (60-FOOT-WIDE RIGHT-OF-WAY) AT THE SOUTHEAST CORNER OF THE TIMOTH V. SANDBERG 1.989-ACRE TRACT AS RECORDED IN DOCUMENT NO. 202099017943, OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS, AND THE SOUTHEAST CORNER AND POINT OF BEGINNING OF THIS HEREIN DESCRIBED TRACT;

THENCE, NORTH 30°00' 51" WEST, WITH THE NORTHEAST LINE OF SAID SANDBERG 1.989-ACRE TRACT AND LOTS 20 AND 21 OF THE MESA OAKS SUBDIVISION AS RECORDED IN VOLUME 7, PAGE 79, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS, RESPECTIVELY, A DISTANCE OF 362.90 FEET TO A 1/2" IRON ROD SET ON THE NORTHEAST LINE OF SAID LOT 21, AT THE SOUTHWEST CORNER LOT 4 (0.745-ACRE TRACT) OF THE MAGDEALNA PENA SUBDIVISION AS RECORDED IN VOLUME 6, PAGE 396, DEED AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS, AND THE NORTHWEST CORNER OF THIS HEREIN DESCRIBED TRACT;

THENCE, NORTH 59°27' 09" EAST, WITH THE SOUTH LINE OF SAID LOT 4 (0.745-ACRE TRACT), A DISTANCE OF 120.00 FEET TO A 1/2" IRON ROD SET ON THE SOUTH LINE OF SAID LOT 4 (0.745-ACRE TRACT), AND THE NORTHWEST CORNER OF A 60 FOOT INGRESS EGRESS EASEMENT (PRIVATE DRIVE WAY), AS RECORDED IN VOLUME 6, PAGE 396, DEED AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS, AND THE NORTHEAST OF THIS HEREIN DESCRIBED TRACT;

THENCE, SOUTH 30°00' 51" EAST, WITH THE SOUTHWEST LINE OF SAID 60 FOOT INGRESS EGRESS EASEMENT (PRIVATE DRIVE WAY), A DISTANCE OF 362.90 FEET TO A 1/2" IRON ROD SET ON THE NORTH LINE OF SAID RIGHT-OF-WAY OF LIVE OAK ROAD, AND THE SOUTHWEST CORNER OF SAID 60 FOOT INGRESS EGRESS EASEMENT (PRIVATE DRIVE WAY), AND THE SOUTHEAST OF THIS HEREIN DESCRIBED TRACT;

THENCE, SOUTH 59°27' 09" WEST, WITH THE NORTH RIGHT-OF-WAY OF LIVE OAK ROAD, A DISTANCE OF 120.00 FEET TO THE POINT OF BEGINNING AND CONTAINING 1.000 ACRES OF LAND, MORE OR LESS.

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

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

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

**Date:** Tuesday, the 5th day of August, 2025  
**Time:** 11:00AM or not later than three hours after that time  
**Place:** AT NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE 101 East Court Street, Seguin, TX 78155 in Guadalupe County, Texas.

**TERMS OF SALE: CASH**

**POSTED**  
 JUN 18 2025 11:12am  
 TERESA KIEL  
 Guadalupe County Clerk  
 By: [Signature]

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

**Date:** April 13, 2006  
**Grantor(s):** James E. Beasley, An unmarried Man  
**Original Mortgagee:** Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Winstar Mortgage Partners, Inc., its successors and assigns  
**Original Principal:** \$62,100.00  
**Recording Information:** Deed Inst.# 06-07334,  
**Current Mortgagee/Beneficiary:** U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Washington Mutual Mortgage Pass-Through Certificates WMALT Series 2006- AR8 Trust

**Secures:** The Promissory Note (the "Note") in the original principal amount of \$62,100.00 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:** 802 Baxter Street, Seguin, TX 78155  
**Condition and Important Recitals:** Should a conflict occur between the property address and the legal description contained in "Exhibit A" the legal description shall control. The property will be sold "AS IS" without any representations, warranties, or recourse, and subject to any liens or interests that may survive the sale. Any purchaser who purchases the property does so at his/her/its own risk and is strongly encouraged engage in significant due diligence prior to sale.

**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  
**File No.:** 25-02334TX



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

**SUBSTITUTE TRUSTEE(S):** McCalla Raymer Leibert Pierce, LLP, Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Brian Hooper, Mike Jansta, Mike Hayward, or Jay Jacobs

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

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

/s/Coury Jacocks Coury Jacocks

Coury Jacocks - Bar #: 24014306

Attorney for U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Washington Mutual Mortgage Pass-Through Certificates WMALT Series 2006- AR8 Trust

Coury.Jacocks@mccalla.com

1320 Greenway Drive, Suite 780

Irving, TX 75038

(469) 942-7141 Office

(469) 469-6670 Fax

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

I am Terri Martin whose address is 1320 Greenway Dr. Ste. 780  
Irving TX 75038. I declare

under penalty perjury that 06/18/2025 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**

EXHIBIT "A"

Lot 19, Block 4, Greenbriar Park Subdivision, (also known as Vordenbaum Addition), in the City of Seguin, Guadalupe County, Texas, according to plat thereof recorded in Volume 2, Pages 40-41, Map and Plat Records of Guadalupe County, Texas.

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

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

**DEED OF TRUST INFORMATION:**

**Date:** 06/28/2022  
**Grantor(s):** ARIANNA CHRISTINE AVILA, UNMARRIED AND JESSE CASAREZ JR, UNMARRIED.  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR M/I FINANCIAL, LLC, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$288,458.00  
**Recording Information:** Instrument 202299020427  
**Property County:** Guadalupe  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 712 KINGLET COURT, SEGUIN, TX 78155

**MORTGAGE SERVICING INFORMATION:**

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

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

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 5th day of August, 2025  
**Time of Sale:** 12:00 PM or within three hours thereafter.  
**Place of Sale:** AT THE NORTH PORCH OF THE GUADALUPE COUNTY COURTHOUSE in Guadalupe County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Guadalupe County Commissioner's Court, at the area most recently designated by the Guadalupe County Commissioner's Court.

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

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

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

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

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

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


**POSTED**

JUN 18 2025

11:14am

TERESA KIEL

Guadalupe County Clerk

By: 



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

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

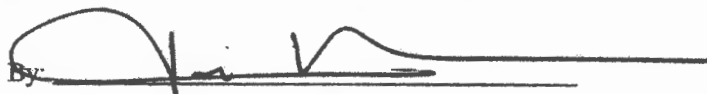
**Substitute Trustee Address:** 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

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



**Certificate of Posting**

I am Terri Martin whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 06/18/2025 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Guadalupe County Clerk and caused it to be posted at the location directed by the Guadalupe County Commissioners Court.

By: 

**Exhibit "A"**

LOT 105, BLOCK 6, GREENFIELD SUBDIVISION, CITY OF SEGUIN, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGE 386, MAP AND/OR PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

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

000349

A red logo with the word "COPY" in a bold, sans-serif font. To the left of the word is a small square icon containing a stylized 'C'.

25-01127

114 APACHE CIRCLE, CIBOLO, TX 78108

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

**Property:**

The Property to be sold is described as follows:

LOT 17, IN BLOCK 2, OF CIBOLO NORTH SUBDIVISION, UNIT 1, AN ADDITION TO THE CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 4, PAGE 140, MAP AND/OR PLAT RECORDS OF GUADALUPE COUNTY, TEXAS

**Security Instrument:**

Deed of Trust dated November 13, 2018 and recorded on November 20, 2018 at Instrument Number 201899026465 in the real property records of GUADALUPE County, Texas, which contains a power of sale.

**Sale Information:**

August 5, 2025, at 11:00 AM, or not later than three hours thereafter, at the north porch of the Guadalupe County Courthouse, or as designated by the County Commissioners Court.

**Terms of Sale:**

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

**Obligation Secured:**

The Deed of Trust executed by JASON SETZER AND STACY MELTON secures the repayment of a Note dated November 13, 2018 in the amount of \$123,250.00. U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION, AS TRUSTEE, AS SUCCESSOR-IN-INTEREST TO U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR ANGEL OAK MORTGAGE TRUST 2019-4, MORTGAGE-BACKED CERTIFICATES, SERIES 2019-4, whose address is c/o Select Portfolio Servicing, Inc., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119, is the current mortgagee of the Deed of Trust and Note and Select Portfolio Servicing, Inc. 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.


**POSTED**

JUN 18 2025

11:18 am

TERESA KIEL

Guadalupe County Clerk

By: **Substitute Trustee:**

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

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

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

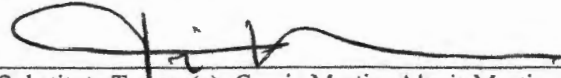


4845985

**FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.**

*Mary Company*

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



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

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

Certificate of Posting

I, Terri Martin, declare under penalty of perjury that on the 18th day of June, 2025, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of GUADALUPE County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).



000350

 COPY

TS No.: 2025-00792-TX  
25-000535-673

## Notice of [Substitute] Trustee Sale

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

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

**Date:** 08/05/2025

**Time:** The sale will begin at 01:00 PM or not later than three hours after that time

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

**Property Address:** 137 SPICE OAK LANE, CIBOLO, TX 78108

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

**3. Instrument to be Foreclosed:** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 12/22/2006 and recorded 01/04/2007 in Book 2420 Page 0934 Document 2007000226, real property records of Guadalupe County, Texas, with **MISTY JEAN REDDEN AND CHRISTOPHER G. REDDEN, WIFE AND HUSBAND** grantor(s) and RW MORTGAGE SERVICES as Lender, U.S. BANK NATIONAL ASSOCIATION as Trustee for the registered holders of ABFC 2007-WMC1 Trust Asset Backed Funding Corporation Asset Backed Certificates, Series 2007-WMC1 as Beneficiary.

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

**5. Obligation Secured:** Deed of Trust or Contract Lien executed by **MISTY JEAN REDDEN AND CHRISTOPHER G. REDDEN, WIFE AND HUSBAND**, securing the payment of the indebtedness in the original principal amount of \$142,500.00, 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 NATIONAL ASSOCIATION as Trustee for the registered holders of ABFC 2007-WMC1 Trust Asset Backed Funding Corporation Asset Backed Certificates, Series 2007-WMC1** is the current mortgagee of the note and deed of trust or contract lien.

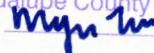
POSTED

JUN 18 2025

11:22am

TERESA KIEL

Guadalupe County Clerk

By: 

TS No.: 2025-00792-TX  
25-000535-673

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

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

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

**LOT 10, BLOCK 6, THISTLE CREEK SUBDIVISION, UNIT-3, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN VOLUME 5, PAGE(S) 298A, OF THE PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.**

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

**C/O PHH Mortgage Corporation  
PO BOX 24605  
West Palm Beach, FL 33416-4605  
Phone: 877-744-2506**

TS No.: 2025-00792-TX  
25-000535-673

## Notice of [Substitute] Trustee Sale

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

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

Date: 06/17/2025



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

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

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

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

I am Terrri Martin <sup>Certificate of Posting</sup> 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 06/16/25 I filed this Notice of Foreclosure Sale at the office of the Guadalupe County Clerk and caused it to be posted at the location directed by the Guadalupe County Commissioners Court.



000351

COPY

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2025-15130-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: 8/5/2025  
 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 17, BLOCK 10, THE TRAILS AT KENSINGTON RANCH SUBDIVISION, UNIT 3 P.U.D., AN ADDITION TO THE CITY OF SELMA, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 7, PAGE 481, PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

Commonly known as: 230 HAWKS MDWS SELMA TX 78154

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated 7/30/2011 and recorded in the office of the County Clerk of Guadalupe County, Texas, recorded on 8/9/2011 under County Clerk's File No 11-013800, in Book 3024 and Page 0224 of the Real Property Records of Guadalupe County, Texas.

Grantor(s):	JIMMY COBB AND ANGELA K O'CONNER, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY WITH RIGHTS OF SURVIVORSHIP
Original Trustee:	NETWORK NATIONAL TITLE, INC.
Substitute Trustee:	Nestor Solutions, LLC, Auction.com, LLC, 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 AMERIGROUP MORTGAGE CORPORATION A DIVISION OF MORTGAGE INVESTORS CORPORATION., its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation

POSTED  
 JUN 18 2025  
 11:24am  
 TERESA KIEL  
 Guadalupe County Clerk  
 By: 

T.S. #: 2025-15130-TX

**Mortgage Servicer:**

**Freedom Mortgage Corporation**

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

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

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

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

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

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$199,779.00, executed by JIMMY COBB AND ANGELA K O'CONNER, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY WITH RIGHTS OF SURVIVORSHIP, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for AMERIGROUP MORTGAGE CORPORATION A DIVISION OF MORTGAGE INVESTORS CORPORATION., 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:

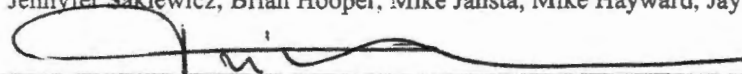
**Freedom Mortgage Corporation**  
**11988 EXIT 5 PKWY BLDG 4**  
**FISHERS IN 46037-7939**  
**Phone: (855) 690-5900**

T.S. #: 2025-15130-TX

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

Dated: 06/18/2025

Nestor Solutions, LLC, Auction.com, LLC, 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



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

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

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

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



**COPY**

000356

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

**NOTICE OF SALE**

PURSUANT TO AUTHORITY conferred upon the Trustee by that certain Deed of Trust dated August 29, 2014, executed by **DAPHNE JEAN MILLER AND ANTHONY CURTIS MILLER, A MARRIED COUPLE** ("Mortgagor") to K. Clifford Littlefield, Trustee for the benefit of **VANDERBILT MORTGAGE AND FINANCE, INC.** ("Mortgagee"), filed for record under Instrument No. 2014-015638, Official Public Records of Guadalupe County, Texas, Mortgagee appoints K. Clifford Littlefield or Norma Jean Hesseltnine, whose address is listed below, or Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez, whose business address is 14800 Landmark Blvd., Suite 850, Dallas, Texas 75254, under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, default having been made in the covenants of the Deed of Trust, to sell on **Tuesday, August 5, 2025**, (that being the first Tuesday of the month), at public auction to the highest bidder for cash, at the Guadalupe County Courthouse at the place designated by the Commissioner's Court for such sales in Guadalupe County, Texas, (on the steps of the county courthouse or as designated by the County Commissioner), the sale to begin at 11:00 o'clock a.m. or not later than three (3) hours after such time on that date, selling all of the property as an entirety or in such parcels as the Trustee acting may elect the property offered for sale, more particularly described on Exhibit "A" attached hereto and made a part hereof, together with any and all improvements constructed upon, affixed to or located upon the above described real property, including but not limited to a 2001 Patriot Crown Colony Manufactured Home, Serial No. 1PTX10243ABTX.

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.

EXECUTED this 17 day of June, 2025.

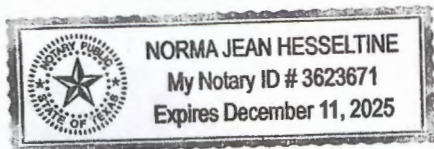
**POSTED**

JUN 20 2025  
11:04 am  
TERESA KIEL  
Guadalupe County Clerk  
By: *[Signature]*

THE STATE OF TEXAS §  
COUNTY OF NUECES §

*K. Littlefield*  
K. CLIFFORD LITTLEFIELD, Mortgagee Attorney  
UPTON, MICKITS & HEYMANN, L.L.P.  
802 N. Carancahua, Suite 450  
Corpus Christi, Texas 78401  
Telephone: (361) 884-0612  
Facsimile: (361) 884-5291  
Email: [clittlefield@umhlaw.com](mailto:clittlefield@umhlaw.com)

SUBSCRIBED and SWORN TO BEFORE ME, the undersigned Notary Public, by **K. CLIFFORD LITTLEFIELD**, this 17 day of June, 2025, to certify which witness my hand and official seal.



*[Signature]*  
NOTARY PUBLIC, STATE OF TEXAS

## EXHIBIT "A"

CROSS BRANCH  
SURVEYING  
2379 N.E. LOOP 410, NO. 5  
SAN ANTONIO, TEXAS 78217  
(210) 828-1102

STATE OF TEXAS  
COUNTY OF GUADALUPE

1.500 ACRES  
4811 F.M. 1117

Description of a 1.500 acre tract of land out of the J.D. Clements Survey No. 14, Abstract 12, Guadalupe County, Texas, being a portion of that certain 35.93 acre tract of land conveyed to Daniel Key Delaney by deed in Volume 2623, Page 942 of the Official Public Records of Guadalupe County, Texas and described by metes and bounds as follows:

**BEGINNING** at a  $\frac{1}{4}$ " iron rod with 'Tri-County' cap found in the east right-of-way line of Farm to Market Road 1117 (F.M. 1117) (variable width right-of-way) for the southwest corner of that certain 1.000 acre tract conveyed to Maria De Hinojosa Haiyasosa, by deed in Volume 2763, Page 1009 of the Official Public Records, Guadalupe County, Texas, same being the northwest corner and **POINT OF BEGINNING** of this herein described tract, from which a  $\frac{1}{4}$ " iron rod with 'Tri-County' cap found for the northwest corner of said 1.000 Haiyasosa tract bears N  $01^{\circ}25'02''$ W, a distance of 182.40 feet;

**THENCE**, N  $89^{\circ}28'23''$  E (called S  $89^{\circ}38'28''$  E), leaving the east right-of-way line of F.M. 1117, with the south line of said 1.000 acre Haiyasosa tract, a distance of 238.66 feet (called 238.80 feet) to a  $\frac{1}{4}$ " iron rod with 'Tri-County' cap found for the southeast corner of said 1.000 acre Haiyasosa tract, same being the northeast corner of this herein described tract;

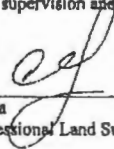
**THENCE**, S  $01^{\circ}31'37''$  E, over and across said 35.93 acre tract, a distance of 273.78 feet to a  $\frac{1}{4}$ " iron rod set for the southeast corner of this herein described tract;

**THENCE**, S  $88^{\circ}28'23''$  W, continuing over and across said 35.93 acre tract, a distance of 238.66 feet to a  $\frac{1}{4}$ " iron rod set in the east right-of-way line of F.M. 1117 for the southwest corner of this herein described tract;

**THENCE**, N  $01^{\circ}31'37''$  W, with the east right-of-way line of F.M. 1117, a distance of 273.78 feet to the **POINT OF BEGINNING**, containing 1.500 acres (65,339 square feet) of land more or less within these metes and bounds.

Bearing basis - All bearings herein are referenced to the North American Datum of 1983 (NAD83) horizontal datum, Texas State Plane Coordinate System, South Central Zone (Zone 4204).

I hereby certify that this survey was performed upon the ground, May 14, 2014, under my direct supervision and is true and correct to the best of my knowledge.

  
Caesar A. Garcia  
Registered Professional Land Surveyor No. 5904

WO#14-5-7B





000364

112 GRAVEL GRAY  
CIBOLO, TX 78108

00000010501724

**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: August 05, 2025

Time: The sale will begin at 12:00 PM 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 October 16, 2024 and recorded in Document INSTRUMENT NO. 202499025394 real property records of GUADALUPE County, Texas, with MICHAEL STOKES JR A SINGLE MAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by MICHAEL STOKES JR A SINGLE MAN, securing the payment of the indebtednesses in the original principal amount of \$343,900.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. UNITED WHOLESALE MORTGAGE, 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. CENLAR FSB, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o CENLAR FSB  
425 PHILLIPS BLVD  
EWING, NJ 08618

**POSTED**

JUN 26 2025  
10:55am

TERESA KIEL  
Guadalupe County Clerk  
By: *Terese Kiel*



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

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



Israel Saucedo

**Certificate of Posting**

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

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

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



112 GRAVEL GRAY  
CIBOLO, TX 78108

00000010501724

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GUADALUPE

**EXHIBIT "A"**

LOT 4, BLOCK 8, SARATOGA SUBDIVISION, UNIT 7 (CIBOLO SUMMIT LAND STUDY), A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGES 69-71, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

000365

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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.

**POSTED**

JUN 26 2025

2:20pm

TERESA KIEL

Guadalupe County Clerk

By: 

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

DATE: August 5, 2025

TIME: 11:00 AM

PLACE: 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

2. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 50.009 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.
  3. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated February 27, 2024 and recorded as Instrument Number 202499004655, real property records of Guadalupe County, Texas.
  4. **Obligations Secured.** Deed of Trust or Contract Lien executed by Bethany Lynn Perez, securing the payment of the indebtedness in the original principal amount of \$227,796.00, and obligations therein described including by not limited to the promissory note; and all modifications renewals and extensions of the promissory note. Village Capital & Investment LLC is the current mortgagee of the note and deed of trust or contract lien.
  5. **Default.** A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.
  6. **Property to be Sold.** The property to be sold is described as follows:  
Lot 32, Block 33, of Grace Valley Ranch, Phase 1, situated in Guadalupe County, Texas, according to the map or plat thereof recorded in Volume 10, Pages 67-68, Map and Plat Records of Guadalupe County, Texas.
- APN #: 1G1196-1033-03200-0-00
7. **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 Services is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the property referenced above. Village



Capital & Investment LLC as Mortgage Servicer, is representing the current mortgagee, whose address is:

**2460 Paseo Verde Parkway  
Suite 110  
Henderson, Nevada 89074**

8. **Appointment of Substitute Trustee.** In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint Jennifer Hooper, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri Martin, whose address is c/o Brock & Scott, 4225 Wingren Drive, Suite 105, Irving, TX 75602, Substitute Trustee to act under and by virtue of said Deed of Trust.
9. **Limitation of Damages.** If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's attorney.

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

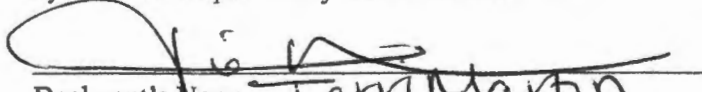
Date: 6/25/2025

  
Jennifer Hooper



**Certificate of Posting**

I am Terri Martin whose address is 2460 Paseo Verde Parkway  
Suite 110 Henderson, NV 89074 I  
declare under penalty of perjury that on June 20, 2025 I filed this Notice of [Substitute]  
Trustees 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.

  
Declarant's Name: Terri Martin  
Date: 06/26/2025



NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

000366

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.

POSTED

JUN 26 2025

2:20pm

TERESA KIEL  
Guadalupe County Clerk  
By: 

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

DATE: August 5, 2025

TIME: 01:00 PM

PLACE: Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court

2. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 50.009 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.
3. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated August 16, 2022 and recorded as Instrument Number 202299026684, real property records of Guadalupe County, Texas.
4. **Obligations Secured.** Deed of Trust or Contract Lien executed by Navor Gonzalez and Mercedes Gonzalez, securing the payment of the indebtedness in the original principal amount of \$379,000.00, and obligations therein described including but not limited to the promissory note; and all modifications renewals and extensions of the promissory note. Planet Home Lending, LLC is the current mortgagee of the note and deed of trust or contract lien.
5. **Default.** A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.
6. **Property to be Sold.** The property to be sold is described as follows:  
Lot 24, Block 5, DEER CREEK SUBDIVISION SECTION 1 PHASE 7, situated in the City of Cibolo, Guadalupe County, Texas, according to the map or plat thereof, recorded in Volume 6, Page 333, Plat Records, Guadalupe County, Texas.
7. **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 Services is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the property referenced above. Planet Home Lending, LLC as Mortgage Servicer, is representing the current mortgagee, whose address is:





10 Research Parkway, Suite 2  
Wallingford, Connecticut 06492

8. **Appointment of Substitute Trustee.** In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint Jennifer Hooper, Auction.com LLC, whose address is c/o Brock & Scott, 4225 Wingren Drive, Suite 105, Irving, TX 75602, Substitute Trustee to act under and by virtue of said Deed of Trust.
9. **Limitation of Damages.** If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's attorney.

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

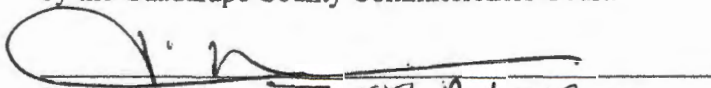
Date: 6/25/2025

  
Jennifer Hooper



**Certificate of Posting**

I am Terri Martin whose address is 10 Research Pkwy, Ste 2 Wallingford, CT 06492 I declare under penalty of perjury that on \_\_\_\_\_ I filed this Notice of [Substitute] Trustees 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.

  
Declarant's Name: Terri Martin  
Date: 06/26/2025

## 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: Codrill & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070**

### INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated October 29, 2019 and recorded under Clerk's File No. 201999025266, in the real property records of Guadalupe County Texas, with Lisa Marie Gilles and Chad Marcus Gilles, wife and husband as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Pulte Mortgage LLC, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Lisa Marie Gilles and Chad Marcus Gilles, wife and husband securing payment of the indebtedness in the original principal amount of \$217,171.00 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 Lisa Marie Gilles, Chad Marcus Gilles. 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. 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 20, BLOCK 5, OF ELLEY LANE SUBDIVISION, UNIT 2, AN ADDITION TO THE CITY OF NEW BRAUNFELS, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN VOLUME 8, PAGE 799, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.**

### SALE INFORMATION

**Date of Sale: 08/05/2025**

**Earliest Time Sale Will Begin: 1:00 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.



POSTED

JUN 26 2025  
2:20pm  
RESA KIEL  
Guadalupe County Clerk

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** Aarti Patel, Violet Nunez, Daniel McQuade, Marcela Cantu, Cary Corenblum, Joshua Sanders, Aleena Litton, Bob Frisch, Jo Woolsey, Jodi Steen, Janice Stoner, 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 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 June 24, 2025.

/s/ Danya F. Gladney SBOT No. 24059786, Attorney at Law  
Codilis & Moody, P.C.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200

Posted and filed by: 

Printed Name: Terri Martin

C&M No. 44-25-01996



# Notice of Substitute Trustee Sale

**COPY**

000372

F25-00155 TX  
6723143515 | 7241057418

**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: **08/05/2025**  
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:

Lot 87, Block 5. Charleston Parke Subdivision, Unit 2, situated in the City of Cibola, Guadalupe County, Texas, according to the map or plat thereof recorded in Volume 7, Pages 261-262, Map and Plat Records of Guadalupe County, Texas.

APN: 128017

Commonly known as: 520 Brook Shadow, Cibola, TX 78108-3432

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust, Security Agreement and Assignment of Leases and Rents, dated 06/06/2023 (the "Deed of Trust") and recorded in the office of the County Clerk of Guadalupe County, Texas, recorded on 06/09/2023 as Document No. 202399014406 of the Real Property Records of Guadalupe County, Texas.

Trustor(s):	8 NEW BEGINNINGS LLC, a Texas limited liability company	Original Beneficiary:	RCN Enterprises, LLC d/b/a Nworie Capital, a/an Texas Limited Liability Company
Current Beneficiary:	U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2023-3	Loan Servicer:	PHH Mortgage Services
Current Substituted Trustees:	Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Michele Sanders or Cherie Maples		

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

By: **TERESA KIEL**  
Guadalupe County Clerk

JUN 26 2025  
2:20 PM

POSTED



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 \$363,750.00, executed by 8 NEW BEGINNINGS LLC, a Texas limited liability company, and payable to the order of RCN Enterprises, LLC d/b/a Nworie Capital, a/an Texas Limited Liability Company; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of 8 NEW BEGINNINGS LLC, a Texas limited liability company. U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2023-3 is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

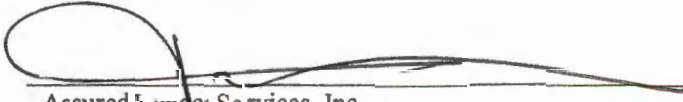
The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, 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 2023-3  
30699 Russell Ranch Road  
Suite 295  
Westlake Village, CA 91362  
Minerva Valdivia  
[mvaldivia@velocitycommercial.com](mailto:mvaldivia@velocitycommercial.com)  
(818) 338-9797

Dated: 06/26/25



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

**Notice of [Substitute] Trustee Sale**

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

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

**Date:** 08/05/2025

**Time:** The sale will begin at 01:00 PM or not later than three hours after that time

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

**Property Address:** 2542 DOVE CROSSING, NEW BRAUNFELS, TX 78130

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

**3. Instrument to be Foreclosed:** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 05/28/2003 and recorded 09/25/2003 in Book 1911 Page 0148 Document 20639, real property records of Guadalupe County, Texas, with **SANTIAGO R SANCHEZ and GUADALUPE D SANCHEZ, HUSBAND AND WIFE** grantor(s) and **CH MORTGAGE COMPANY I, LTD** as Lender, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.** as Beneficiary.

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

**5. Obligation Secured:** Deed of Trust or Contract Lien executed by **SANTIAGO R SANCHEZ and GUADALUPE D SANCHEZ, HUSBAND AND WIFE**, securing the payment of the indebtedness in the original principal amount of \$125,760.00, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. The Bank of New York Mellon, f/k/a The Bank of New York as successor in interest to JPMorgan Chase Bank, N.A. as Trustee for NovaStar Mortgage Funding Trust, Series 2003-3, NovaStar Home Equity Loan Asset-Backed Certificates, Series 2003-3 is the current mortgagee of the note and deed of trust or contract lien.

**POSTED**

JUN 26 2025

2:20pm

TERESA KIEL

Guadalupe County Clerk  
By: 



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

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

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

**LOT 28, BLOCK 1, DOVE CROSSING SUBDIVISION-UNIT 2, AN ADDITION TO THE CITY OF NEW BRAUNFELS, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 6, PAGES 435-436 OF THE MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.**

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

**C/O PHH Mortgage Corporation**

**PO BOX 24605**

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

**Phone: 877-744-2506**

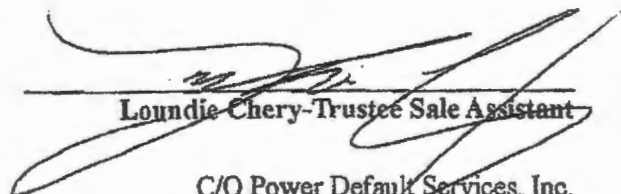


## Notice of [Substitute] Trustee Sale

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

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

Date: June 23, 2025\_

  
Loundie Chery-Trustee Sale Assistant

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

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

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

I am Terri Martin <sup>Certificate of Posting</sup> 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 06/26/25 I filed this Notice of Foreclosure Sale at the office of the Guadalupe County Clerk and caused it to be posted at the location directed by the Guadalupe County Commissioners Court.

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

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

### INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated August 28, 2020 and recorded under Clerk's File No. 202099023842, in the real property records of GUADALUPE County Texas, with Christopher Jordan Sather, an unmarried man as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for DHI Mortgage Company, Ltd., its successors and assigns as Original Mortgagee.

Deed of Trust executed by Christopher Jordan Sather, an unmarried man securing payment of the indebtedness in the original principal amount of \$280,199.00 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 Christopher Jordan Sather. 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. 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 16, BLOCK 11, OF SARATOGA SUBDIVISION UNIT 8, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGES 219-220, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.**

### SALE INFORMATION

**Date of Sale: 08/05/2025**

**Earliest Time Sale Will Begin: 1:00 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.



POSTED  
JUL 10 2025  
11:45 am  
TERESA KIEL  
Guadalupe County Clerk  
By Myk

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** Aarti Patel, Violet Nunez, Daniel McQuade, Marcela Cantu, Cary Corenblum, Joshua Sanders, Aleena Litton, , Bob Frisch, Jo Woolsey, Jodi Steen, Janice Stoner, 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 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 July 9, 2025.

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

Posted and filed by: 

Printed Name: Terri Martin

C&M No. 44-23-2582



000387

COPY

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 4/26/2021	<b>Grantor(s)/Mortgagor(s):</b> ALFREDO R RODRIGUEZ, SINGLE MAN
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> PENNYMAC LOAN SERVICES, LLC
<b>Recorded In:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 202199014941	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> PennyMac Loan Services, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361
<b>Date of Sale:</b> 8/5/2025	<b>Earliest Time Sale Will Begin:</b> 11am
<b>Place of Sale of Property:</b> NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LOT 30, BLOCK 1, THISTLE CREEK UNIT 1B SUBDIVISION, IN THE CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 4, PAGE 381 AND RE-PLATED IN VOLUME 5, PAGES 31B AND 32A, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, 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: 7/8/2025

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

Dated: 07/10/2025

Terri Martin

Printed Name:

Substitute Trustee  
c/o Tejas Trustee  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
<https://sales.mccarthyholthus.com/>

POSTED

JUL 10 2025

11:52am

TERESA KIEL

Guadalupe County Clerk  
By: 

MH File Number: TX-22-93480-POS  
Loan Type: VA

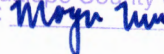
**NOTICE OF TRUSTEE'S SALE****THE STATE OF TEXAS       \*****COUNTY OF GUADALUPE   \*****Date: July 10, 2025****Deed of Trust:****Date: May 18, 2023****Grantor: James Deleon and David Wossum****Beneficiary: Fortress Ranch Investments Ltd., PO Box 1249, San Marcos, TX 78667****Recorded under Clerks Document Number 202399013187, Official Public Records, Guadalupe County, Texas.****Property: Being a 10.01 acre tract or parcel of land known as Tract BB 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 #202399013187 of the Guadalupe County Deed Records.****Date of Sale: August 5, 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, 101 E. Court Street, Seguin, Texas 78155****Designated Area: The north porch of the Guadalupe County Courthouse, bearing the address of 101 E. Court Street, Seguin, Texas 78155, or in the area designated by the Commissioner's Court, pursuant to Section 51.002 of the Texas Property Code.**

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

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



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

**For more information:****P.O. Box 1249****San Marcos, Texas 78667****512-396-5115****POSTED****JUL 11 2025****9:24am****TERESA KIEL****Guadalupe County Clerk****By: **



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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**WHEREAS**, PANHAR THOIM, A SINGLE MAN delivered that one certain Deed of Trust dated FEBRUARY 27, 2023, which is recorded in INSTRUMENT NO. 202399004675 of the real property records of GUADALUPE County, Texas, conveying to the Trustee(s) therein named the real property therein described, to secure the payment of a Promissory Note in the principal amount of \$334,900.00 payable to the order of LENDLO MORTGAGE, LLC, to which reference is hereby made for a description of the Promissory Note, the terms and covenants of the Deed of Trust, and the property therein conveyed; and

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

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

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

**THEREFORE, NOTICE IS HEREBY GIVEN** that on AUGUST 5, 2025, beginning at 11:00 AM, or not later than three (3) hours after that time, a Substitute Trustee will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

LOT 21, BLOCK 4, SPRING VALLEY SUBDIVISION UNIT 1B, GUADALUPE COUNTY, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGE 565, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

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

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

Dated: JULY 14, 2025.

**POSTED**

JUL 14 2025

10:47am

TERESA KIEL

Guadalupe County Clerk

By: *Maya Burn*

FILE NO.: GMG-3332  
PROPERTY: 1225 GRACIE WAY  
NEW BRAUNFELS, TX 78130

PANHAR THOIM

  
SUBSTITUTE TRUSTEE(S)

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

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



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

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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

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

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

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

**THEREFORE, NOTICE IS HEREBY GIVEN** that on AUGUST 5, 2025, beginning at 11:00 AM, or not later than three (3) hours after that time, a Substitute Trustee will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

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

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

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

Dated: JULY 14, 2025.

POSTED

JUL 14 2025

10:48 am

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

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

MIA LATONYA JOYNER

SUBSTITUTE TRUSTEE(S)

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

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



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

**Dated: June 17, 2025.**

*Craig A. Gargotta*

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

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

<b>IN RE:</b>	§	<b>CASE No: 25-50975</b>
<b>MIA LATONYA JOYNER</b>	§	
<b>MATTHEW WALTER JOYNER,</b>	§	<b>HON CRAIG A. GARGOTTA</b>
	§	
<b>DEBTORS.</b>	§	<b>CHAPTER 13</b>

**ORDER REGARDING THE ORDER TO SHOW CAUSE  
WHY CASE SHOULD NOT BE DISMISSED**

On May 5, 2025, Debtors filed their petition in the above-referenced Chapter 13 bankruptcy case (ECF No. 1). On May 13, 2025, the Court ordered Debtor to appear and show cause why the case should not be dismissed due to unpaid filing fees in the prior case (ECF No. 9). The Court, finds adequate cause to dismiss Debtor's case with prejudice to refiling.

**IT IS THEREFORE ORDERED** that the Debtors have failed to show cause as to why the case should continue;

**IT IS FURTHER ORDERED** that the Chapter 13 case is hereby **DISMISSED**;

**IT IS FURTHER ORDERED** that the Clerk of Court shall refuse the filing of a subsequent bankruptcy case under any chapter until the outstanding filing fees from case number 25-50414 are paid in full.

**###**

ORDER PREPARED AND SUBMITTED BY:  
MARY K. VIEGELAHN  
CHAPTER 13 TRUSTEE  
10500 HERITAGE BLVD; STE 201  
SAN ANTONIO, TX 78216





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

Dated: March 25, 2025.

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

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION

In Re:  
Mia LaTonya Joyner & Matthew Walter Joyner

Chapter 13

Debtor(s)

Case No. 25-50414 G

ORDER FOR SUMMARY DISMISSAL  
OF CHAPTER 13 CASE

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

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

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

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

###

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

**NOTICE OF SALE BY TRUSTEE AND SUBSTITUTE TRUSTEE**

THE STATE OF TEXAS  
COUNTY OF GUADALUPE

§  
§  
§

KNOW ALL MEN BY THESE PRESENTS:

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")

**POSTED**

JUL 14 2025

12:51pm

TERESA KIEL

Guadalupe County Clerk

By: LDurke

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 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, any of said personal property which is part of the Premises or which is otherwise covered by a lien or security interest in favor of 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.

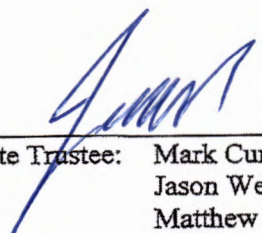
NOW, THEREFORE, I, the undersigned, **SARA E. DYSART** and/or **MARK CUMMINGS, JASON WEST, MATTHEW JOHNSON, NICOLE CORREA, AND DAVID GARVIN**, acting jointly or separately as Trustee or Substitute Trustee, do hereby give notice that after due publication of this notice as required by law and the Deed 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 August next, the same being August 5, 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 14 day of July 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 SALE BY TRUSTEE AND SUBSTITUTE TRUSTEE**

THE STATE OF TEXAS                   §  
   §       KNOW ALL MEN BY THESE PRESENTS:  
 COUNTY OF GUADALUPE               §

THAT, WHEREAS, ERIC DOEGE ("Borrower") became indebted to SPRING BRANCH FUNDING, LLC ("Lender"), as evidenced by that certain real estate lien note (the "Note"), dated July 7, 2022, in the original principal amount of FIFTY-FOUR THOUSAND AND NO/100 DOLLARS (\$54,000.00), executed and delivered by Borrower to the order of SPRING BRANCH FUNDING, LLC, 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. 202299021308, of the Official Public Records of Guadalupe County, Texas, covering the Real Property described as follows, to-wit:

**TRACT 1:**

5.032 acre of land situated in a tract called 31.0 acres in a conveyance to Harry Doege from Elvin L. Anderson, et al, volume 378, page 222, J. Perez Survey, Abstract 262, Guadalupe County, Texas, said 5.032 ACRES being more particularly described in Exhibit "A", attached hereto and made a part hereof.

**TRACT 2:**

5.077 acres of land situated in a tract called 31.0 acres in conveyance to Harry Doege from Elvin L. Anderson, et al, volume 378, page 222, J. Perez Survey, Abstract 262, Guadalupe County, Texas, said 5.077 ACRES being more particularly described in Exhibit "A", attached hereto and made a part hereof.

**TRACT 3:**

5.027 acres of land situated in a tract called 31.0 acres in a conveyance to Harry Doege from Elvin L. Anderson, et al volume 378, page 222, J. Perez Survey, Abstract 262, Guadalupe County, Texas, said 5.027 ACRES being more particularly described in Exhibit "A", attached hereto and made a part hereof.

**POSTED**

JUL 14 2025

12:52 pm

TERESA KIEL

Guadalupe County Clerk

By: VRK

**TRACT 4:**

Being a 5.001 acre tract of land lying in the A. Perez Survey, Abstract No. 262, Guadalupe County, Texas, said 5.001 acre tract being all of Tract 1 and Tract 2 described in a Special Warranty Deed to Eric Doege, dated February 21, 2020 and recorded in Document No. 202099004447, Official Public Records of Guadalupe County, Texas, said Tract 1 and Tract 2 being further described as a 5.001 acre tract of land recorded in Volume 2063, Page 719, Official Public Records of Guadalupe County, Texas; said 5.001 acre tract being more particularly described in 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 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, any of said personal property which is part of the Premises or which is otherwise covered by a lien or security interest in favor of 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, SPRING BRANCH FUNDING, LLC ("Beneficiary") is the current holder and owner of the Deed of Trust and the note secured thereby;

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.



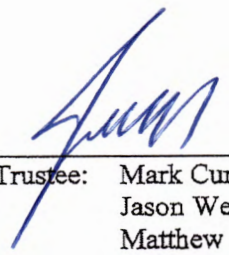
NOW, THEREFORE, I, the undersigned, SARA E. DYSART and/or MARK CUMMINGS, JASON WEST, MATTHEW JOHNSON, NICOLE CORREA AND DAVID GARVIN, acting jointly or separately as Trustee or Substitute Trustee, do hereby give notice that after due publication of this notice as required by law and the Deed of Trust, 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 August next, the same being August 5, 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 14 day of July 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

Tract 1

EXHIBIT "A"  
O'Daniel Road

5.032 acre of land situated in a tract called 31.0 acres in a conveyance to Harry Doege from Elvin L. Anderson, et al, volume 378, page 222, J. Perez Survey, A-262, Guadalupe County, Texas, and described by metes and bounds as follows:

BEGINNING at an iron pin set for the north corner of this tract and marking the west corner of a 5.077 acre tract, the south corner of a 5.001 acre tract, the east corner of a 5.064 acre tract and the north corner of the called 31.0 acre tract bears N 39° 00' E 716.65 feet and N 51° 39' 12" W 607.68 feet;

THENCE with the common line between this tract and the 5.077 acre tract, S 50° 48' 30" E 615.66 feet to an iron pin set for the east corner of this tract and marking the south corner of the 5.077 acre tract;

THENCE with the fence, S 37° 13' W 350.19 feet to an iron pin found marking the south corner of this tract situated in the northeast R.O.W. of County Road No. 414;

THENCE with the fenced northeast R.O.W. of County Road No. 414, N 51° 20' 33" W 626.56 feet to an iron pin set for the west corner of this tract and marking the south corner of a 5.064 acre tract;

THENCE with the common line between this tract and the 5.064 acre tract, N 39° 00' E 355.83 feet to the PLACE OF BEGINNING and containing 5.032 acres of land.

Tract 2

EXHIBIT "A"

O'Daniel Road & 844 O'Daniel Road

5.077 acres of land situated in a tract called 31.0 acres in conveyance to Harry Doege from Elvin L. Anderson, et al, volume 378, page 222, J. Perez Survey, A-262, Guadalupe County, Texas, and described by metes and bounds as follows:

BEGINNING at an iron pin set for the north corner of this tract and marking the west corner of a 5.027 acre tract, the south corner of a 4.978 acre tract, the east corner of a 5.001 acre tract and the north corner of the called 31.0 acre tract bears N 39° 00' E 358.43 feet and N 51° 39' 12" W 607.68 feet;

THENCE with the common line between this tract and the 5.027 acre tract, S 51° 12' 40" E 611.8 feet to an iron pin set for the east corner of this tract and marking the south corner of the 5.027 acre tract;

THENCE with a fence, S 38° 23' 24" W 362.55 feet to an iron pin set for the south corner of this tract and marking the east corner of a 5.032 acre tract;

THENCE with the common line between this tract and the 5.032 acre tract, N 50° 48' 30" W 625.66 feet to an iron pin set for the west corner of this tract and marking the north corner of this 5.032 acre tract, the east corner of a 5.064 acre tract, the south corner of a 5.001 acre tract;

THENCE with the common line between this tract and the 5.001 acre tract, N 39° 00' E 358.22 feet to the PLACE OF BEGINNING and containing 5.077 acres of land.



### Tract 3

#### EXHIBIT "A" O'Daniel Road

5.027 acres of land situated in a tract called 31.0 acres in a conveyance to Harry Doege from Elvin L. Anderson, et al volume 398, page 222, J. Perez Survey, A-262, Guadalupe County, Texas, and described by metes and bounds as follows:

BEGINNING at an iron pin set for the north corner of this tract and marking the east corner of a 4.978 acre tract and the north corner of the called 31.0 acre tract bears N 51 degrees 39' 12" W 607.68 feet;

THENCE with a fence, S 51 degrees 21' 54" E 607.37 feet to a fence corner marking the east corner of this tract;

THENCE with a fence, S 38 degrees 17' 37" W 360.07 feet to an iron pin set for the south corner of this tract and marking the east corner of a 5.077 acre tract;

THENCE with the common line between this tract and the 5.077 acre tract, N 51 degrees 12' 40" W 611.8 feet to an iron pin set for the west corner of this tract and marking the north corner of the 5.077 acre tract, the east corner of a 5.001 acre tract, the south corner of a 4.978 acre tract;

THENCE with the common line between the tract and the 4.978 acre tract, N 39 degrees E 358.43 feet to the PLACE OF BEGINNING and containing 5.027 acres of land.



**MEALS★MYERS**  
ENGINEERING & SURVEYING LLC

STATE OF TEXAS  
COUNTY OF GUADALUPE

**FIELD NOTE DESCRIPTION  
OFA  
5.001 ACRE TRACT**

Being a 5.001 acre tract of land lying in the A. Perez Survey, Abstract No. 262, Guadalupe County, Texas, said 5.001 acre tract being all of Tract 1 and Tract 2 described in a Special Warranty Deed to Eric Doege, dated February 21, 2020 and recorded in Document No. 202099004447, Official Public Records of Guadalupe County, Texas, said Tract 1 and Tract 2 being further described as a 5.001 acre tract of land recorded in Volume 2063, Page 719, Official Public Records of Guadalupe County, Texas; said 5.001 acre tract being more particularly described as follows:

**BEGINNING:** 1/2" iron rod found in the southeast line of 12.982 acre tract of land as described and recorded in Document No. 202199027430, Official Public Records of Guadalupe County, Texas, for the north corner of said 5.001 acre tract, the west corner of a 4.978 acre tract of land as described and recorded in Volume 601, Page 235, Official Public Records of Guadalupe County, Texas, and the north corner of the herein described 5.001 acre tract;

**THENCE:** leaving the southeast line of the aforementioned 12.982 acre tract, along the northeast line of the aforementioned 5.001 acre tract and the southwest line of the aforementioned 4.978 acre tract, S51°33'18"E, a distance of 610.22 feet (Record - S51°12'18"E ~ 610.22') to a 1/2" iron rod with plastic cap stamped "MMES RPLS 6490" set for the east corner of said 5.001 acre tract, the south corner of said 4.978 acre tract, the north corner of a 5.077 acre tract of land and the west corner of a 5.027 acre tract of land as described and recorded in Document No. 202099001668, Official Public Records of Guadalupe County, Texas, and the east corner of the herein described 5.001 acre tract;

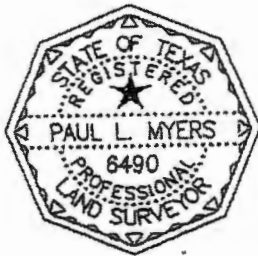
**THENCE:** along the southeast line of the aforementioned 5.001 acre tract and the northwest line of the aforementioned 5.077 acre tract, S38°39'22"W, a distance of 358.22 feet (Record - S39°00'00"W ~ 358.22') to a 1/2" iron rod with plastic cap stamped "MMES RPLS 6490" set for the south corner of said 5.001 acre tract, the west corner of said 5.077 acre tract, the north corner of a 5.032 acre tract of land as described in the aforementioned Document No. 202099001668, and the east corner of a 5.064 acre tract of land as described and recorded in Volume 601, Page 238, Official Public Records of Guadalupe County, Texas, and the south corner of the herein described 5.001 acre tract;

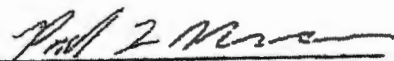
THENCE: along the southwest line of the aforementioned 5.001 acre tract and the northeast line of the aforementioned 5.064 acre tract, N51°09'08"W, a distance of 613.39 feet (Record - N50°48'30"W-613.39') to a railroad tie fence corner post found in the southeast line of a 9.961 acre tract of land as described and recorded in Volume 1449, Page 224, Official Public Records of Guadalupe County, Texas, for the west corner of said 5.001 acre tract, the north corner of said 5.064 acre tract, and the west corner of the herein described 5.001 acre tract;

THENCE: along the northwest line of the aforementioned 5.001 acre tract, the southeast line of the aforementioned 9.961 acre tract, and the southeast line of the aforementioned 12.982 acre tract, N39°10'10"E, a distance of 353.93 feet (Record - N39°30'48"E ~ 353.93') to the PLACE OF BEGINNING and containing 5.001 acres of land.

- Notes:
1. Basis of Bearing based on the Texas Coordinate System, South Central Zone (4204) NAD (83).
  2. Record calls taken from Volume 2063, Page 719, Official Public Records of Guadalupe County, Texas.
  3. A survey plat of even date accompanies this Field Note Description.

I, Paul L. Myers, a Registered Professional Land Surveyor, do hereby certify that the above field notes were prepared using information obtained by an on the ground survey made under my supervision in June 2022.



  
Paul L. Myers  
Registered Professional Land Surveyor  
No. 6490 - State of Texas

Job #22081  
June 21, 2022  
PLM



POSTED

JUL 14 2025

12:53pm

TERESA KIEL

Guadalupe County Clerk

By: Durp

000400

**NOTICE OF FORECLOSURE SALE**

Notice is hereby given of a public non-judicial foreclosure sale.

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

LOT SEVEN (7), EIGHT (8), AND NE 2 FEET OF LOT SIX (NE/2" OF 6), BLOCK THIRTY-THREE (33), AVIATION HEIGHTS, CITY OF SCHERTZ, GUADALUPE COUNTY TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 1, PAGE 11, OF THE MAP RECORDS OF GUADALUPE COUNTY, TEXAS.

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

Date: August 5, 2025

Time: The sale shall begin no earlier than 10:00 AM or no later than three hours thereafter. The sale shall be completed by no later than 4:00 PM.

Place: GUADALUPE County, The north porch of the Guadalupe County Courthouse, Sequin, TX, or at the location and address designated by the Commissioners Court of said county, pursuant to 51.002 of the Texas Property Code as the location and address where the sale is to be held. The sale shall take place in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code, as the place where foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted.

3. Terms of Sale: The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold. If a purchaser desires to pay with cashier's checks, they should be made payable to Anderson Vela, L.L.P. or endorsed in accordance with the instructions by the Trustee. The purchase price in a sale held by the undersigned herein is payable immediately on acceptance of the bid by the undersigned trustee or substitute trustee. The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. 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. 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 51.0075(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee. If the Foreclosure Sale is passed, notice of the date of any rescheduled foreclosure sale will be reposted and refilled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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

5. 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 property.

xx3892 Guzman

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.

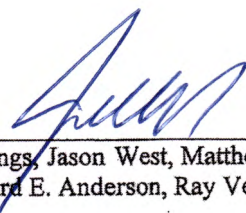
6. Type of Sale. The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust/Security Instrument ("Deed of Trust") executed by Gerardo Guzman ("Debtor") and Dina Karen Guzman ("Pro Forma"). Said Deed of Trust secures a Promissory Note/Loan Agreement, and any renewals, extensions or modifications thereof, dated July 27, 2007 and executed by Debtor in the Original Principal Amount of \$69,201.71. The current beneficiary of the Deed of Trust is U.S. Bank Trust National Association, as Trustee for LB-Ranch Series V Trust, 323 5th Street, Eureka, CA 95501. The Deed of Trust is dated July 27, 2007, designating Abraham S. Apuan as the Original Trustee and is recorded in the office of the County Clerk of GUADALUPE County, Texas, under Instrument No. 07-16096, Volume 2512, Page 0656, of the Real Property Records of GUADALUPE County, Texas. The foreclosure of this mortgage is being administered by a mortgage servicer representing the mortgagee under a servicing agreement. Questions concerning the sale may be directed to the undersigned, Richard E. Anderson, 4920 Westport Drive, The Colony, Texas 75056, who sent this notice, or to the mortgage servicer, SN Servicing Corporation, 323 5th Street, Eureka, CA 95501.

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

July 14, 2025

  
Mark Cummings, Jason West, Matthew Johnson, Nicole Correa, David Garvin, Richard E. Anderson, Ray Vela, Cesar DelaGarza

4920 Westport Drive  
The Colony, Texas 75056  
214.276.1545 - telephone  
214.276.1546 - facsimile  
Substitute Trustees

FILED  
9:27 AM  
June 17, 2025  
LINDA BALK  
GUADALUPE COUNTY, DISTRICT CLERK

NO. 25-1188-CV-E

by Laura Flow Deputy

IN RE: ORDER FOR FORECLOSURE	§	IN THE DISTRICT COURT
CONCERNING, GERADO GUZMAN	§	
AND DINA KAREN GUZMAN (PRO	§	
FORMA), AND ALL OCCUPANTS OF	§	
THE PROPERTY, RESPONDENTS,	§	
	§	
AND	§	
	§	
506 CURTISS AVE., SCHERTZ, TX,	§	OF GUADALUPE COUNTY, TEXAS
78154, UNDER TEX.R.CIV.P. 736	§	
	§	
AND	§	
	§	
U.S. BANK TRUST NATIONAL	§	
ASSOCIATION, AS TRUSTEE FOR LB-	§	
RANCH SERIES V TRUST,	§	
PETITIONER.	§	456th JUDICIAL DISTRICT

**ORDER GRANTING APPLICATION UNDER RULE 736 ALLOWING THE  
FORECLOSURE OF A LIEN UNDER TEX. CONST. art. XVI, SECTION 50(a)(6)**

This matter having come before the Court and the Court having reviewed the pleadings and being otherwise fully advised in the premises, FINDS:

1. The Court has jurisdiction over the subject matter and the parties.
2. The Application filed in this cause by SN Servicing Corporation, the Mortgage Servicer for U.S. Bank Trust National Association, as Trustee for LB-Ranch Series V Trust, its successors or assigns.
3. The name and last known address of each Respondent subject to this order is All occupants of the property and Gerardo Guzman and Dina Karen Guzman (Pro Forma) at 506 Curtiss Ave. Schertz, TX 78154. Each Respondent was properly served with the citation, but none

filed a response within the time required by law. The return of service for each Respondent has been on file with the court for at least ten days.

4. On this day, the Court considered Petitioner's motion for a default order granting its application for an expedited order under Rule 736. Petitioner's application complies with the requirements of Texas Rule of Civil Procedure 736.1.

5. The property that is the subject of this foreclosure proceeding is commonly known as 506 Curtiss Ave. Schertz, TX 78154 with the following legal description:

**LOT SEVEN (7), EIGHT (8), AND NE 2 FEET OF LOT SIX (NE/2" OF 6),  
BLOCK THIRTY-THREE (33), AVIATION HEIGHTS, CITY OF SCHERTZ,  
GUADALUPE COUNTY TEXAS, ACCORDING TO THE PLAT RECORDED IN  
VOLUME 1, PAGE 11, OF THE MAP RECORDS OF GUADALUPE COUNTY, TEXAS.**

6. The lien to be foreclosed is indexed or recorded at Instrument Volume 2512, Page 0656 and recorded in the real property records of GUADALUPE County, Texas.

7. The material facts establishing Respondent's default are alleged in Petitioner's application and the supporting affidavits and declarations. Those facts are adopted by the court and incorporated by reference in this order.

8. Based on the verification of Petitioner, no Respondent subject to this order is protected from foreclosure by the Servicemembers Civil Relief Act, 50 U.S.C. App. § 501 et seq.

9. Therefore, the Court grants Petitioner's motion for a default order under Texas Rules of Civil Procedure 736.7 and 736.8. Petitioner may proceed with foreclosure of the property described above in accordance with applicable law and the Security Agreement sought to be foreclosed.

It is, therefore, **ORDERED**, pursuant to TEX. CONST. art. XVI, Section 50(a)(6)(D), that SN Servicing Corporation, the Mortgage Servicer for U.S. Bank Trust National Association, as Trustee for LB-Ranch Series V Trust, its successors, assigns or agents, shall sell the following real



property which is the subject matter of this cause, commonly known as 506 Curtiss Ave. Schertz, TX 78154, which is more particularly described as follows:

**Property: LOT SEVEN (7), EIGHT (8), AND NE 2 FEET OF LOT SIX (NE 1/4" OF 6), BLOCK THIRTY-THREE (33), AVIATION HEIGHTS, CITY OF SCHERTZ, GUADALUPE COUNTY TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 1, PAGE 11, OF THE MAP RECORDS OF GUADALUPE COUNTY, TEXAS.**

Such sale shall be conducted pursuant to the terms of the Texas Home Equity Security Instrument and TEX. PROP. CODE Section 51.002.

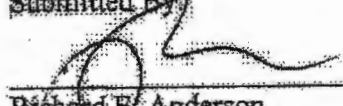
It is further **ORDERED** that a copy of this Order shall be sent to Respondents with the notice of sale and that Applicant may communicate with the Respondents and all third parties reasonably necessary to conduct the foreclosure sale and, if Respondents are represented by counsel, a notice of the foreclosure sale shall also be mailed to counsel by certified mail.

This order is not subject to a motion for rehearing, a new trial, a bill of review, or an appeal. Any challenge to this order must be made in a separate, original proceedings filed in accordance with Texas Rule of Civil Procedure 736.11.

Signed this \_\_\_\_\_ day of \_\_\_\_\_, 2010  
01/07/2010 5:15:10 PM

  
JUDGE PRESIDING

Submitted By

  
Richard E. Anderson  
State Bar No. 01209010  
Anderson Vela, L.L.P.  
4920 Westport Drive  
The Colony, Texas 75056  
(214) 276-1545 Telephone  
(214) 276-1546 Facsimile  
Email: Randerson@AndersonVela.com  
ATTORNEY FOR APPLICANT/PETITIONER

POSTED

JUL 14 2025

1:18 pm

TERESA KIEL

Guadalupe County Clerk

By: *[Signature]*

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

000401

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

The real property and improvements located in Guadalupe County, Texas, commonly known as 217 S. River Street, Seguin, Texas 78155, being more particularly described on Schedule 1 attached hereto and incorporated herein for all purposes.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated April 20, 2018, recorded under Document No. 201899008621, Official Public Records of Guadalupe County, Texas (the "Deed of Trust").

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

Date: August 5, 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 1:00 p.m.

Place: North porch of the Guadalupe County Courthouse, 101 E. Court Street, Seguin, Texas 78155, or, if the proceeding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.

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 or any appointed substitute trustee to sell the Property in one or more parcels and/or to sell all or only part of the Property.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold in "as is, where is" condition, without 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 or substitute 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 executed by **GVM Capital Investment Group, LLC**.

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

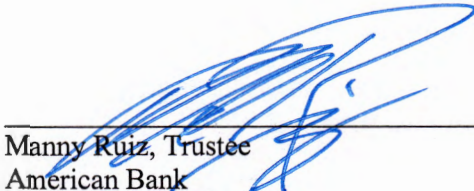
6. Obligations Secured. The Deed of Trust provides that it secures the payment of the indebtedness and obligations therein described (collectively, the "Obligations") including but not limited to the Note in the original principal amount of \$1,840,000.00, executed by GVM Capital Investment Group, LLC, and payable to the order of TexStar National Bank; and (b) all renewals and extensions of the notes. American Bank, successor in interest to TexStar National Bank, is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, Manny Ruiz, President of American Bank, 600 Pat Booker Road, Universal City, Texas 78148.

7. Default and Request to Act. Default has occurred under the Deed of Trust, and the beneficiary has requested the trustee to conduct the 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 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 OT THE SENDER OF THIS NOTICE IMMEDIATELY.**

Date: July 14, 2025.



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Manny Ruiz, Trustee  
American Bank  
600 Pat Booker Road  
Universal City, Texas 78148  
Telephone: 210-659-9939

SCHEDULE 1  
TO  
NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Property

A 0.344 of an acre tract of land situated in the Humphries Branch Survey No. 17, Abstract 6, City of Seguin, Guadalupe County, Texas, being all that tract of land conveyed to S & S Investments, by deed recorded in Volume 565, Page 360, Deed Records, Guadalupe County, Texas, and all the tract of land conveyed to S & S Investments, by deed recorded in Volume 570, Page 899, Deed Records, Guadalupe County, Texas, and being more particularly described by metes and bounds in Exhibit "A" attached hereto and incorporated herein for all purposes.



### EXHIBIT "A"-LEGAL DESCRIPTION

Field notes describing a 0.344 of an acre tract of land situated in the Humphries Branch Survey No. 17, Abstract 6, City of Seguin, Guadalupe County, Texas, being all that tract of land conveyed to S & S Investments, by deed recorded in Volume 565, Page 360, Deed Records, Guadalupe County, Texas and all that tract of land conveyed to S & S Investments, by deed recorded in Volume 570, Page 899, Deed Records, Guadalupe County, Texas and being more particularly described as follows: Note: All set pins are 1/2" diameter rebar with an orange plastic cap stamped "Tri-County".

Beginning at an iron pin set in the east right-of-way line of S. River Street for the southwest corner of a tract of land conveyed to Valdemar Cevallos, by deed recorded in Volume 1452, Page 138, Official Records, Guadalupe County, Texas, the northwest corner of the S & S Investments tract and the herein described tract.

Thence, N 89° 58' 56" E, 150.00 feet with the south line of the Cevallos tract, the south line of a tract of land conveyed to Seguin Baptist Church by deed recorded in Volume 352, Page 204, Deed Records, Guadalupe County, Texas, to an "X" scribe in concrete for the northwest corner of a tract of land conveyed to Seguin Baptist Church by deed recorded in Volume 362, Page 175, Deed Records, Guadalupe County, Texas, the northeast corner of the S & S Investments tract and the herein described tract.

Thence, S 00° 00' 13" W, 99.90 feet with the west line of the Seguin Baptist Church tract, the west line of a tract of land conveyed to Crockett Street Properties, by deed recorded in Volume 1145, Page 483, Official Records, Guadalupe County, Texas, the west line of a tract of land conveyed to Crockett Street Properties, by deed recorded in Volume 745, Page 1301, Official Records, Guadalupe County, Texas, and the east line of the S & S Investments tract, to an "X" scribed in concrete, in the north right-of-way line of E. Nolte Street, for the southwest corner of the Crockett Street Properties tract, the southeast corner of the S & S Investments tract and the herein described tract.

Thence, S 89° 58' 56" W, 150.00 feet with the north right-of-way line of E. Nolte Street and the south line of the S & S Investments tract, to an "X" scribed in concrete at the intersection of the east right-of-way line of S. River Street, for the southwest corner of the S & S Investments tract and the herein described tract.

Thence, N 00° 00' 13" E, 99.90 feet with the east right-of-way line of S. River Street and the west line of the S & S Investments tract, to the Place of Beginning and containing 0.344 of an acre of land according to a survey made on the ground on March 19, 2013, by Tri-County Surveying Inc.

POSTED

000403

JUL 15 2025

10:23am

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

**Notice of Foreclosure Sale**

July 11, 2025

Deed of Trust ("Deed of Trust"):

Dated: August 17, 2021  
Grantor: Carolina Sandoval Palacio and Alfredo Palacio Jr  
Lender: Alamo Home Source, LLC  
Trustee: Michael Fritz Baird  
Recorded in: Document No. 202199028679, Official Public Records of Guadalupe County, Texas  
Property: Lot 18, GOODRUM SUBDIVISION NO. 2, an addition to the City of Seguin, Guadalupe County, Texas, 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 \$87,100.00, executed by Carolina Sandoval Palacio and Alfredo Palacio Jr ("Borrower") and payable to the order of Lender.  
Assignment: The Note and the liens and security interests of the Deed of Trust were transferred and assigned to Quest Trust Company FBO GORDON ZIEGLER IRA #2907211 ("Beneficiary") by an instrument dated August 17, 2021, recorded in Document No. 202199029976, Official Public Records of Guadalupe County, Texas.

Substitute Trustee: Michael Fritz Baird, Jim Mills, Susan Mills, George Hawthorne, Ed Henderson, Andrew Mills-Middlebrook  
PO Box 9932  
Austin, TX 78766

Foreclosure Sale:

Date: Tuesday, August 5, 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 11:00 am and not later than three hours thereafter.  
Place: Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155, or any other place as mandated by the Commissioner's Court of Guadalupe County, Texas.  
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 Beneficiary's 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, Beneficiary, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

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

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

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

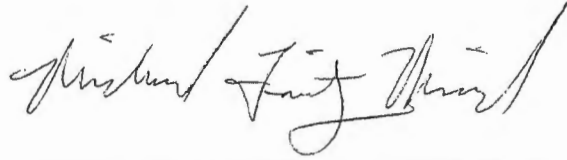
Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical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

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

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

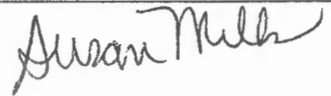
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS**

THE ATTORNEY OR AUTHORIZED AGENT OF THE BENEFICIARY OR  
MORTGAGE SERVICER.



---

Michael Fritz Baird  
BairdLaw, PLLC  
Attorney for Beneficiary  
242 W. Sunset, Ste. 201  
San Antonio, TX 78209  
210-828-5844





**NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.**

**Notice of Foreclosure Sale**

July 15, 2025

**Deed of Trust ("Deed of Trust"):**

Dated: January 31, 2022  
 Grantor: Maria Del Carmen Dominguez Jop and Juan Banda Enriquez  
 Lender: Inverterra Holdings, LLC  
 Trustee: Antonio Pedraza, Jr., P.C.  
 Recorded in: Document No. 202299003852, Official Public Records of Guadalupe County, Texas  
 Property: Lot 7, Harvey Addition, in the City of Seguin, Guadalupe County, Texas, according to the plat thereof recorded in Volume 200, Page 549, Map and Plat Records of Guadalupe County, Texas.  
 Secures: Promissory Note ("Note") in the original principal amount of \$135,000.00, executed by Maria Del Carmen Dominguez Jop and Juan Banda Enriquez ("Borrower") and payable to the order of Lender. Said Note transferred to Alferez Properties, LP by instrument dated December 6, 2024, recorded in Document No. 202499030202, Official Public Records of Guadalupe County, Texas

**POSTED**

JUL 15 2025

10:23am

TERESA KIEL  
 Guadalupe County Clerk  
 By: *Maryanne*

**Substitute Trustee:**

Michael Fritz Baird, Jim Mills, Susan Mills, George Hawthorne, Ed Henderson, Andrew Mills-Middlebrook  
 PO Box 9932  
 Austin, TX 78766

**Foreclosure Sale:**

Date: Tuesday, August 5, 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 11:00 am and not later than three hours thereafter.  
 Place: Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155, or any other place as mandated by the Commissioner's Court of Guadalupe County, Texas.  
 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 Beneficiary's 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, Beneficiary, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

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

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

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

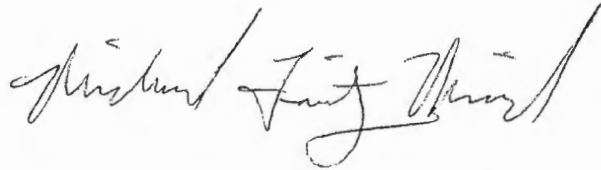
Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical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

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

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

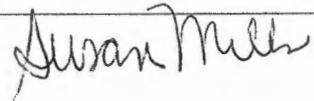
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO**

**SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE BENEFICIARY OR MORTGAGE SERVICER.**



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Michael Fritz Baird  
BairdLaw, PLLC  
Attorney for Beneficiary  
242 W. Sunset, Ste. 201  
San Antonio, TX 78209  
210-828-5844



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

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

**DEED OF TRUST INFORMATION:**

**Date:** 11/30/2018  
**Grantor(s):** LINDA ELAINE CHAVEZ, SINGLE WOMAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR BROKER SOLUTIONS, INC. DBA NEW AMERICAN FUNDING, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$124,868.00  
**Recording Information:** Instrument 201899027410  
**Property County:** Guadalupe  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 114 ROSEMARY LOOP, NEW BRAUNFELS, TX 78130

**MORTGAGE SERVICING INFORMATION:**

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

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

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 5th day of August, 2025  
**Time of Sale:** 11:00AM or within three hours thereafter.  
**Place of Sale:** AT THE NORTH PORCH OF THE GUADALUPE COUNTY COURTHOUSE in Guadalupe County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Guadalupe County Commissioner's Court, at the area most recently designated by the Guadalupe County Commissioner's Court.

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

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

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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

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

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

**Substitute Trustee(s):** Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

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

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

**POSTED**

JUL 15 2025

2:47 pm

TERESA KIEL

Guadalupe County Clerk  
 By: *Morgan*



**Certificate of Posting**

I am Alexis Martin whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 7/15/2025 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Guadalupe County Clerk and caused it to be posted at the location directed by the Guadalupe County Commissioners Court.

By: Alexis Martin

**Exhibit "A"**

LOT 3, ALTWEIN MOBILE HOME ESTATES, SITUATED IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 5, PAGE 25B, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

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

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

POSTED

**NOTE AND DEED OF TRUST INFORMATION:**

Note:	Real Estate Lien Note
Original Principal Amount of Note:	\$125,000.00
Deed of Trust:	Deed of Trust and Security Agreement dated April 11, 2025, filed as Document No. 202599008690 of the Official Public Records of Guadalupe County, Texas
Date of Note and Deed of Trust:	April 11, 2025
Grantor:	GINIKA PROPERTIES LLC
Original Mortgagee:	UPSHIFT CAPITAL LLC
Recording Information:	Document No. 202599008690 of the Official Public Records of Guadalupe County, Texas
Property County:	Guadalupe County, Texas
Property:	One lot(s) located at 9344 FM 1117, Seguin, Guadalupe County, Texas 78155, and more particularly described as follows: LOT 24B, OF HICKORY FORREST, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF RECORD IN VOLUME 6, PAGE 550, OF THE PLAT RECORDS OF GUADALUPE COUNTY, TEXAS; and all improvements, fixtures, materials, supplies, equipment, apparatus, and other items owned by Grantor and attached to, installed in or used in connection with the Property and such other personal property described as Personal Property pursuant to the Deed of Trust.

JUL 15 2025  
3:04 pm  
TERESA KIEL  
Guadalupe County Clerk  
By: *M. KIEL*



**MORTGAGE SERVICING INFORMATION:**

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

Current Mortgagee: UPSHIFT CAPITAL LLC

Mortgage Servicer: UPSHIFT CAPITAL LLC

Current Beneficiary: UPSHIFT CAPITAL LLC

Mortgage Servicer  
Address: 6612 Orchard Hill Drive  
Austin, Texas 78739

**SALE INFORMATION:**

Date of Sale: August 5, 2025

Time of Sale: 11:00 A.M. or within three hours thereafter.

Place of Sale: The Property has been scheduled for foreclosure sale on Tuesday, August 5, 2025, between the hours of 10:00 A.M. and 4:00 P.M. at the north porch of the Guadalupe County Courthouse. If the preceding area is no longer the designated area, the place of sale will be at the area most recently designated by the Guadalupe County Commissioner's Court (pursuant to §51.002(h) of the TEX. PROP. CODE ANN.). This sale shall commence at 11:00 A.M. or within three hours thereafter. The property will be sold to the highest bidder for cash.

Substitute Trustee: ServiceLink Agency Sales and Posting, LLC, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz or Terri Martin

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

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

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

WHEREAS, the original Trustee, Mary Wingfield, and any previously appointed Substitute Trustees have been removed and ServiceLink Agency Sales and Posting, LLC, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz or Terri Martin have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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

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

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. ServiceLink Agency Sales and Posting, LLC, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz or Terri Martin, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantors warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchasers own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.



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

Alexis Martin  
Alexis Martin, Substitute Trustee

POSTED

000409

JUL 15 2025  
3:06pm  
TERESA KIEL  
Guadalupe County Clerk  
By: *Megan Moore*

**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**



**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

**AUGUST 5, 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 POSSESSION, 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.**

*Alexis Martin*

**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**

**Robert A. Schlanger  
Attorney for Substitute Trustees  
5325 Katy Freeway, Suite Two  
Houston, Texas 77007  
(713) 626-2333**