POSTED

000334

JUN 1 2 2025 Q:09 am TERESA KIEL Guadalupe County Clerk By: My. W.

25-01294

753 WOLFETON WAY, NEW BRAUNFELS, TX 78130

NOTICE OF FORECLOSURE SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

Property:

The Property to be sold is described as follows:

LOT 27, BLOCK B, AVERY PARK SUBDIVISION UNIT 7, A SUBDIVISION IN THE CITY OF NEW BRAUNFELS, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGES 81-82, MAP AND PLAT RECORDS

OF GUADALUPE COUNTY, TEXAS.

Security Instrument:

Deed of Trust dated February 5, 2015 and recorded on February 6, 2015 at Instrument Number 2015002325 in the real property records of GUADALUPE County, Texas,

which contains a power of sale.

Sale Information:

September 2, 2025, at 1:00 PM, or not later than three hours thereafter, at the north porch of the Guadalupe County Courthouse, or as designated by the County Commissioners

Court.

Terms of Sale:

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

040

Obligation Secured:

The Deed of Trust executed by JENNIFER L. CHAVEZ AND CHARLES A. CHAVEZ AND ELDA R CHAVEZ secures the repayment of a Note dated February 5, 2015 in the amount of \$183,460.00. LAKEVIEW LOAN SERVICING, LLC, whose address is c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452, is the current mortgagee of the Deed of Trust and Note and LoanCare, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

Substitute Trustee:

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

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

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



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Many	Company

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

Substitute Trustec(s): Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez Auction.com||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, Alexis Martin, declare under penalty of perjury that on the 12 day of Tune, 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).

716 BROOKS AVENUE SCHERTZ, TX 78154 00000010504918

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: September 02, 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 February 23, 2004 and recorded in Document CLERK'S FILE NO. 03878; AS AFFECTED BY LOAN MODIFICATION AGREEMENT CLERK'S FILE NO. 202199035083 real property records of GUADALUPE County, Texas, with WILLIAM O. HERNANDEZ IV, AN UNMARRIED PERSON, AND WILLIAM R. HERNANDEZ, HUSBAND AND WIFE, AND BELINDA O. HERNANDEZ, HUSBAND AND WIFE, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.
- 4. Obligations Secured. Deed of Trust or Contract Lien executed by WILLIAM O. HERNANDEZ IV, AN UNMARRIED PERSON, AND WILLIAM R. HERNANDEZ, HUSBAND AND WIFE, AND BELINDA O. HERNANDEZ, HUSBAND AND WIFE, securing the payment of the indebtednesses in the original principal amount of \$63,995.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST 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. MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK 999 N.W. GRAND BLVD STE 110 OKLAHOMA CITY, OK 73118-6077

JUN 2 6 2025
10:55 am
TERESA KIEL
Guada upa County Clark
By:



NTSS00000010504918

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

The undersigned as attorney for the mortgagee or mortgage servicer does herby remove the original trustee and all successor substitute trustees and appoints in their steed 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.

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Certificate of Posting

My name is		and	my	address	is	c/o	4004	Belt	Line	Road	, Suit	e 100,
Addison, Texas 75001-4320. I declare under penalty of p		that	on						I	filed	at the	office
of the GUADALUPE County Clerk and caused to be posted at the	GUAI	DALU	PE (County co	ourth	ouse	this n	otice o	f sale.			
	m-n-											
Declarants Name:												
Decidiants Ivanic,	_											
Date:												

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GUADALUPE

EXHIBIT "A"

LOT 10, BLOCK 1, THE VILLAGE SUBDIVISION, IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 3, PAGE 18, DEED AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.



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

2:20 pm

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATIONERESA KIE

Deed of Trust dated March 09, 2020 and recorded under Clerk's File No. 202099005974, in the real property records of Guadalupe County Texas, with LaChandra L Terrell a single woman as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Cornerstone Home Lending, Inc., its successors and assigns as Original Mortgagee.

Deed of Trust executed by LaChandra L Terrell a single woman securing payment of the indebtedness in the original principal amount of \$193,087.00 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 LaChandra L Terrell. Lakeview Loan Servicing, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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

Legal Description:

LOT 4, BLOCK 4 OF WHISPERING VALLEY UNIT TWO, A SUBDIVISION IN THE CITY OF NEW BRAUNFELS, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 6, PAGE 595 OF THE PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 09/02/2025

Earliest Time Sale Will Begin: 11:00 AM

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

TERMS OF SALE

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

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



44-24-03431 Guadalupe

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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 Mortgagoe or the Mortgagoe's attorney.

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

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Brian Hooper, Mike Jansta, Mike Hayward, or Jay Jacobs, 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 Xome, 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/ Will Morphis SBOT No. 24131905, Attorney at Law Codilis & Moody, P.C. 20405 State Highway 249, Suite 170 Houston, TX 77070 (281) 925-5200

Printed Name: _

Posted and filed by

C&M No. 44-24-03431



25-02442 2004 CREEKVIEW, SEGUIN, TX 78155

NOTICE OF FORECLOSURE SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

Property:

The Property to be sold is described as follows:

LOT 462, THE VILLAGE OF MILL CREEK UNIT FOUR, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGE 476, MAP AND PLAT

RECORDS, GUADALUPE COUNTY, TEXAS.

Security Instrument:

Deed of Trust dated April 28, 2023 and recorded on May 2, 2023 at Instrument Number 202399010777 in the real property records of GUADALUPE County, Texas, which

contains a power of sale.

Sale Information:

September 2, 2025, at 1:00 PM, or not later than three hours thereafter, at the north porch of the Guadalupe County Courthouse, or as designated by the County Commissioners

Court.

Terms of Sale:

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

Obligation Secured:
POSTED

JUN 2 6 2025
2120 pm
TERESA KIEL
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Substitute Trustee:

The Deed of Trust executed by MARIA VERONICA GILMAN AND DAVID LYLE GILMAN JR secures the repayment of a Note dated April 28, 2023 in the amount of \$456,896.00. LAKEVIEW LOAN SERVICING, LLC, whose address is c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452, is the current mortgagee of the Deed of Trust and Note and LoanCare, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

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

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

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



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Mary Pompay

De Cubas & Lewis, P.C. Mary Compary, Attorney at Law PO Box 5026 Fort Lauderdale, FL 33310 Substitute Trustee(s): 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
ServiceLink ASAP

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

Certificate of Posting

I, declare under penalty of perjury that on the day of day of the penalty of GUADALUPE County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).



Our Case No. 22-02305-FC-4

000370

APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE SALE

THE STATE OF TEXAS COUNTY OF GUADALUPE

Deed of Trust Date: January 29, 2016 Property address: 3916 WHISPER RDG SCHERTZ, TX 78108 POSTED

JUN 2 6 2025
2:207
TERESA KIEL
Guadalizpe County Clerk
By: WWW

Grantor(s)/Mortgagor(s):

JUSTIN S. HILL AND CRYSTAL HILL, HUSBAND AND WIFE

LEGAL DESCRIPTION: Lot 27, in Block 36, of WHISPER MEADOWS AT NORTHCLIFFE II SUBDIVISION UNIT 5, a Subdivision to the City of Schertz, Guadalupe County, Texas, according to the Map or Plat recorded in Volume 7, Pages 289-290, Map and Plat Records, Guadalupe County, Texas.

Original Mortgagee:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS BENEFICIARY, AS NOMINEE FOR ON Q FINANCIAL, INC., ITS SUCCESSORS AND ASSIGNS

Current Mortgagee: LAKEVIEW LOAN SERVICING, LLC

Property County: GUADALUPE

Recorded on: February 1, 2016 As Clerk's File No.: 2016002137

Mortgage Servicer:

LAKEVIEW LOAN SERVICING, LLC

Earliest Time Sale Will Begin: 11:00 AM

Date of Sale: SEPTEMBER 2, 2025

Original Trustee: GREGORY S. GRAHAM

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, SEPTEMBER 2, 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 Mortgage 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 Unites 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, 6/85/85

By:

SAMMYHOODA MANAGING ATTORNEY

THE STATE OF TEXAS

COUNTY OF DALLAS

, the undersigned officer, on this, the day of

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)

Notal ya

Notary Public for the State of TEXAS

My Commission Expires:

Printed Name and Notary Public

Grantor:

LAKEVIEW LOAN SERVICING, LLC 3637 SENTARA WAY

ADAM MURPHY Notary ID #126481378 My Commission Expires October 19, 2028

SUITE 303

VIRGINIA BEACH, VA 23452 Our File No. 22-02305 Return to:

MARINOSCI LAW GROUP, P.C. MARINOSCI & BAXTER 16415 Addison Road, Suite 725

Addison, TX 75001



000371

Our Case No. 25-01073-FC

APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE SALE

THE STATE OF TEXAS COUNTY OF GUADALUPE

Deed of Trust Date: February 11, 2022 Property address: 1580 POOLEY RD KINGSBURY, TX 78638 POSTED

JUN 2 6 2025
2:20pm
TERESA KIEL
Guadalype County Clerk
By: XXXXX

Grantor(s)/Mortgagor(s):
VICTOR CARATTINI AND NANCY CARATTINI, A
MARRIED COUPLE

LEGAL DESCRIPTION: LOT 11, MAGNOLIA ESTATES, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 9. PAGES 558-559, PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

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

Current Mortgagee: LAKEVIEW LOAN SERVICING, LLC

Property County: GUADALUPE

Recorded on: February 16, 2022 As Clerk's File No.: 202299005229 Mortgage Servicer: LAKEVIEW LOAN SERVICING, LLC Date of Sale: SEPTEMBER 2, 2025

Earliest Time Sale Will Begin: 11:00 AM

Original Trustee: RICHARD A. RAMIREZ

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: Mortgage: anci/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, SEPTEMBER 2, 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 Unites 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, 6 23 25

MANAGING ATTORNEY

THE STATE OF TEXAS **COUNTY OF DALLAS**

Before me, ADAM MORPLY, the undersigned officer, on this, the 3 day of JUNE appeared SAMMY HOODA, o 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)

ADAM MURPHY Notary ID #126481378 My Commission Expires October 19, 2028

Grantor:

LAKEVIEW LOAN SERVICING, LLC 3637 SENTARA WAY SUITE 303 VIRGINIA BEACH, VA 23452 Our File No. 25-01073

Notary Public for the State of TEXAS

Printed Name and Notary Public

Return to:

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



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:

10/15/2019

Grantor(s):

DANA M. BELLERS, A SINGLE PERSON

Original Mortgagee:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR PILGRIM MORTGAGE LLC, ITS SUCCESSORS AND ASSIGNS

Original Principal:

\$211,394.00

Recording Information:

Instrument 201999024206

Property County:

Guadalupe

Property:

(See Attached Exhibit "A")

Reported Address:

148 LAUREL GRACE LN, NEW BRAUNFELS, TX 78130-7415

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: Mortgage Servicer: Idaho Housing and Finance Association Idaho Housing and Finance Association Idaho Housing and Finance Association

Current Beneficiary: Mortgage Servicer Address:

565 W. Myrtle, Boise, ID 83702

1:50pm

SALE INFORMATION:

Date of Sale: Time of Sale: Tuesday, the 2nd day of September, 2025 01:00 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 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, 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.
- 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, 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.

<u>Substitute Trustee(s):</u> 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, 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 whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on TION 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.

Exhibit "A"

LOT SEVEN (7) IN BLOCK SEVEN (7) OF MALDONADO SUBDIVISION, UNIT TWO (2), A SUBDIVISION OF 5.095 ACRES OF LAND SITUATED IN THE SARAH DEWITT SURVEY, ABSTRACT NO. 103, AND IN THE J.S. JOHNSON SURVEY NO. 47, ABSTRACT NO. 190, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGE(S) 112-113, OF THE PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

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



Notice of Substitute Trustee's Sale

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

Deed of Trust Date: August 11, 2021	Original Mortgagor/Grantor: DANIEL LEE REED
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR PLANET HOME LENDING, LLC., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: PLANET HOME LENDING, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 202199028528	Property County: GUADALUPE
Mortgage Servicer: PLANET HOME LENDING, LLC	Mortgage Servicer's Address: 321 RESEARCH PARKWAY, SUITE 303 MERIDEN, CONNECTICUT 06450-8301

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

Secures: Note in the original principal amount of \$236,000.00, executed by DANIEL LEE REED and payable to the order of Lender.

Property Address/Mailing Address: 129 CLOVERLEAF DRIVE, SCHERTZ, TX 78154

Legal Description of Property to be Sold: LOT 23, BLOCK 4, LONE OAK SUBDIVISION, UNIT TWO, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 3, PAGE(S) 5-6, OF THE MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

Date of Sale: September 2, 2025 Earliest time Sale will begin: 1:00 PM

Place of sale of Property: Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *PLANET HOME LENDING*, *LLC*, the owner and holder of the Note, has requested 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 whose address is 1 MAUCHLY IRVINE, CA 92618 OR Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.





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

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

Pursuant to section 51.0075(a) of the Texas Property Code, 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 whose address is 1 MAUCHLY IRVINE, CA 92618 OR Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by 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 whose address is 1 MAUCHLY IRVINE, CA 92618 OR Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee.

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

SUBSTITUTE TRUSTEE

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 OR Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez, Trustee

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



TS No.: 2025-00864-TX

25-000580-673

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:

09/02/2025

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:

419 AURORA BASIN, 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 11/02/2024 and recorded 11/08/2024 in Document 202499027503, real property records of Guadalupe County, Texas, with RONALD DEWAYNE WIESNER AND REBEKAH RENA WIESNER, HUSBAND AND WIFE grantor(s) and PHH MORTGAGE CORPORATION 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 RONALD DEWAYNE WIESNER AND REBEKAH RENA WIESNER, HUSBAND AND WIFE, securing the payment of the indebtedness in the original principal amount of \$739,800.00, 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.



TS No.: 2025-00864-TX

25-000580-673

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 8, BLOCK 6, OF MESA WESTERN - UNIT 1, AN ADDITION IN THE CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGE 615, AND AS AMENDED IN VOLUME 9, PAGE 671, 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

Version 1.1 TX NOS 0217 Page 2 of 3

TS No.: 2025-00864-TX

25-000580-673

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: July 8, 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 or (855) 882-1314

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

Certificate of Posting

I am 1 eV May May 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 07/10/25 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.

Version 1.1 TX NOS 0217 Page 3 of 3

1405 PARKWOOD SEGUIN, TX 78155 00000010504694

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: S

September 02, 2025

m' 1 111 1 1

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 July 26, 2022 and recorded in Document INSTRUMENT NO. 202299023161, AS AFFECTED BY CORRECTION INSTRUMENT NO. 202299032267 real property records of GUADALUPE County, Texas, with CORY L FREEMAN, AN UNMARRIED MAN, AND JUAN M AGUILLON, AN UNMARRIED MAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.
- 4. Obligations Secured. Deed of Trust or Contract Lien executed by CORY L FREEMAN, AN UNMARRIED MAN, AND JUAN M AGUILLON, AN UNMARRIED MAN, securing the payment of the indebtednesses in the original principal amount of \$292,211.00, 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 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. U.S. BANK NATIONAL ASSOCIATION, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o U.S. BANK NATIONAL ASSOCIATION 2800 TAMARACK ROAD OWENSBORO, KY 42301





FCTX_NTSS.rpt (11/17/2020)-S Ver-03

NTSS00000010504694

1405 PARKWOOD SEGUIN, TX 78155

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

The undersigned as attorney for the mortgagee or mortgage servicer does herby remove the original trustee and all successor substitute trustees and appoints in their steed 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.

Il So

Israel Saucedo

Certificate of Posting

My name is	3									and	my	address	is	c/o	4004	Belt	Line	Road	1,	Suite	100
Addison, Tex										that	on						I	filed	at	the	offic
of the GUAD	ALU	JPE Cou	inty Cle	erk	and caus	sed to b	e posted	at th	e GUAI	DALU	PE (County co	ourtl	nouse	this n	otice o	f sale.				
Declarants Na	ıme:								-												
Date:																					

00000010504694 GUADALUPE

EXHIBIT "A"

LOT 181, BLOCK 8, OF NAVARRO OAKS UNIT 2, AN ADDITION TO THE CITY OF SEGUIN, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN DOCUMENT NO. 202199017976, 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: 05/30/2017

Granter(s): JOSHUA B PINKSTON AND KRISTINA M PINKSTON, HUSBAND AND WIFE

Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR ON Q FINANCIAL, INC., ITS SUCCESSORS AND ASSIGNS

Original Principal: \$206,196.00

Recording Information: Instrument 2017012148

Property County: Guadalupe

Property: (See Attached Exhibit "A")

Reported Address: 229 ROCKY RIDGE DRIVE, NEW BRAUNFELS, TX 78130-3073

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: U.S. Bank National Association
Mortgage Servicer: U.S. Bank National Association
U.S. Bank National Association
U.S. Bank National Association

Mortgage Servicer Address: 2800 Tamarack Rd, Owensboro, KY 42301

SALE INFORMATION:

Date of Sale: Tuesday, the 2nd day of September, 2025
Time of Sale: 01:00 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 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, 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:

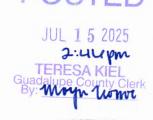
 The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.

- 2. 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, 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.
- 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 Trustes(s); 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, 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



9636-1797 2147046672 PG1 POSTPKG

Certificate of Posting

I am Alexis May tin 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 76, BLOCK 3, OF DOVE CROSSING SUBDIVISION, UNIT 3B, A SUBDIVISION IN THE CITY OF NEW BRAUNFELS, GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT RECORDED IN VOLUME 6, PAGE 486, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

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

9636-1797 2147046672 PG2 POSTPKG

NOTICE OF TRUSTEE'S SALE

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

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated August 28, 2020 and recorded under Clerk's File No. 202099023516, in the real property records of GUADALUPE County Texas, with Shane Walthers as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for United Wholesale Mortgage, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Shane Walthers securing payment of the indebtedness in the original principal amount of \$238,500.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Shane Walthers. Lakeview Loan Servicing, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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

Legal Description:

LOT 32, BLOCK 1, TOWN CREEK VILLAGE SUBDIVISION, UNIT 2, AN ADDITION IN THE CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 7, PAGES 209-210, MAP RECORDS OF GUADALUPE COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 09/02/2025

Earliest Time Sale Will Begin: 11:00 AM

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

TERMS OF SALE

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

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

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

44-23-3137 GUADALUPE



4847880

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

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 Agency Sales and Posting LLC, as Substitute Trustee

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 2nd day of September, 2025

Time: 12:00 PM or not later than three hours after that time

Place: AT "The north porch of the Guadalune County Court

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

JUL 17 2025

DEED OF TRUST INFORMATION - INSTURMENT TO BE FORECLOSED:

Date: June 10, 2022

Grantor(s): Colin Powell, a single man

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

Mortgage, LLC, FKA Quicken Loans, LLC, its successors and assigns

Original Principal: \$299,250.00

Recording Information: Deed Inst.# 202299018679
Current Mortgagee/Beneficiary: Lakeview Loan Servicing, LLC

Secures: The Promissory Note (the "Note") in the original principal amount of \$299,250.00 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: 1517 Birmingham Dr, 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

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

File No.: 25-02282TX

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 Lakeview Loan Servicing, LLC
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

Iam Jerri Martin	Certificate of Posting 1320 Greenway Dr. Ste 780 whose address is
	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 lo	cation directed by the Guadalune County Commissioners.

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

File No.: 25-02282TX

EXHIBIT "A"

Lot 4, Block 5, of the MEADOWS AT NOLTE FARMS PHASE II, a subdivision in Guadalupe County, Texas, according to the map or plat thereof recorded in Volume 8, Pages 578-580, Map and Plat Records of Guadalupe County, Texas, being ratified by Document No. 2016023656, Official Public Records, Guadalupe County, Texas.

File No.: 25-02282TX

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

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

DEED OF TRUST INFORMATION:

Date: 07/15/2019

Grantor(s):

ABIGAIL R. RODRIGUEZ, A SINGLE PERSON

Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS

NOMINEE FOR PILGRIM MORTGAGE LLC, ITS SUCCESSORS AND ASSIGNS

Original Principal: \$245,471.00

Recording Information: Instrument 201999015879

Property County: Guadalupe

Property: (See Attached Exhibit "A")

Reported Address: 2661 ASHLEY OAK DR, SCHERTZ, TX 78154

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

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

SALE INFORMATION:

Date of Sale: Tuesday, the 2nd day of September, 2025 01:00 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 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, 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:

- 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. 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, 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): 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, 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 Jern Wavi whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 1 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.

Exhibit "A"

LOT 40, BLOCK 8, ASHLEY PLACE, UNIT 4, IN THE CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 5, PAGE 373A, OF THE PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

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

9658-3253 2147046381 PG2 POSTPKG

NOTICE OF ISUBSTITUTE 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:

09/02/2025

Time:

Between 11:00 AM - 2:00 PM and beginning not earlier than 11:00 AM and ending not

later than three hours thereafter.

Place:

The area designated by the Commissioners Court of Guadalupe County, pursuant to §51,002 of the Texas Property Code as amended; if no area is designated by the

Commissioners' Court, the sale will be conducted in the area immediately adjacent (next)

to the location where this Notice of Trustee's Sale was posted.

- 2. Terms of Sale. Highest bidder for cash.
- 3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated February 26, 2016 and recorded in the real property records of Guadalupe County, TX and is recorded under Clerk's Instrument No. 2016007455 with John Anthony McGill and Tamara Yvette Waters (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for Home Community Mortgage LLC, a Limited Liability Company mortgagee to which reference is herein made for all purposes.
- 4. **Obligations Secured.** Deed of Trust or Contract Lien executed by John Anthony McGill and Tamara Yvette Waters, securing the payment of the indebtedness in the original amount of \$233,032.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Nationstar Mortgage LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.
- 5. **Property to be Sold.** LOT 171, BLOCK 006, LANDMARK POINTE SUBDIVISION, PHASE II, WITHIN THE CORPORATE LIMITS OF THE CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO A MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGE(S) 255, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.





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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 §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Nationstar Mortgage LLC d/b/a Mr. Cooper, as Mortgage Servicer, is representing the current Mortgagee whose address is:

Nationstar Mortgage LLC 8950 Cypress Waters Blvd Coppell, TX 75019

7. Substitute Trustee(s) Appointed to Conduct Sale. In accordance with Texas Property Code §51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint Kirk Schwartz Esq., or Carson Emmons, Esq., or Justin Ritchie, Esq., or Jeffrey Kramer, Esq., or Agency Sales and Posting LLC, whose address is 1320 Greenway Drive, Suite 300, Irving, TX 75038 OR Auction.com LLC or Xome Inc. and Tejas Corporate Trustee LLC or Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez OR Jim Mills, Susan Mills, Jeff Benton, George Hawthorne, Ed Henderson, Kyle Walker, Andrew Mills-Middlebrook OR Martha Rossington, Reyn Rossington, Jennyfer Sakiewicz, Substitute Trustee to act under and by virtue of said Deed of Trust.

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

July 14, 2025	2505 11 10
Executed on	Executed on
/s/ Justin Ritchie	
James E. Albertelli, P.A.	SUBSTITUTE TRUSTEE
Kirk Schwartz, Esq.	Agency Sales & Posting
Carson Emmons, Esq.	Agency Sales and Posting LLC, or AUCTION.COM
Justin Ritchie, Esq.	LLC, OR Troy Martin, Deborah Martin, Alexis Martin
Jeffrey Kramer, Esq.	Cassie Martin, Shelby Martin, Terri Martin, Bob
6565 N. MacArthur, Suite 470	Frisch, Wayne Daughtrey or Vicki Rodriguez
Irving, TX 75039	1320 Greenway Drive, Suite 300
	Irving, TX 75038

CERTIFICATE OF POSTING

Our Case No. 25-00988-FC-3

APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE SALE

THE STATE OF TEXAS COUNTY OF GUADALUPE

Deed of Trust Date: March 8, 2024 Property address: 125 KAYDEN CT MARION, TX 78124 POSIED

12:19pm

VOURK

Grantor(s)/Mortgagor(s):

JOSEPH RANDALL JANSSEN AND KARA MICHELLE JANSSEN, HUSBAND AND WIFE

LEGAL DESCRIPTION: Lot 27, in 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.

Original Mortgagee:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR LENNAR MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS

Current Mortgagee:

PENNYMAC LOAN SERVICES, LLC

Property County: GUADALUPE

Recorded on: March 11, 2024 As Clerk's File No.: 202499005324

Mortgage Servicer:

PENNYMAC LOAN SERVICES, LLC

Earliest Time Sale Will Begin: 11:00 AM

Date of Sale: SEPTEMBER 2, 2025

Original Trustee: ALLAN B. POLUNSKY

Substitute Trustee:

Alexis Martin, Cassie Martin, Deborah Martin, Martha Rossington, Reyn Rossington, Shelby Martin, Terri Martin, Troy Martin, 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 Alexis Martin, Cassie Martin, Deborah Martin, Martha Rossington, Reyn Rossington, Shelby Martin, Terri Martin, Troy Martin, 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**, **SEPTEMBER 2**, **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.

PENNYMAC LOAN SERVICES, 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 Unites 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, 7/15/25

MARINOSCILAW PROUP, P.C.

SAMMY HOODA

MANAGING ATTORNEY

THE STATE OF TEXAS
COUNTY OF DALLAS

Before me, ADDM MURPHY, the undersigned officer, on this, the 5 day of ULY 2025, personally appeared SAMMY HOODA, a 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)

ADAM MURPHY Notary ID #126481378 My Commission Expires October 19, 2028 Notary Public for the State of TEXAS

My Commission Expires: 10-19-28

Printed Name and Notary Public

Grantor:

PENNYMAC LOAN SERVICES, LLC 3043 TOWNSGATE ROAD, #200 WESTLAKE VILLAGE, CA 91361 Our File No. 25-00988 Return to:

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



NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:	Grantor(s)/Mortgagor(s):
12/10/2002	DAVID OZUNA, A UNMARR ED MAN
Original Beneficiary/Mortgagee:	Current Beneficiary/Mortgagee:
HYLAND MORTGAGE COMPANY, AN OHIO CORPORATION	THE VETERANS LAND BOARD OF THE STATE OF TEXAS
Recorded in:	Property County:
Volume: 1785	GUADALUPE
Page: 0310	
Instrument No: 22307	
Mortgage Servicer:	Mortgage Servicer's Address:
NewRez LLC, d/b/a Shellpoint Mortgage Servicing is representing the	75 Beattie Place, SUITE 300,
Current Beneficiary/Mortgagee under a servicing agreement with the	GREENVILLE, SC 29601
Current Beneficiary/Mortgagee.	
Date of Sale: 9/2/2025	Earliest Time Sale Will Begin: 11am
Place of Sale of Property: The north porch of the Guadalupe County County	thouse, or if the preceding area is no longer the designated area, at the
area most recently designated by the County Commissioners Court OR IN	THE AREA DESIGNATED BY THE COMMISSIONER'S COURT,
FURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LOT 31, BLOCK 1, THE RIDGE AT DEER CREEK, UNIT NO. 2, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 6, PAGE 425 AND PAGE 426, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

In accordance with TEX, PROP, CODE §51,0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgage or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Cassie Martin, Alexis Martin, Metha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri Martin, Troy Martin, Deborah Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez, Cole Patton, Myra Fomayoun, 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 15," 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 hidding 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 ENSTRUMENT 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, PI.EASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

Dated: 7/17/2025

Thuy Frazier, Attorney McCarthy & Holthus, LLP 1255 West 15th Street, Suite 1060

Flano, TX 75075

Attorneys for NewRez LLC, d/l:/a Shellpoint Mortgage Servicing

Printed '

Substitute Trustee c/o ServiceLink Auction

1255 West 15th Street, Suite 1060

Plano, TX 75075

https://sales.inccarthyholthus.com/

Loan Type: VA

MH File Number: TX-22-93688-POS



25-02487 941 ARMADILLO DR, SEGUIN, TX 78155

Property:

POSTED

NOTICE OF FORECLOSURE SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

The Property to be sold is described as follows:

Lot 36, Block 3, of Arroyo Ranch, Phase 1, a Subdivision in Guadalupe County, Texas, according to the Map or plat thereof recorded in Volume 9, Pages 182-

184, Plat Records of Guadalupe County, Texas.

Security Instrument: Deed of Trust dated September 9, 2022 and recorded on September 13, 2022 at

Instrument Number 202299028901 in the real property records of GUADALUPE

County, Texas, which contains a power of sale.

Sale Information: September 2, 2025, at 1:00 PM, or not later than three hours thereafter, at the north porch

of the Guadalupe County Courthouse, or as designated by the County Commissioners

Court.

Terms of Sale: Public auction to highest bidder for cash. In accordance with Texas Property Code

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

substitute trustee.

Obligation Secured: The Deed of Trust executed by VENINA FRANCIS SMITH secures the repayment of a

Note dated September 9, 2022 in the amount of \$251,451.00. PENNYMAC LOAN SERVICES, LLC, whose address is c/o PennyMac Loan Services, LLC, P.O. Box 30597, Los Angeles, CA 90030, is the current mortgagee of the Deed of Trust and Note and PennyMac Loan Services, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the

mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

Substitute Trustee: In accordance with Texas Property Code section 51.0076 and the Security Instrument

referenced above, mortgagee and mortgage servicer's attorney appoint the substitute

trustees listed below.

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

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

4848369

May Company

De Cubas & Lewis, P.C. Mary Compary, Attorney at Law PO Box 5026 Fort Lauderdale, FL 33310 Substitute Trustee(s): 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
ServiceLink ASAP

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

Certificate of Posting

I, declare under penalty of perjury that on the day of perjury that on the



JUL **3 1** 2025

Mayor Two

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

000433

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: 12/23/2015

Grantor(s): DERRICK K SMITH AKA DERRICK KENTRELL SMITH AKA DERRICK SMITH

AND PRECIOUS RONETTE SMITH HUSBAND AND WIFE

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS Original Mortgagee:

NOMINEE FOR BROOKHOLLOW MORTGAGE SERVICES, LTD, ITS

SUCCESSORS AND ASSIGNS

Original Principal: \$286,500.00

Instrument 2015026361 Recording Information:

> **Property County:** Guadalupe

Property: (See Attached Exhibit "A")

2913 PAWTUCKET ROAD, SCHERTZ, TX 78108-2414 Reported Address:

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee:

The Veterans Land Board of the State of Texas Nationstar Mortgage LLC d/b/a Mr. Cooper Mortgage Servicer: Current Beneficiary: The Veterans Land Board of the State of Texas

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

SALE INFORMATION:

Date of Sale: Tuesday, the 2nd day of September, 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 Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri 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:

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.

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

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

9948-4832 2147046665 PG1 **POSTPKG**

Certificate of Posting

whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 31, 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.

Exhibit "A"

LOT 35, BLOCK 16, RIATA, UNIT 4B, SITUATED IN THE CITY OF SCHERTZ, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 8, PAGE 158-159, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

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



25-311280

JUL 3 1 2025 10:02am TERESA KIEL COPY

Notice of Substitute Trustee's Sale

000435

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

Deed of Trust Date: May 2, 2007	Original Mortgagor/Grantor: DANIEL C HOLBROOK AND ADRIENNE H HOLBROOK
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR CEDARSTONE MORTGAGE, LLC., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST
Recorded in: Volume: 2474 Page: 181 Instrument No: 07-09432	Property County: GUADALUPE
Mortgage Servicer: SELENE FINANCE LP	Mortgage Servicer's Address: 3501 OLYMPUS BLVD., SUITE 500 DALLAS, TEXAS 75019

^{*} The mortgage servicer is authorized to represent the Mortgages 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 property securing the above referenced loan.

Secures: Note in the original principal amount of \$186,300.00, executed by DANIEL HOLBROOK and payable to the order of Lender.

Property Address/Mailing Address: 113 BOEING CORNER, CIBOLO, TX 78108

Legal Description of Property to be Sold: LOT 16, BLOCK 26, FALCON RIDGE, UNIT 6, CITY OF CIBOLO, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN VOLUME 6, PAGES 638- 639, OF THE MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

D-4 -60 1 0 -1 00 0005	E-31-44 C-1
Date of Sale: September 02, 2025	Earliest time Sale will begin: 11:00 A.M

Place of sale of Property: 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

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

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST, the owner and holder of the Note, has requested Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL





CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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

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

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

SUBSTITUTE TRUSTEE

Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez, Trustee

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



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 25, 2024 and recorded under Clerk's File No. 202599001930, in the real property records of GUADALUPE County Texas, with Collie Lee Stewart and Mealon Beatrice Stewart, a married couple as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Lennar Mortgage, LLC, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Collie Lee Stewart and Mealon Beatrice Stewart, a married couple securing payment of the indebtedness in the original principal amount of \$221,999.00 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 Collie Lee Stewart, Mealon Beatrice Stewart. PennyMac Loan Services, 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. PennyMac Loan Services, LLC is acting as the Mortgage Servicer for the Mortgagee. PennyMac Loan Services, LLC, is representing the Mortgagee, whose address is: 3043 Townsgate Road, Suite 200, Westlake Village, CA 91361.

Legal Description:

LOT 19B, OF THE REPLAT OF SKY VALLEY SUBDIVISION, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED UNDER VOLUME 9, PAGE 492, MAP OR PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 09/02/2025

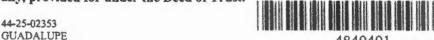
Earliest Time Sale Will Begin: 11:00 AM

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 three designated area, at the area most recently designated by the County Commissioner's Court

TERMS OF SALE

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

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



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

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

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri Martin, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Agency Sales and Posting LLC, 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 30, 2025.

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

Posted and filed by

Printed Name:

C&M No. 44-25-02353

000437



NOTICE OF FORECLOSURE SALE

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

- 1. Property to Be Sold. The property to be sold is described as follows: LOT 10, BLOCK 5, MEYER'S LANDING PHASE 2, AN ADDITION TO THE CITY OF NEW BRAUNFELS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN DOCUMENT NUMBER 202199017038 IN THE OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS.
- 2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 04/27/2022 and recorded in Document 202299013664 real property records of Guadalupe County, Texas.
- 3. Date, Time, and Place of Sale. The sale is scheduled to be held at the following date, time, and place:

Date:

09/02/2025

Time:

11:00 AM

Place:

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

Court

- 4. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust.
- 5. Obligations Secured. The Deed of Trust executed by FONG KENG YANG, provides that it secures the payment of the indebtedness in the original principal amount of \$337,528.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. NATIONSTAR MORTGAGE LLC is the current mortgagee of the note and deed of trust and NATIONSTAR MORTGAGE LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is NATIONSTAR MORTGAGE LLC c/o NATIONSTAR MORTGAGE LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.
- 6. Substitute Trustee(s) Appointed to Conduct Sale. In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

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

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

POSTED

JUL 3 1 2025 10:120M TERESA KIEL Guadalupe County Clerk By: Wyw Www

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

Certificate of Posting

I am Perri Marth whose address is go AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 67/31/2015 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.

(COPY



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

Deed of Trust Date: March 13, 2008	Original Mortgagor/Grantor: BARBARA FAYE VOLKMANN
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR COUNTRYWIDE BANK, FSB	Current Beneficiary / Mortgagee: U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST
Recorded in: Volume: 2600 Page: 895 Instrument No: N/A	Property County: GUADALUPE
Mortgage Servicer: SELENE FINANCE, LP	Mortgage Servicer's Address: 3501 OLYMPUS BLVD., SUITE 500 DALLAS, TEXAS 75019

^{*} The mortgage servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee.

Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

Secures: Note in the original principal amount of \$72,000.00, executed by BARBARA VOLKMANN and payable to the order of Lender.

Property Address/Mailing Address: 5060 S STATE HWY 123, SEGUIN, TX 78155

Legal Description of Property to be Sold:

THE PROPERTY IS DESCRIBED AS FOLLOWS, TO-WIT: 1.00 ACRE SITUATED IN THE E. GORTARI SURVEY, A-23, GUADALUPE COUNTY, TEXAS. SAID 1.00 ACRE TRACT IS THAT TRACT CALLED ACRE IN CONVEYANCE FROM C. H. DONEGAN, JR., TRUSTEE, TO KENNETH E. THOMPSON, ETUX, RECORDED IN VOLUME 844 AT PAGE 669 OF THE OFFICIAL RECORDS OF SAID COUNTY AND BEINGDESCRIBED BY METES AND BOUNDS, AS FOLLOWS:

BEGINNING AT A 1/2 INCH DIAMETER IRON STAKE SET MARKING THE SOUTHEAST CORNER OF THE TRACT HEREIN DESCRIBED, SAME BEING THE SOUTHEAST CORNER OF SAID 1 ACRE TRACT, THE NORTHEAST CORNER OF THE CALLED SOUTH 1/2 OF LOT 4 IN CONVEYANCE TO HOWARD BATEY RECORDED IN VOLUME 223 AT PAGE 367 AND LYING IN THE WEST LINE OF STATE HIGHWAY 123. SAID IRON STAKE BEARS, N 06° 21' 19" E, 1013.7 FEET FROM THE INTERSECTION OF CENTERLINE OF F.M. HIGHWAY 467 AND STATE HIGHWAY 123;

THENCE WITH THE COMMON LINE OF THE TRACT HEREIN DESCRIBED AND SAID SOUTH 1/2 OF LOT 4, N 89° 02' 5 0" W, 520.26 FEET TO A 1/2 INCH DIAMETER IRON STAKE SET MARKING THE SOUTHWEST CORNER OF THE TRACT HEREIN DESCRIBED, SAME BEING THE SOUTHWEST CORNER OF SAID 1 ACRE TRACT AND THE NORTHWEST CORNER OF SAID SOUTH 1/2 OF LOT 4AND LYING IN THE EAST LINE OF OLD SUTHERLAND SPRINGS ROAD. SAID IRON STAKE BEARS, N 00° 46' 47" E, 83.49 FEET FROM A 3/8 INCH DIAMETER IRON STAKE FOUND AT THE END OF FENCE;THENCE WITH THE COMMON LINE OF THE TRACT HEREIN DESCRIBED AND SAID EAST LINE OF SAID OLD SUTHERLAND SPRINGS ROAD, N 00° 46' 47" E, 83.49 FEET TO A 1/2 INCH DIAMETER IRON STAKE SET MARKING THE NORTHWEST CORNER OF THE TRACT HEREIN DESCRIBED, SAME BEING THE





NORTHWEST CORNER OF SAID 1 ACRE TRACT. SAID IRON STAKE BEARS, S 00° 46′ 47″ W, 168.00 FEET FROM A 1 INCH DIAMETER IRON PIPE FOUND; THENCE WITH THE FENCE ALONG THE NORTH LINE OF THE TRACT HEREIN DESCRIBED, SAME BEING THE NORTH LINE OF SAID 1 ACRE TRACT, AS FOLLOWS: S 89° 11′ 12″ E, AT 1.15 FEET A THREE-WAY FENCE CORNER AND AT 288.43 FEET A 3/4 INCH DIAMETER IRON PIPE FOUND AT A THREE-WAY FENCE CORNER AND; S 88° 52′ 02″ E, AT 231.54 FEET THE END OF CHAINLINK FENCE AND AT 231.74 FEET A 1/2 INCH DIAMETER IRON STAKE SET MARKING THE NORTHEAST CORNER OF THE TRACT HEREIN DESCRIBED, SAME BEING THE NORTHEAST CORNER OF SAID 1 ACRE TRACT AND LYING IN THE WEST LINE OF STATE HIGHWAY 123. SAID IRON STAKE BEARS, N 88° 52′ 02″ W, 0.4 FEET FROM A 3/4 INCH DIAMETER IRON PIPE FOUND; THENCE WITH THE COMMON LINE OF THE TRACT HEREIN DESCRIBED AND SAID WEST LINE OF STATE HIGHWAY 123, S 00° 43′ 00″ W, AT 82.62 THE END OF A CHAINLINK FENCE AND AT 83.46 FEET THE PLACE OF BEGINNING AND CONTAINING 1.00 ACRE OF LAND

Date of Sale: September 02, 2025 Earliest time Sale will begin: 11:00 a.m

Place of sale of Property: 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

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

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST, the owner and holder of the Note, has requested Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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

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

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

SUBSTITUTE TRUSTEE

Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez, Trustee

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

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

THE STATE OF TEXAS

§ §

KNOW ALL MEN BY THESE PRESENTS

COUNTY OF GUADALUPE

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.

1. PROPERTY TO BE SOLD AS DESCRIBED IN THE DEED OF TRUST:



ALL OF THE REAL PROPERTY, IMPROVEMENTS, MINERALS, WATER RIGHTS, AND WATER PERMITS, IF ANY AS DEFINED IN THE DEED OF TRUST ON THE PROPERTY MUNICIPALLY IDENTIFIED AS 815 E. HUMPHREYS STREET, SEGUIN, GUADALUPE COUNTY, TEXAS AND MORE PARTICULARLY DESCRIBED ON EXHIBIT "A" ATTACHED HERETO. (hereinafter the "Property")

2. **INSTRUMENT TO BE FORECLOSED:**

That certain Deed of Trust and Security Agreement ("Deed of Trust") dated the 29th day of July, 2022 executed by MIK-MAN INVESTMENT GROUP, LLC, a Texas limited liability company, as Grantor, and JEFFERSON BANK, as Lender, and recorded in the Real Property Records of Guadalupe County as Document No. 202299023975 ("Deed of Trust"),

3. DATE, TIME, AND PLACE OF SALE:

Date: Tuesday, September 2, 2025

Time: The sale will begin no earlier than 10:00 A.M. or no later than three

(3) hours thereafter. The sale will be completed by no later than

4:00 p.m.

Place: The sale will take place at the NORTH PORCH OF THE GUADALUPE COUNTY COURTHOUSE SOUTH DOOR or in the location designated by the Commissioner's Court of said county for conducting foreclosure sales in Guadalupe County, Texas.

In the event that the beneficiary decides to postpone, withdraw, or reschedule the foreclosure for another day, the Substitute Trustee need not appear at the date, time, and place of the scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be re-posted and re-filed in accordance with the posting and filing requirements of the Texas Property Code. The re-posting or re-filing may be after the date originally scheduled for this sale.

4. TERMS OF SALE:

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

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

The sale will be made expressly subject to any title matters set forth

in the Deed of Trust and appearing of record in the Official Public

Records of Guadalupe County, Texas. 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 including any unpaid ad valorem taxes and any

mechanic's and/or materialmen's liens which prime 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

Substitute Trustee to sell the Property in one or more parcels and/or to

sell all or only a part of the Property.

Pursuant to Section 51.009 of the Texas Property Code, the Property

shall be sold "AS IS" and "WHERE IS" with no representations or

warranties, either expressed or implied, except as to the warranties of

title, if any, provided for under the Deed of Trust. The sale expressly

excludes any warranty of merchantability or fitness for a particular use.

Prospective bidders are advised to conduct an independent investigation

Notice of Substitute Trustee's Sale: Guadalupe County Property—Mik-Man Investments, LLC September 2, 2025 Foreclosure of the nature and physical condition of the Property.

The Property will be sold subject to any unpaid ad valorem taxes and any other prior liens. Any purchaser is urged to determine the unpaid balance, if any, of the ad valorem taxes and any prior liens owing on the Property.

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

5. TYPE OF SALE:

The sale is a non-judicial Deed of Trust lien and foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust executed by *Mik-Man Investment Group*, *LLC*.

6. OBLIGATION SECURED:

The Deed of Trust provides that it secures the payment of the indebtedness and all obligations described therein, including, but not limited to a Promissory Note in the amount of \$187,500.00 dated July 29, 2022 between Mik-Man Investment Group, LLC and payable to JEFFERSON BANK. JEFFERSON BANK is the current holder of the described obligations by virtue of its direct ownership or capacity as servicer and is the named beneficiary under the Deed of Trust.

Questions concerning the sale may be directed to the following:

Leslie M. Luttrell
100 NE Loop 410, Suite 615
San Antonio, Texas 78216
Telephone: 210.426.3600
luttrell@lclawgroup.net

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.

WITNESS MY HAND this

day of August 2025.

Leslie M. Luttrell Substitute Trustee

THE STATE OF TEXAS

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COUNTY OF BEXAR

BEFORE ME, the undersigned authority, on this day personally appeared Leslie M. Luttrell, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that she executed the same for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE this

day of

August, 2025.

SARAH D PITTS
Notary ID #124392228
My Commission Expires
November 14, 2026

My commission expires: /// 14/ 2020

Notary Public, State of Texas

Exhibit A

A Field Note description of a 0.2221 acre tract of land a portion of Lot 10, Block 3, Bruns-Bauer Subdivision, located at 815 E. Humphreys Streets in the City of Seguin, Guadalupe County, Texas, said subdivision is recorded in volume 116 at page 532 of the Guadalupe County Deed Records and this tract is more particularly described by Metes and Bounds as follows:

Beginning at an iron pin found for the northwest corner of this tract in the south right-of-way of E. Humphreys Street in the common boundary of Lots 10 and 11 from which the east right-of-way of Bruns Parkway bears S 90° 00' 00" W. 150.0 feet;

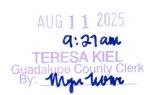
THENCE N 90° 00' 00" E, on the south right-of-way of E. Humphreys street, 75.00 feet to an iron pin found for the northeast corner of this tract in the common boundary of Lots 9 and 10:

THENCE S 00° 00' 00" E, on the common boundary of Lots 9 and 10, 129.00 feet to an iron pin found for the southeast corner of this tract being the common corner of Lots 3, 4, 9, and 10;

THENCE S 90° 00' 00" W, on the common boundary of Lots 3 and 10, 75.00 feet to an iron pin found for the southwest corner of this tract being the common corner of Lots 2, 3, 10 and 11;

THENCE N 00° 00' 00" W, on the common boundary of Lots 10 and 11, 129.00 feet to the POINT OF BEGINNING and containing 9,675 square feet or 0.2221 acres of land.





NOTICE OF NON-JUDICIAL FORECLOSURE AND SUBSTITUTE TRUSTEE'S SALE

Date: August 7, 2025

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

LOT 33, BLOCK 3, OF SASSMAN ROAD ESTATES, GUADALUPE COUNTY, TEXAS, AS SHOWN ON PLAT RECORDED IN VOLUME 5, PAGES 58A-59A, OF THE PLAT RECORDS OF GUADALUPE COUNTY, TEXAS, BEING A PART OF A GROUP OF LOTS IN SASSMAN ROAD ESTATES CALLED "MYSTIC RIDGE" AS FURTHER DESCRIBED IN INSTRUMENTS RECORDED IN VOLUME 1165, PAGE 698, OFFICIAL RECORDS OF GUADALUPE COUNTY, TEXAS; ALONG WITH THE MOBILE HOME SEAL #NTA0897895 AND SERIAL #TXCTCMW992107, AND LOCALLY KNOWN AS 1114 DEBBIE DRIVE, MARION, TX 78124.

Last known owner and address:

Gerardi Reyes Benitez and Noemi Lira

1114 Debbie Dr. Marion, TX 78124

- 2. <u>Instrument granting right and power to foreclose:</u> The instrument granting right and power to foreclose is the Deed of Trust recorded on April 8, 2022 Document No: 202299013862, Official Public Records of Guadalupe County, Texas. Transfer of Lien dated effective as November 30, 2022, recorded as Document No: 202299036409, Official Public Records of Guadalupe, Texas.
- 3. <u>Date, Time, and Place of Sale:</u> The sale is scheduled to be held at the following date, time, and place:

Date: Tuesday, September 2, 2025

Time: No earlier than 10:00 AM, and no later than 1:00 PM.

Place: Guadalupe County Courthouse, 211 W Court St, Seguin, TX 78155.

4. <u>Terms of Sale:</u> The sale will be conducted as a public auction to the highest bidder for cash.

Pursuant to TEX. PROP. CODE § 51.009, 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.

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.

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

- 5. <u>Type of Sale:</u> The sale is a non-judicial lien foreclosure sale being conducted pursuant to the Deed of Trust.
- 6. Obligations Secured: The Deed of Trust provides that it secures the payment of a Note and associated interest, including all costs and attorneys' fees incurred, namely the amount of \$\frac{1}{32}\tilde{\cutecolor}\tilde{\cute

Trustee:

Colin Newberry or Steve Drake

Lienholder:

Steve Eckart

7. <u>Default and Request to Act:</u> Default has occurred under the Deed of Trust, and the lienholder has appointed the undersigned as Trustee to conduct this sale in a previously recorded Appointment of Substitute Trustee.

SIGNED on the 7th-day of August, 2025

Colin Newberry

State Bar No. 24074806 REALTY LAW, PLLC

1411 WEST AVE., SUITE 200

AUSTIN, TX 78701

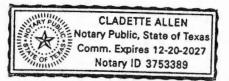
ACKNOWLEDGMENT

STATE OF TEXAS COUNTY OF TRAVIS

2025.

§

SUBSCRIBED AND SWORN TO before me by Colin Newberry on the 7th day of August,



Notary Public, State of Texas

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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 <u>Schedule 1</u> attached hereto and incorporated herein for all purposes.

- 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: September 2, 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 refilling may be after the date originally scheduled for this sale.

4. <u>Terms of Sale</u>. The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the 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. <u>Type of Sale</u>. 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. <u>Default and Request to Act</u>. 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: August 6, 2025.

Manny Ruiz, Trastee 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 repar 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 Volume1452, 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 Cevalios tract, the south line of at 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 176, 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, 99.80 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" soribed 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.

AUG 11 2025 1:50pm

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 SUBSTITUTE TRUSTEE'S SALE

DATE: July 25, 2025

NOTE: Promissory Lien Note described as follows:

Date:

April 14, 2022

Debtor:

Melissa Cardenaz and Jose L Cardenaz Jr

Original Creditor:

Mortgage Electronic Registration Systems Inc., as

nominee for Parkstone Mortgage, LLC

Original Principal Amount:

\$571.381.00

Current Holder:

First Federal Bank

DEED OF TRUST: Deed of Trust described as follows:

Date:

April 14, 2022

Grantor:

Jose L Cardenaz Jr. and Melissa Cardenaz

Trustee:

Clifton A. Crabtree

Current Beneficiary:

First Federal Bank

Recorded:

Instrument No. 2022990121666 of the Public Records of

Guadalupe County, State of TX.

LENDER: First Federal Bank

BORROWER: Melissa Cardenaz and Jose L Cardenaz Jr

PROPERTY: The real property described as follows:

LOT 27, BLOCK 10, HOMESTEAD UNIT 3B, IN THE CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGES 442-443, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS, CORRECTED IN VOLUME, PAGE, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

TX 9281-25

SUBSTITUTE TRUSTEE: SUBSTITUTE TRUSTEE: Brent W. Martinelli, Kelley Church, Brandi Wilson, Auction.com

SUBSTITUTE TRUSTEE'S MAILING ADDRESS:

Quintairos, Prieto, Wood & Boyer, P.A. 255 South Orange Avenue, Suite 900 Orlando, Florida 32801

DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

September 02, 2025, the first Tuesday of the month, to commence at 1:00 PM, or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155

RECITALS

Default has occurred in the payment of the Note and/or in the performance of the obligations under the Deed of Trust that secures the Note. Because of this default, Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code Section 51.002, has requested that Substitute Trustee sell the Property according to the terms of the Deed of Trust and applicable law.

Formal notice is now given of Lender's election to proceed against and sell the real property described in the Deed of Trust, consistent with Lender's rights and remedies under the Deed of Trust and applicable law.

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, as Substitute Trustee, or any other substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants, representations, or warranties about the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS.

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 of Sale executed by:

Brandi Wilson, Esq.
Trustee

Mullar

Mullar

NOTICE OF TRUSTEE'S SALE

OWNER OF RECORD: Richard Clinton Edwards and Ashley Edwards
LIEN HOLDER: The Park at Woodland Oaks Owners Association

AMOUNT OF LIEN: \$5,858.09 (\$2,168.09 homeowner assessments and late fees;

\$3,690.00 attorney's fees and expenses)

PROPERTY ADDRESS: 2478 Cove Crest, Schertz, Texas 78154

LEGAL DESCRIPTION: Lot 47, Block 22, Woodland Oaks Subdivision, Unit 6B,

Guadalupe County, Texas

Notice is hereby given that the above-described Property is encumbered and the Owners are legally indebted to the lien holder in the amount set forth above for due but unpaid owner's association assessments, late fees, legal expenses, and filing fees, levied and authorized pursuant to the Declaration of Covenants, Conditions and Restrictions for Woodland Oaks Subdivision Unit - 6A and Providing for The Park at Woodland Oaks Owners Association, executed on April 15, 1996, recorded in Volume 1205, Page 234, et seq., Official Public Records of Real Property of Guadalupe County, Texas, as amended by the Declaration of Covenants, Conditions and Restrictions for Woodland Oaks Subdivision Unit - 6B and Annexation to The Park at Woodland Oaks Owners Association, executed on October 27, 1997, recorded in Volume 1300, Page 0756, et seq., Official Public Records of Real Property of Guadalupe County, Texas as amended. Notice is further given that the amount of the Lien may increase if future assessments are not timely paid, and said subsequent indebtedness will be secured by the Lien herein described.

The Park at Woodland Oaks Owners Association hereby gives notice that the above-described Property will be auctioned for sale at a public sale held at the place designated for public foreclosure auctions by the Commissioners of Guadalupe County, Texas. The sale shall commence no earlier than 10:00 a.m. on September 2, 2025. The property will be sold to the highest bidder for cash or some other form of payment acceptable to the Lien Holder.

Pursuant to the Texas Property Code, the Owners of the Property may have a right, not later than the 180th day after the date written notice of the sale is mailed to the Owners, to redeem the Property. The purchaser at the foreclosure sale may not transfer ownership of the Property to a person other than the redeeming Owner during the redemption period.

Executed on August 8, 2025.

THE PARK AT WOODLAND OAKS OWNERS ASSOCIATION, a Texas non-profit corporation

TOM L. NEWTON, R., Its Trustee

POSTED

AUG 1 1 2025 4:00 pw TERESA KIEL Guadalupe County Clerk By: Why Jum STATE OF TEXAS §

COUNTY OF BEXAR §

Before me, the undersigned notary public, on this day personally appeared Tom L. Newton, Jr., acting on behalf of THE PARK AT WOODLAND OAKS OWNERS ASSOCIATION, known to me or proved to me by presentation to me of a governmentally-issued identification card to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that they executed it for the purposes and consideration expressed in it.

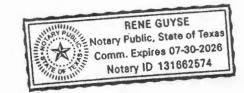
Given under my hand and seal of office on August 8, 2025.

Notary Public, State of Texas

AFTER RECORDING RETURN TO:

Tom L. Newton, Jr. Allen, Stein & Durbin, P.C. P. O. Box 101507 San Antonio, Texas 78201

04057.0023.2741999



NOTICE OF TRUSTEE'S SALE

OWNER OF RECORD:

Sandra Cano

LIEN HOLDER:

The Park at Woodland Oaks Owners Association

AMOUNT OF LIEN:

\$5,877.95 (\$2,178.95 homeowner assessments and late fees;

\$3,699.00 attorney's fees and expenses)

PROPERTY ADDRESS:

2508 Grove Park, Schertz, Texas 78154

LEGAL DESCRIPTION:

Lot 56, Block 3, Woodland Oaks Subdivision, Unit 6A,

Guadalupe County, Texas

Notice is hereby given that the above-described Property is encumbered and the Owner is legally indebted to the lien holder in the amount set forth above for due but unpaid owner's association assessments, late fees, legal expenses, and filing fees, levied and authorized pursuant to the Declaration of Covenants, Conditions and Restrictions for Woodland Oaks Subdivision Unit - 6A and Providing for The Park at Woodland Oaks Owners Association, executed on April 15, 1996, recorded in Volume 1205, Page 234, et seq., Official Public Records of Real Property of Guadalupe County, Texas as amended. Notice is further given that the amount of the Lien may increase if future assessments are not timely paid, and said subsequent indebtedness will be secured by the Lien herein described.

The Park at Woodland Oaks Owners Association hereby gives notice that the above-described Property will be auctioned for sale at a public sale held at the place designated for public foreclosure auctions by the Commissioners of Guadalupe County, Texas. The sale shall commence no earlier than 10:00 a.m. on September 2, 2025. The property will be sold to the highest bidder for cash or some other form of payment acceptable to the Lien Holder.

Pursuant to the Texas Property Code, the Owner of the Property may have a right, not later than the 180th day after the date written notice of the sale is mailed to the Owner, to redeem the Property. The purchaser at the foreclosure sale may not transfer ownership of the Property to a person other than the redeeming Owner during the redemption period.

Executed on August 8, 2025.

THE PARK AT WOODLAND OAKS OWNERS ASSOCIATION, a Texas non-profit corporation

Bv:

OM L. NEWTON ID Its Trustee



STATE OF TEXAS
COUNTY OF BEXAR

Before me, the undersigned notary public, on this day personally appeared Tom L. Newton, Jr., acting on behalf of THE PARK AT WOODLAND OAKS OWNERS ASSOCIATION, known to me or proved to me by presentation to me of a governmentally-issued identification card to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that they executed it for the purposes and consideration expressed in it.

Given under my hand and seal of office on August 8, 2025.

Notary Public, State of Texas

AFTER RECORDING RETURN TO:

Tom L. Newton, Jr. Allen, Stein & Durbin, P.C. P. O. Box 101507 San Antonio, Texas 78201

04057.0021.2744569