


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: \_\_\_\_\_

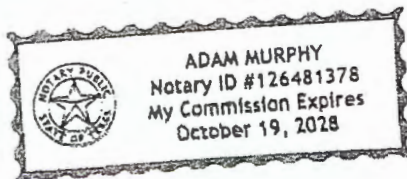
SAMMY HOODA  
MANAGING ATTORNEY

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 Rassington  
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

00000010471134

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.**

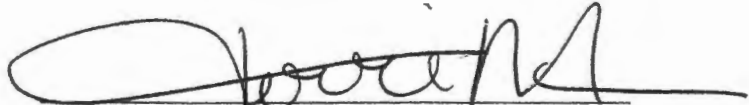
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

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.

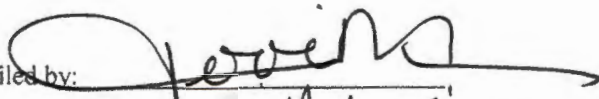
The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:  
Codilis & Moody, P.C.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200

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.

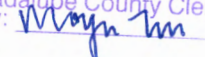
POSTED

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**

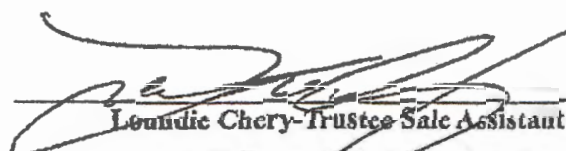
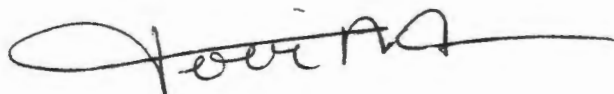


## Notice of [Substitute] Trustee Sale

**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

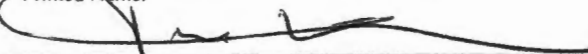


Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for Planet Home Lending, LLC

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.



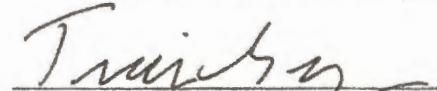
**ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE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

000329



# 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.



TS No TX07000360-23-1

APN R114167 / 1G0263-1003-02600-

TO No 250294801

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 SMAISTRALA 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



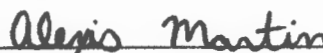
Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for M&T Bank

Dated:

6/12/2025

Printed Name:

Alexis Martin



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

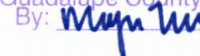
POSTED

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: *[Signature]*



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

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



Israel Saucedo

**Certificate of Posting**

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

\_\_\_\_\_

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

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



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.