

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 12/10/2002	Grantor(s)/Mortgagor(s): DAVID OZUNA, A UNMARRIED MAN
Original Beneficiary/Mortgagee: RYLAND MORTGAGE COMPANY, AN OHIO CORPORATION	Current Beneficiary/Mortgagee: THE VETERANS LAND BOARD OF THE STATE OF TEXAS
Recorded in: Volume: 1785 Page: 0310 Instrument No: 22307	Property County: GUADALUPE
Mortgage Servicer: NewRez LLC, d/b/a Shellpoint Mortgage Servicing is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 75 Beattie Place, SUITE 300, GREENVILLE, SC 29601
Date of Sale: 12/2/2025	Earliest Time Sale Will Begin: 11am
Place of Sale of Property: The north porch of the Guadalupe County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT 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 Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Cassie Martin, Alexis Martin, Martha 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 Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

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

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

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

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

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

Dated: 9/15/2025

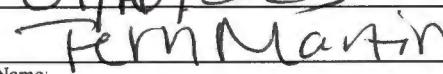


Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for NewRez LLC, d/b/a Shellpoint Mortgage Servicing

Dated:



Printed Name:



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

POSTED

SEP 16 2025
4:05pm

TERESA KIEL
Guadalupe County Clerk
By: 

MH File Number: TX-22-93688-POS
Loan Type: VA

NOTICE OF TRUSTEE'S SALE

DEED OF TRUST INFORMATION:

Grantor(s)	Frank G. Butler and Sandra J. Butler	Deed of Trust Date	June 29, 2021
Original Mortgagee	Mortgage Electronic Registration Systems, Inc. ("MERS"), as beneficiary, as nominee for Open Mortgage, LLC, its successors and assigns	Original Principal	\$427,500.00
Recording Information	Instrument #: 202199023673 in Guadalupe County, Texas	Original Trustee	Scott R. Valby
Property Address	165 Springtree Bluff, Cibolo, TX 78108	Property County	Guadalupe

MORTGAGE SERVICER INFORMATION:

Current Mortgagee	PHH Mortgage Corporation	Mortgage Servicer	PHH Mortgage Corporation
Current Beneficiary	PHH Mortgage Corporation	Mortgage Servicer Address	1661 Worthington Road, Suite 100, West Palm Beach, FL 33409

SALE INFORMATION:

Date of Sale	12/02/2025
Time of Sale	11:00 AM or no later than 3 hours thereafter
Place of Sale	The North porch of the Guadalupe County Courthouse in Guadalupe County, Texas, or if the preceding area is no longer the designated area, at the area most recently designated by the Guadalupe County Commissioner's Court.
Substitute Trustees	Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Taherzadeh, PLLC, Auction.com, Selim Taherzadeh, or Michael Linke, any to act
Substitute Trustees' Address	15851 N. Dallas Parkway, Suite 410, Addison, TX 75001

PROPERTY INFORMATION:
Legal Description as per the Deed of Trust:

LOT 35, BLOCK 3, SPRINGTREE SUBDIVISION, UNIT 2, CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN VOLUME 6, PAGE 467, OF THE MAP AND/OR PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

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

Default has occurred under the Deed of Trust and all sums secured by the Deed of Trust were declared immediately due and payable. The Beneficiary has, or caused another to, removed the Original Trustee and appointed Substitute Trustees. On behalf of the Mortgagee, Mortgage Servicer, and Substitute Trustees, the undersigned is providing this Notice of Trustee's 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.

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 other 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 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.

NOTICE OF TRUSTEE'S SALE

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

Pursuant to 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. Purchasers will buy the property "at the purchaser's own risk" and "at his/her peril", and no representation is made concerning the quality of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property.

Pursuant to 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.

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

Interested parties are encouraged to consult counsel of their choice prior to participating in the sale of the property.

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

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.

Dated October 8, 2025.



/s/ *Selim H. Taherzadeh*

Selim H. Taherzadeh
15851 N. Dallas Parkway, Suite 410
Addison, TX 75001
(469) 729-6800

Return to: **TAHERZADEH, PLLC**
15851 N. Dallas Parkway, Suite 410, Addison, TX 75001

25-02487
941 ARMADILLO DR, SEGUIN, TX 78155

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

Property:

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:

December 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.

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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.

POSTED

OCT 14 2025

2:48 pm

TERESA KIEL
Guadalupe County Clerk
By: *Mrs. T. Kiel*



4855448

Mary Company

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

Alexis Martin

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,
Agency Sales and Posting LLC

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 14 day of
October, 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).

F25-00155 TX
6723143515 | 7241057418

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

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

Date: **12/02/2025**
 Time: The sale will begin no earlier than **11:00AM** or no later than three hours thereafter. The sale will be completed by no later than 2:00 PM. (Attention all bidders: cashier's checks must be made payable to Assured Lender Services, Inc.)
 Place: **Guadalupe County, TX at the following location: NORTH PORCH OF THE GUADALUPE COURTHOUSE, OR IF THE PRECEDING AREA IS NO LONGER THE DESIGNATED AREA, AT THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE**

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

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

APN: 128017

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

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

POSTED

OCT 16 2025
10:19 AM
TERESA KIEL
Guadalupe County Clerk
By: 

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

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

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part

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

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

Obligations Secured - The Deed of Trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$363,750.00, executed by 8 NEW BEGINNINGS LLC, a Texas limited liability company, and payable to the order of RCN Enterprises, LLC d/b/a Nworie Capital, a/an Texas Limited Liability Company; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of 8 NEW BEGINNINGS LLC, a Texas limited liability company. U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2023-3 is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

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

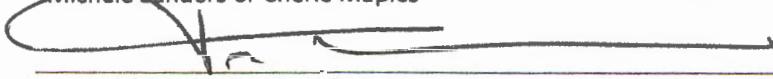
NOTICE TO POTENTIAL BIDDERS: WE REQUIRE CERTIFIED FUNDS AT SALE BY CASHIER'S CHECK(S) PAYABLE DIRECTLY TO "ASSURED LENDER SERVICES, INC." TO AVOID DELAYS IN ISSUING THE FINAL DEED.

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

U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2023-3
30699 Russell Ranch Road
Suite 295
Westlake Village, CA 91362
Minerva Valdivia
mvaldivia@velocitycommercial.com
(818) 338-9797

Dated: 10-16-2025

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


Assured Lender Services, Inc.
111 Pacifica, Suite 140
Irvine, CA 92618
Phone: (714) 508-7373
Fax: (714) 505-3831

AFTER RECORDING, PLEASE RETURN TO:

Assured Lender Services, Inc.
111 Pacifica, Suite 140
Irvine, CA 92618

25TX267-0613
216 STAMPEDE RNCH, SELMA, TX 78154

NOTICE OF FORECLOSURE SALE

Property: The Property to be sold is described as follows:

LOT 5, BLOCK 4, THE TRAILS AT KENSINGTON RANCH SUBDIVISION, UNIT 1 P.U.D., A SUBDIVISION TO THE CITY OF SELMA, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 7, PAGES 239-240, PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

Security Instrument: Deed of Trust dated August 13, 2019 and recorded on August 22, 2019 as Instrument Number 201999019072 in the real property records of GUADALUPE County, Texas, which contains a power of sale.

Sale Information: December 02, 2025, at 11:00 AM, or not later than three hours thereafter, at the north porch of the Guadalupe County Courthouse, or as designated by the County Commissioners Court.

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

Obligation Secured: The Deed of Trust executed by WILLIAM MATHIAS KORDSMEIER III secures the repayment of a Note dated August 13, 2019 in the amount of \$187,525.00. CARRINGTON MORTGAGE SERVICES, LLC, whose address is c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806, is the current mortgagee of the Deed of Trust and Note and Carrington Mortgage 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.

POSTED

OCT 16 2025
10:22 am

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



Substitute Trustee(s): Aarti Patel, Violet Nunez, Daniel McQuade, Marcela Cantu, Cary Corenblum, Joshua Sanders, Aleena Litton, Bob Frisch, Jo Woolsey, Jodi Steen, Janice Stoner, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri Martin, Troy Martin, Deborah Martin, Vicki Rodriguez, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Jim Mills, Susan Mills, Jeff Benton, George Hawthorne, Ed Henderson, Kyle Walker, Andrew Mills-Middlebrook, ServiceLink Agency Sales and Posting, LLC, Dustin George

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Miller, George & Suggs, PLLC
Tracey Midkiff, Attorney at Law
Jonathan Andring, Attorney at Law
Rachel Son, Attorney at Law
6080 Tennyson Parkway, Suite 100
Plano, TX 75024



Substitute Trustee(s): Aarti Patel, Violet Nunez, Daniel McQuade, Marcela Cantu, Cary Corenblum, Joshua Sanders, Aleena Litton, Bob Frisch, Jo Woolsey, Jodi Steen, Janice Stoner, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri Martin, Troy Martin, Deborah Martin, Vicki Rodriguez, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Jim Mills, Susan Mills, Jeff Benton, George Hawthorne, Ed Henderson, Kyle Walker, Andrew Mills-Middlebrook, Dustin George
c/o Miller, George & Suggs, PLLC
6080 Tennyson Parkway, Suite 100
Plano, TX 75024

Certificate of Posting

I, Terri Martin, declare under penalty of perjury that on the 16th day of October, 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).

COPY

000566

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

NOTICE OF SALE

PURSUANT TO AUTHORITY conferred upon the Trustee by that certain Deed of Trust dated February 27, 2020, executed by **JUAN DANIEL YANEZ AND DORA MIA-Q YANEZ, A MARRIED COUPLE**, ("Mortgagor") to Tim Williams, Trustee, for the benefit of **21ST MORTGAGE CORPORATION** ("Mortgagee"), filed for record under Instrument No. 202099005109, Official Public Records of Guadalupe County, Texas, Mortgagee appoints K. Clifford Littlefield or Norma Jean Hesseltine, whose address is listed below, or Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez, whose business address is 14800 Landmark Blvd., Suite 850, Dallas, Texas 75254, under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, default having been made in the covenants of the Deed of Trust, to sell on **Tuesday, December 2, 2025**, (that being the first Tuesday of the month), at public auction to the highest bidder for cash, at the Guadalupe County Courthouse at the place designated by the Commissioner's Court for such sales in Guadalupe County, Texas, (on the steps of the county courthouse or as designated by the County Commissioner), the sale to begin at 11:00 o'clock a.m. or not later than three (3) hours after such time on that date, selling all of the property as an entirety or in such parcels as the Trustee acting may elect the property offered for sale, more particularly described on Exhibit "A" attached hereto and made a part hereof, together with any and all improvements constructed upon, affixed to or located upon the above described real property, including but not limited to the 2020 Palm Harbor Manufactured Home, Serial No. PHH330TX1922773AB.

Assert and Protect Your Rights as a Member of the Armed Forces of the United States. If You Are or Your Spouse Is Serving on Active Military Duty, Including Active Military Duty as a Member of the Texas National Guard or the National Guard of Another State or as a Member of a Reserve Component of the Armed Forces of the United States, Please Send Written Notice of the Active Duty Military Service to the Sender of this Notice Immediately.

EXECUTED this 15 day of October, 2025.

POSTED

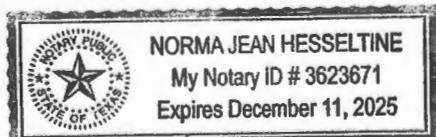
OCT 16 2025

2:14p pm

TERESA KIEL
Guadalupe County Clerk
By: Norma Jean HesseltineTHE STATE OF TEXAS §
COUNTY OF NUECES §

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

SUBSCRIBED and SWORN TO BEFORE ME, the undersigned Notary Public, by **K. CLIFFORD LITTLEFIELD**, this 15 day of October, 2025, to certify which witness my hand and official seal.



NOTARY PUBLIC, STATE OF TEXAS

A large, handwritten signature of "Norma Jean Hesseltine" is written over the notary seal and the text "NOTARY PUBLIC, STATE OF TEXAS".

EXHIBIT "A"

Lot 25, RANCHO VISTA SUBDIVISION, situated in Guadalupe County, Texas, according to the map or plat thereof, recorded in Volume 4, Pages 317-318, Plat Records, Guadalupe County, Texas.

TS No.: 2025-01204-TX
17-000249-673

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: 12/02/2025

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

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

Property Address: 2526 Dove Crossing, New Braunfels, TX 78130

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

3. Instrument to be Foreclosed: The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 06/23/2006 and recorded 06/28/2006 in Book 2332 Page 0292 Document 06-13008, real property records of Guadalupe County, Texas, with **Chester L.Arguello and Spouse Lana Arguello** grantor(s) and **OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION** as Lender, **U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-OPT1** 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 **Chester L.Arguello and Spouse Lana Arguello**, securing the payment of the indebtedness in the original principal amount of **\$128,000.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-OPT1** is the current mortgagee of the note and deed of trust or contract lien.

POSTED

OCT 23 2025
1:43 pm

TERESA KIEL
Guadalupe County Clerk
By: Teresa Kiel

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 32, Block 1, Dove Crossing Subdivision, Unit 2, City of New Braunfels, Guadalupe County, Texas, according to the plat recorded in Volume 6, Page 435-436, Plat Records, Guadalupe County, Texas.

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

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

Notice of [Substitute] Trustee Sale

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

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

Date: 10/20/2025



Lihui Xia – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

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

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

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

I am Terry Main Certificate of Posting
whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230,
Houston, TX 77056. I declare under penalty of perjury that on 10/13/25 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.

25TX837-0070
1164 WHITNEYWAY LN, NEW BRAUNFELS, TX 78130

NOTICE OF FORECLOSURE SALE

Property: The Property to be sold is described as follows:

LOT 37, BLOCK 4, SPRING VALLEY SUBDIVISION UNIT 2, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 10, PAGES 4-5, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS AND DOCUMENT NO. 202306002868, MAP AND PLAT RECORDS, COMAL COUNTY, TEXAS.

Security Instrument: Deed of Trust dated September 30, 2024 and recorded on October 1, 2024 as Instrument Number 202499023750 in the real property records of GUADALUPE County, Texas, which contains a power of sale.

Sale Information: December 02, 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 BRITTANY NICOLE NEWMAN secures the repayment of a Note dated September 30, 2024 in the amount of \$260,380.00. CORNERSTONE HOME LENDING, A DIVISION OF CORNERSTONE CAPITAL BANK, SSB, whose address is c/o Cornerstone Home Lending, a Division of Cornerstone Capital Bank, SSB, 1177 West Loop South, Suite 700, Houston, TX 77027, is the current mortgagee of the Deed of Trust and Note and Cornerstone Home Lending, a Division of Cornerstone Capital Bank, SSB is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

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

POSTED

OCT 23 2025

1:55pm

TERESA KIEL
Guadalupe County Clerk

By: 

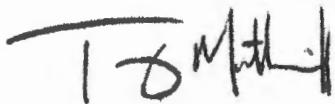


4856343

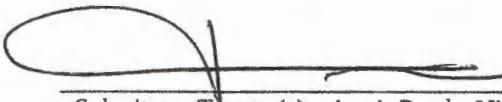
Substitute Trustee(s): Aarti Patel, Violet Nunez, Daniel McQuade, Marcela Cantu, Cary Corenblum, Joshua Sanders, Aleena Litton, Bob Frisch, Jo Woolsey, Jodi Steen, Janice Stoner, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri Martin, Troy Martin, Deborah Martin, Vicki Rodriguez, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Jim Mills, Susan Mills, Jeff Benton, George Hawthorne, Ed Henderson, Kyle Walker, Andrew Mills-Middlebrook, Auction.com, LLC, Dustin George

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

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



Miller, George & Suggs, PLLC
Tracey Midkiff, Attorney at Law
Jonathan Andring, Attorney at Law
Rachel Son, Attorney at Law
6080 Tennyson Parkway, Suite 100
Plano, TX 75024



Substitute Trustee(s): Aarti Patel, Violet Nunez, Daniel McQuade, Marcela Cantu, Cary Corenblum, Joshua Sanders, Aleena Litton, Bob Frisch, Jo Woolsey, Jodi Steen, Janice Stoner, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri Martin, Troy Martin, Deborah Martin, Vicki Rodriguez, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Jim Mills, Susan Mills, Jeff Benton, George Hawthorne, Ed Henderson, Kyle Walker, Andrew Mills-Middlebrook, Auction.com, LLC, Dustin George
c/o Miller, George & Suggs, PLLC
6080 Tennyson Parkway, Suite 100
Plano, TX 75024

Certificate of Posting

I, Jeri Martin, declare under penalty of perjury that on the 23 day of October, 2008 I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of GUADALUPE County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

NOTICE OF FORECLOSURE SALE

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

1. Property to Be Sold. The property to be sold is described as follows: LOT 7, BLOCK 8, BENTWOOD RANCH SUBDIVISION, UNIT TWO, IN THE CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 6, PAGE 689, OF THE MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 04/03/2018 and recorded in Document 201899007175 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: 12/02/2025

Time: 01:00 PM

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

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

5. Obligations Secured. The Deed of Trust executed by ROBERT MAHONEY, provides that it secures the payment of the indebtedness in the original principal amount of \$199,200.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Truist Bank is the current mortgagee of the note and deed of trust and TRUIST BANK is mortgage servicer. A servicing agreement between the mortgagee, whose address is Truist Bank c/o TRUIST BANK, 1001 Semmes Ave, Richmond, VA 23224 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

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

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

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

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

Certificate of Posting

I am Terri Martin whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 10/28/25 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.

POSTED

OCT 28 2025
 4:02 pm

TERESA KIEL
 Guadalupe County Clerk
 By: VPURR

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 May 14, 2009 and recorded under Vol. 2747, Page 0944, or Clerk's File No. 09-009107, in the real property records of Guadalupe County Texas, with Rafael L Acosta Jr., and Joy Acosta, husband and wife as Grantor(s) and Ryland Mortgage Company, an Ohio Corporation as Original Mortgagee.

Deed of Trust executed by Rafael L Acosta Jr., and Joy Acosta, husband and wife securing payment of the indebtedness in the original principal amount of \$269,224.00 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 Rafael L Acosta Jr., Joy Acosta. U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST 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. Selene Finance is acting as the Mortgage Servicer for the Mortgagee. Selene Finance, is representing the Mortgagee, whose address is: 3501 Olympus Blvd. 5th Fl. Ste. 500, Coppell, TX 75019.

Legal Description:

LOT 58, BLOCK 7, BENTWOOD RANCH SUBDIVISION UNIT FIVE, IN CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 7, PAGES 171-173, OF THE MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 12/02/2025

Earliest Time Sale Will Begin: 11:00 AM

OCT 3 0 2025
10:01 am
By: *W.M.*
TERESA KIE
Guadalupe County
Treasurer

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

TERMS OF SALE

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

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



POSTED

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

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

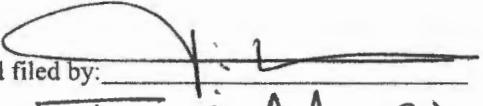
WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri Martin, ServiceLink Auction, LLC, or Codilis & Moody, P.C., 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 October 28, 2025.

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

Posted and filed by: 

Printed Name: Terri Martin

C&M No. 44-25-02294

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: **February 25, 2022**
 Grantor(s): **Brandon Fisher, an Unmarried Person and Stephanie Roberts, an Unmarried Person**
 Original Mortgagee: **Mortgage Electronic Registration Systems, Inc., as nominee for loanDepot.com**
 Original Principal: **\$380,000.00**
 Recording Information: **202299006509**
 Property County: **Guadalupe**
 Property: **Lot 18, Block 2, DEER CREEK SUBDIVISION SECTION 1, PHASE 1, situated in the City of Cibolo, Guadalupe County, Texas, according to the map or plat thereof, recorded in Volume 5, Page 200A, Plat Records, Guadalupe County, Texas.**
 Property Address: **268 Fawn Ridge
Cibolo, TX 78108**

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: **SELENE FINANCE, LP**
 Mortgage Servicer: **Selene Finance LP**
 Mortgage Servicer Address: **3501 Olympus Boulevard
5th Floor, Suite 500
Dallas, TX 75019**

POSTED

**OCT 30 2025
10:07 AM**

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

SALE INFORMATION:

Date of Sale: **December 2, 2025**
 Time of Sale: **1:00 PM or within three hours thereafter.**
 Place of Sale: **Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 or, if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.**
 Substitute Trustee: **Auction.com, LLC, and Padgett Law Group, any to act**
 Substitute Trustee Address: **546 Silicon Dr., Suite 103,
Southlake, TX 76092**

APPOINTMENT OF SUBSTITUTE TRUSTEE:

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

The undersigned is the attorney for the mortgagee and/or mortgage servicer, and in such capacity does hereby remove the original trustee and all successor substitute trustees under the above-described Deed of Trust and appoints in their place, any to act, those substitute trustees identified in the SALE INFORMATION section of this notice, whose address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092 as Substitute Trustee, who shall hereafter exercise all powers and duties to set aside the said original trustee under said Deed of Trust, and further does hereby request, authorize, and instruct said Substitute Trustees to conduct and direct the execution of remedies set aside to the beneficiary therein.

WHEREAS, the above-named Grantor(s) 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 are declared immediately due and payable.

WHEREAS, the original Trustee and any previously appointed Substitute Trustee under said Deed of Trust has been hereby removed and the herein described Substitute Trustees, have been appointed as Substitute Trustees and authorized by the Mortgage Servicer to enforce the power of sale granted in the Deed of Trust; 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 is hereby accelerated, and all sums secured by the Deed of Trust are declared to be immediately due and payable.
2. The herein appointed Substitute Trustees, 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 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 imposed by the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for the 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 sold "AS-IS", purchaser's 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 interest of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.
5. 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, the Mortgagee's Attorney, or the duly appointed Substitute Trustee.

P. Jones

[Signature]

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2025-14937-TX

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

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

OCT 3 0 2025
10:09 AM
TERESA KIEL
Guadalupe County Clerk
By: 

Date: 12/2/2025
Time: The earliest time the sale will begin is 11:00 AM, or within three (3) hours after that time.
Place: Guadalupe County Courthouse, Texas, at the following location: 101 East Court Street, Seguin, TX 78155 NORTH PORCH OF THE GUADALUPE COURTHOUSE

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

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

LOT FIVE (5), BLOCK FIVE (5), LAKEWOOD SHADOWS UNIT FIVE (5), ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 4, PAGE 293, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

Commonly known as: 1241 BOENIG DR NEW BRAUNFELS, TX 78130

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust dated 4/28/2020 and recorded in the office of the County Clerk of Guadalupe County, Texas, recorded on 4/28/2020 under County Clerk's File No 202099010002, in Book -- and Page -- of the Real Property Records of Guadalupe County, Texas.

Grantor(s): TERRENCE ALEXANDER OKEEFE AND ASHLEY OKEEFE,
HUSBAND AND WIFE

Original Trustee: THOMAS E. BLACK, JR.

Substitute Trustee: Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Alexis Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Troy Martin, Deborah Martin, Cassie Martin, Terri Martin, Shelby Martin, Abstracts/Trustees of Texas, LLC, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Ed Henderson, Kyle Walker, Justin Holliday, Martha Rossington, Reyn Rossington, Jeff Benton, Jennyfer Sakiewicz, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Resolve Trustee Services, LLC

Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for CMG MORTGAGE, INC. DBA CMG FINANCIAL, its successors and assigns

POSTED

T.S. #: 2025-14937-TX

Current Mortgagee: **Freedom Mortgage Corporation**

Mortgage Servicer: **Freedom Mortgage Corporation**

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

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

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

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

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

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$240,562.00, executed by TERRENCE ALEXANDER OKEEFE AND ASHLEY OKEEFE, HUSBAND AND WIFE, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for CMG MORTGAGE, INC. DBA CMG FINANCIAL, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

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

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

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

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

T.S. #: 2025-14937-TX

Dated: 10/30/2025

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



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

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

SENDER OF THIS NOTICE:

AFTER FILING, PLEASE RETURN TO:

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

Notice of Foreclosure Sale

November 3, 2025

POSTED

NOV 03 2025

8:24 am

TERESA KIEL

Guadalupe County Clerk
By: *Megan*

Deed of Trust:

Dated: October 15, 2021

Grantor: Alvaro Rodrigo Meza Barrera

Original Trustee: Steve D. Taylor

Lender: Oscar Alvarez

Recorded in: Instrument No. 202199035944 of the real property records of Guadalupe County, Texas

Legal Description: Lot 6, Block 5, ELM GROVE CAMP IN SUBDIVISION 94 OF THE A. M. ESNAURIZAR SURVEY, Guadalupe County, Texas, according to map or plat thereof recorded in Volume 1, page 1, of the Plat Records of Guadalupe County, Texas.

Secures: Promissory Note ("Note") in the original principal amount of \$60,000.00, executed by Alvaro Rodrigo Meza Barrera ("Borrower") and payable to the order of Lender and all other indebtedness of Borrower to Lender

Modifications and Renewals: Deed of Trust and Promissory Note (as used herein, the terms "Note" and "Deed of Trust" mean the Note and Deed of Trust as so modified, renewed, and/or extended)

Substitute Trustees: Courtney Stump and Steven Traeger

Substitute Trustees' Address: 147 Fredericksburg Road, New Braunfels, Texas 78130

Foreclosure Sale:

Date: Tuesday, December 2, 2025

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

Place: North side steps of the Guadalupe County Courthouse, 101 E. Court St., Seguin, Texas 78155.

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

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Oscar Alvarez, the owner and holder of the Note, has requested Substitute Trustees to sell the Property.

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

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

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

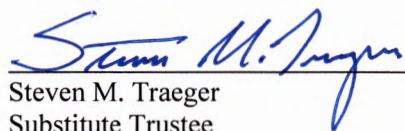
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain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

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

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

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

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



Steven M. Traeger
Substitute Trustee
Traeger, Ricks, & Little, PLLC
147 Fredericksburg Road
New Braunfels, TX 78130
Telephone (830) 627-3850

POSTED

NOV 05 2025
9:31amTERESA KIEL
Guadalupe County Clerk
By: *Mary Ann*NOTICE OF TRUSTEE'S SALE

Date: November 5, 2025

Deed of Trust:

Date: April 30, 2019

Grantor: JOSHUA SANDOVAL and wife, JESSICA SANDOVAL

Trustee: STEVE D. TAYLOR

Beneficiary: SHORELINE TRADITIONS, LLC

Recording Information:

Vendor's Lien retained in Deed dated April 30, 2019, recorded in Document Number 20199009475, Official Public Records of Guadalupe County, Texas; and

Deed of Trust dated April 30, 2019, recorded in Document Number 20199009476, Official Public Records of Guadalupe County, Texas.

Property:

Lot 55, Block 6, NORTH RANCH ESTATES, UNIT-2, City of New Braunfels, Guadalupe County, Texas, according to map or plat thereof recorded in Volume 7, page(s) 6, of the Plat Records of Guadalupe County, Texas, also known as 2327 Megan St., New Braunfels, Texas 78130.

Note:

Date: April 30, 2019

Amount: ONE HUNDRED SEVENTY-TWO THOUSAND, FIVE HUNDRED AND NO/100 (\$172,500.00) DOLLARS

Maker: JOSHUA SANDOVAL and wife, JESSICA SANDOVAL

Payee: SHORELINE TRADITIONS, LLC

Holder: SHORELINE TRADITIONS, LLC

Date and Time of Sale of Property: December 2, 2025 (that being the first Tuesday of said month). Said sale to occur no earlier than 11:00 o'clock a.m. and no later than 2:00 o'clock p.m.***Place of Sale of Property:*** At the north porch of the Guadalupe County Courthouse, 101 E. Court Street, Seguin, Texas 78155, or as designated by the County Commissioner's Court.***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 Shoreline Traditions, LLC's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

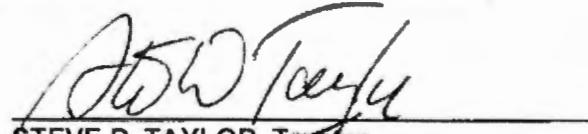
Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because to that default, Shoreline Traditions, LLC, the owner and holder of the Note, has requested Trustee to sell the Property.

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

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

Pursuant to 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.

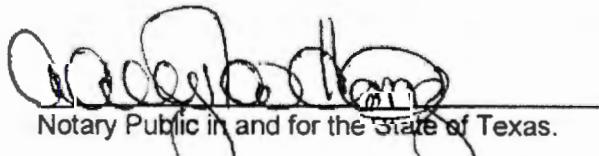
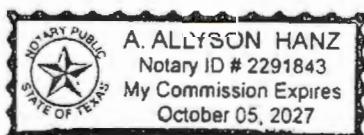
Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the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



STEVE D. TAYLOR, Trustee
268 Comal Ave.,
New Braunfels, Texas 78130
(830) 629-6077

STATE OF TEXAS
COUNTY OF COMAL

This instrument was acknowledged before me on this the 5th day of November, 2025, by
STEVE D. TAYLOR, Trustee.



Notary Public in and for the State of Texas.

NOTICE OF SALE BY TRUSTEE AND SUBSTITUTE TRUSTEE

THE STATE OF TEXAS §
 COUNTY OF GUADALUPE §

KNOW ALL MEN BY THESE PRESENTS:

THAT, WHEREAS, ERIC DOEGE ("Borrower") became indebted to SPRING BRANCH FUNDING, LLC ("Lender"), as evidenced by that certain real estate lien note (the "Note"), dated July 7, 2022, in the original principal amount of FIFTY-FOUR THOUSAND AND NO/100 DOLLARS (\$54,000.00), executed and delivered by Borrower to the order of SPRING BRANCH FUNDING, LLC, as payee, bearing interest and being due and payable as therein provided; and

WHEREAS, the indebtedness evidenced by the Note (the "Indebtedness") is secured by, among other items, that certain Deed of Trust (the "Deed of Trust") dated of even date with the Note, executed by Borrower, to SARA E. DYSART, Trustee, for the benefit of Lender, said Deed of Trust being filed for record and recorded under Clerk's Document No. 202299021308, of the Official Public Records of Guadalupe County, Texas, covering the Real Property described as follows, to-wit:

TRACT 1:

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

TRACT 2:

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

TRACT 3:

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

POSTED

NOV 10 2025

10:33 am

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

TRACT 4:

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

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

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

WHEREAS, SPRING BRANCH FUNDING, LLC ("Beneficiary") is the current holder and owner of the Deed of Trust and the note secured thereby;

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

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

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

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

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

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

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

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

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

NOW, THEREFORE, I, the undersigned, SARA E. DYSART and/or JASON WEST, NICOLE BAETHGE, MATTHEW D. JOHNSON, NICOLE CORREA, DEAN W. GREER AND DAVID GARVIN, acting jointly or separately as Trustee or Substitute Trustee, do hereby give notice that after due publication of this notice as required by law and the Deed of Trust, I will sell the Premises at public venue, to the highest bidder or bidders, for cash, which sale will begin no earlier than 10:00a.m. and not later than 1:00p.m. on the first Tuesday in December next, the same being December 2, 2025 at the County Courthouse in Guadalupe County, Texas, in the area where foreclosure sales are to take place as designated by the Commissioner's Court of said county, said designation having been recorded in the Official Public records of said county.

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

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

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

EXECUTED on this 10 day of November 2025.

Substitute Trustee: 
Jason West
Nicole Baethge
Matthew D. Johnson
Nicole Correa
Dean W. Greer
David Garvin

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

Tract 1

EXHIBIT "A"
O'Daniel Road

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

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

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

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

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

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

Tract 2

EXHIBIT "A"

ODaniel Road & 844 ODaniel Road

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

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

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

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

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

THENCE with the common line between this tract and the 5.001 acre tract, N 39° 00' E 358.23 feet to the PLACE OF BEGINNING and containing 5.077 acres of land.

Tract 3

EXHIBIT "A"
ODaniel Road

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

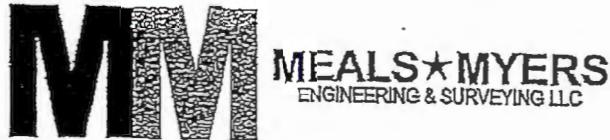
BEGINNING at an iron pin set for the north corner of this tract and marking the east corner of a 4.978 acre tract and the north corner of the called 31.0 acre tract bears N 51 degrees 39' 12" W 607.68 feet;

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

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

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

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



STATE OF TEXAS
COUNTY OF GUADALUPE

FIELD NOTE DESCRIPTION
OFA
5.001 ACRE TRACT

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

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

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

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

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

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

Notes:

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

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



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

Job #22081
June 21, 2022
PLM

Notice of Foreclosure Sale

November 10, 2025

POSTED

Deed of Trust ("Deed of Trust"):

NOV 10 2025
10:55amTERESA KIEL
Guadalupe County Clerk
By: *Maryann*

Dated: November 3, 2022

Grantor: Alamo Acquisitions LLC

Trustee: Scott Steinbach

Lender: John M. Cowey

Recorded in: Document Number 202299033921 of the real property records of Guadalupe County, Texas.

Legal Description: Unit A-4 of the Nob Hill Condominiums, E. Gortari, Abstract No. 23, Guadalupe County, Texas, according to Declaration executed by Seguin Properties, Inc., dated July 12, 1979, recorded in Volume 1, Pages 35-118 and amended in Volume 1, Pages 119-126, Condominium Records of Guadalupe County, Texas, together with an undivided interest in the common areas as specified in said Declaration

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$162,400.00, executed by Alamo Acquisitions LLC ("Borrower") and payable to the order of Lender

Modifications and Renewals: Loan Modification Agreement (as used herein, the terms "Note" and "Deed of Trust" mean the Note and Deed of Trust as so modified, renewed, and/or extended)

Substitute Trustee: Stephen D. Finch

Substitute Trustee's Address: 105 West Donegan, SEGUIN, TX, 78155

Foreclosure Sale:

Date: Tuesday, December 2, 2025

Time: The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the

Foreclosure Sale will begin is 1:00 p.m. and not later than three hours thereafter.

Place: The north porch of the Guadalupe County County Courthouse, 101 East Court Street, Seguin, Texas 78155 or such other place as designated by the Guadalupe County Commissioner's Court

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 John M. Cowey's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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

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

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

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

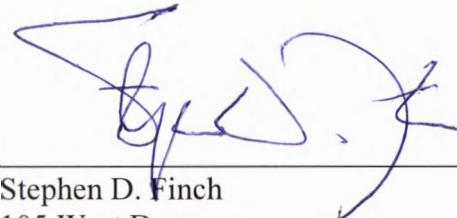
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain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

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

Pursuant to section 51.0075(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such

further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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



Stephen D. Finch
105 West Donegan
SEGUIN, TX 78155
Telephone (830) 372-4036
Telecopier (830) 372-5526

000599

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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

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

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

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

THEREFORE, NOTICE IS HEREBY GIVEN that on DECEMBER 2, 2025, beginning at 11:00 AM, or not later than three (3) hours after that time, a Substitute Trustee will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

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

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

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

Dated: NOVEMBER 10, 2025.


SUBSTITUTE TRUSTEE(S)
MICHAEL J. SCHROEDER OR BOB FRISCH, JANICE STONER, JOOI STEEN, JO WOOLSEY, CASSIE MARTIN, ALEXIS MARTIN, MARTHA ROSSINGTON, REYN ROSSINGTON, WAYNE DAUGHTREY, SHELBY MARTIN, JENNYFER SAKIEWICZ, OR TERRI MARTIN

FILE NO.: GMG-3163
PROPERTY: 5008 ARROW RIDGE
SCHERTZ, TEXAS 78124

MIA LATONYA JOYNER

NOTICE SENT BY:
MICHAEL J. SCHROEDER
3610 NORTH JOSEY LANE, SUITE 206
CARROLLTON, TEXAS 75007
Tele: (972) 394-3088
Fax: (972) 394-1283

POSTED

NOV 10 2025
11:49 am

TERESA KIEL
Guadalupe County Clerk
By: 



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

Dated: August 14, 2025.

Craig A. Gargotta

CRAIG A. GARGOTTA
CHIEF UNITED STATES BANKRUPTCY JUDGE

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

In re: **MIA LATONYA JOYNER** §
MATTHEW WALTER JOYNER §
§ Case No. 25-51804

ORDER DETERMINING NO STAY 11 U.S.C. § 362(c)(4)(A)(i)

This matter came on for hearing before this Court on the Motion of GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK to Determine No Automatic Stay under 11 U.S.C. § 362(c)(4)(A)(i). GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK appeared by its counsel, Michael J. Schroeder. The Court, after considering this Motion, is of the opinion the Motion should be granted.

Therefore it is **ORDERED** no Automatic Stay went into effect upon the filing of the petition in this case.

It is FURTHER ORDERED that the Automatic Stay has not been imposed in this case by any motion of Debtors.

It is FURTHER ORDERED that there is no Automatic Stay in effect in this case.

###END OF ORDER###

After Entry, Return Copy to:
Michael J. Schroeder, P.C.
3610 North Josey Lane, Suite 206
Carrollton, Texas 75007
Fax (972)394-1263



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

Dated: August 13, 2025.

Craig A. Gargotta

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

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

IN RE:	§ CASE NO. 25-51804-cag
	§
MIA LATONYA JOYNER &	§
MATHEW WALTER JOYNER	§
	§ Chapter 13
Debtors.	§

ORDER DISMISSING CASE

On August 4, 2025, Debtors filed their petition in the above-referenced Chapter 13 bankruptcy case. (ECF No. 1). Also on August 4, Debtors filed their Application to Pay Filing Fee in Installments. (ECF No. 3). The Court entered an Order Approving Payment of Filing Fee in Installments on that same day. (ECF No. 5). The Court's Order directed the Debtors to pay "at least fifty percent of the filing fee . . . within seven days of the filing of the petition [.]" The Court also stated, "noncompliance may result in dismissal of the bankruptcy case without further notice or hearing." Fifty percent of the filing fee was due on August 11, 2025. As of the date of this Order, Debtors have not tendered payment of fifty percent of the filing fee. The Court, therefore, finds adequate cause to dismiss Debtors' case without prejudice to refiling.

IT IS THEREFORE ORDERED that Debtors' case is DISMISSED without prejudice to refiling.

IT IS FURTHER ORDERED that the Clerk of Court shall refuse the filing of a subsequent case until the entire filing fee from the above-referenced Chapter 13 case is paid in full.

#



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

Dated: June 17, 2025.

Craig A. Gargotta

CRAIG A. GARGOTTA
CHIEF UNITED STATES BANKRUPTCY JUDGE

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

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

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

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

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

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

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

###

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



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

Dated: March 25, 2025.

Craig A. Gargotta

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

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

In Re:
Mia LaTonya Joyner & Matthew Walter Joyner

Chapter 13

Debtor(s)

Case No. 25-50414 G

**ORDER FOR SUMMARY DISMISSAL
OF CHAPTER 13 CASE**

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

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

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

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

###

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

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

000600

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, MALCOLM M. TURNER AND ANA C. TURNER, HUSBAND AND WIFE delivered that one certain Deed of Trust dated DECEMBER 17, 2021, which is recorded in INSTRUMENT NO. 202199043865, as corrected in INSTRUMENT NO. 202299002730 of the real property records of GUADALUPE County, Texas, conveying to the Trustee(s) therein named the real property therein described, to secure the payment of a Promissory Note in the principal amount of \$481,201.00 payable to the order of FIRST CONTINENTAL MORTGAGE, LTD., to which reference is hereby made for a description of the Promissory Note, the terms and covenants of the Deed of Trust, and the property therein conveyed; and

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

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

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

THEREFORE, NOTICE IS HEREBY GIVEN that on DECEMBER 2, 2025, beginning at 11:00 AM, or not later than three (3) hours after that time, a Substitute Trustee will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

LOT 59, THE VILLAGE OF MILL CREEK UNIT THREE (B), IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGE 286, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

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

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

Dated: NOVEMBER 10, 2025.


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

FILE NO.: GMG-3238
PROPERTY: 1804 EDEGCREEK
SEGUIN, TEXAS 78155

MALCOLM M. TURNER

NOTICE SENT BY:
MICHAEL J. SCHROEDER
3610 NORTH JOSEY LANE, SUITE 206
CARROLLTON, TEXAS 75007
Tel: (972) 394-3088
Fax: (972) 394-1283

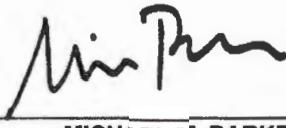
POSTED

NOV 10 2025
11:50am
TERESA KIEL
Guadalupe County Clerk
By: 



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

Dated: August 25, 2025


**MICHAEL M. PARKER
UNITED STATES BANKRUPTCY JUDGE**

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

In re: ANA CARINA LEAL

§ Case No. 25-50399
§ Chapter 7

**GATEWAY MORTGAGE,
A DIVISION OF GATEWAY FIRST BANK**
Movant,
vs.
**ANA CARINA LEAL, Debtor(s),
and MARY K. VIEGLAHN, Trustee,
Respondents.**

§ Hearing Date:
§ Hearing Time:
§ Document No.

ORDER TERMINATING STAY

This case came on for hearing on this date before this Court upon the Motion for Relief from Stay of Act Against Property filed by GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK AS SERVICING AGENT FOR VETERANS LAND BOARD OF THE STATE OF TEXAS ("Movant"); and it appearing that all notices of hearing on said Motion were properly served upon all parties entitled to notice thereof; and it appearing that no opposition to the Motion has been made by any party herein, and the Court being fully advised in

the premises, finds that the Motion should be granted.

IT IS, THEREFORE, ORDERED, ADJUDGED AND DECREED that the automatic stay of 11 U.S.C. § 362 is hereby TERMINATED as to GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK AS SERVICING AGENT FOR VETERANS LAND BOARD OF THE STATE OF TEXAS, its successors and assigns, with respect to the real property locally known as 1904 EDGE CREEK, SEGUIN, TEXAS 78155 and legally described as:

LOT 59, VILLAGE OF MILL CREEK UNIT THREE(B), IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGE 286, MAP OR PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

to allow said creditor, or its successors and assigns, to have such contacts with the Debtor(s) and to take appropriate actions against said Property pursuant to the terms and provisions of the Note and Deed of Trust attached to the Motion and pursuant to applicable state law.

IT IS FURTHER ORDERED that the provisions of Bankruptcy Rule 4001(a)(3) shall not apply to this order.

#

APPROVED:

/s/ Michael J. Schroeder
Michael J. Schroeder
State Bar No. 17817380
Email: mike@lawmjs.com
Law Office of Michael J. Schroeder
3610 North Josey Lane, Suite 206
Carrollton, Texas 75007
Telephone (972) 394-3086
Facsimile: (972) 394-1263
ATTORNEY FOR MOVANT

After Entry, Return Copy to:
Michael J. Schroeder, P.C.
3610 North Josey Lane, Suite 206
Carrollton, Texas 75007
Phone (972)394-3086
Fax (972)394-1263

GMG-3238

4512 GRAND FOREST DRIVE
SCHERTZ, TX 78154

00000010522274

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: December 02, 2025

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

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

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated September 16, 2016 and recorded in Document INSTRUMENT NO. 2016020970 real property records of GUADALUPE County, Texas, with ARTURO SANCHEZ A SINGLE MAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by ARTURO SANCHEZ A SINGLE MAN, securing the payment of the indebtedness in the original principal amount of \$212,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. PINGORA LOAN SERVICING, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

6. Mortgage Servicer Information. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
8950 CYPRESS WATERS BLVD.
COPPELL, TX 75019

POSTED

NOV 10 2025
11:56 am
TERESA KIEL
Guadalupe County Clerk
By: *Teresa Kiel*



NTS S00000010522274

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

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



Israel Saucedo

Certificate of Posting

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

Declarants Name: _____

Date: _____

4512 GRAND FOREST DRIVE
SCHERTZ, TX 78154

00000010522274

00000010522274

GUADALUPE

EXHIBIT "A"

LOT 4, IN BLOCK 6, OF FOREST RIDGE, UNIT 3, A SUBDIVISION IN THE CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 6, PAGE 110, OF THE MAP AND/OR PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

1214 RIVER TRL
SEGUIN, TX 78155

00000010504215

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: December 02, 2025

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

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

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated October 30, 2017 and recorded in Document INSTRUMENT NO. 2017026673 real property records of GUADALUPE County, Texas, with RUBEN ZUNIGA, 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 RUBEN ZUNIGA, AN UNMARRIED MAN, securing the payment of the indebtedness in the original principal amount of \$122,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC. 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. ROCKET MORTGAGE, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o ROCKET MORTGAGE, LLC
635 WOODWARD AVE.
DETROIT, MI 48226

POSTED

NOV 10 2025

11:57 am

TERESA KIEL
Guadalupe County Clerk
By: *Teresa Kiel*



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

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead AUCTION.COM, LLC OR BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP 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.

Isaac Saucedo

Israel Saucedo

Certificate of Posting

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

Declarant's Name: _____

Date: _____

EXHIBIT "A"

LAND SITUATED IN THE CITY OF SEGUIN IN THE COUNTY OF GUADALUPE IN THE STATE OF TX

BEING 0.77 OF ONE ACRE OF LAND, SITUATED IN THE GREEN DEWITT SURVEY NO. 11, ABSTRACT NO. 16, GUADALUPE COUNTY, TEXAS, SAID 0.77 OF ONE ACRE BEING THE SAME 0.770 ACRE TRACT OF LAND DESCRIBED IN DEED TO RUBEN ZUNIGA, RECORDED IN VOLUME 2099, PAGE 761, OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS (O.R.G. C.T.), SAID 0.77 OF ONE ACRE OF LAND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

COMMENCING AT A FOUND 1/2-INCH IRON PIPE AT THE EAST CORNER OF AN ACCESS EASEMENT, RECORDED IN VOLUME 866, PAGE 923, O.R.G.C.T., BEING AN ANGLE CORNER IN THE SOUTHWEST LINE OF A CALLED 10.99 ACRE TRACT OF LAND, DESCRIBED IN DEED TO MARTIN E. OGDEN, RECORDED IN VOLUME 981, PAGE 42, O.R.G.C.T.;

THENCE SOUTH $67^{\circ}48'44''$ EAST, ALONG SAID SOUTHWEST LINE OF THE OGDEN PROPERTY, AND EAST END OF SAID ACCESS EASEMENT, A DISTANCE OF 75.00 FEET, TO THE NORTHEAST CORNER AND POINT OF BEGINNING OF THIS TRACT;

THENCE SOUTHEAST, ALONG THE COMMON WESTERLY LINE OF SAID OGDEN 10.99 ACRES AND EAST LINE OF THIS TRACT AS FOLLOWS:

SOUTH $67^{\circ}43'00''$ EAST, A DISTANCE OF 262.07 FEET, TO A FOUND 3/4-INCH IRON PIPE;
SOUTH $43^{\circ}52'00''$ EAST, AT 36.30 FEET, A FOUND IRON ROD WITH CAP MARKED "TRI COUNTY", AND CONTINUING A TOTAL DISTANCE OF 50.75 FEET, TO THE NORTH BANK OF THE GUADALUPE RIVER, FOR THE SOUTHEAST CORNER OF THIS TRACT;

THENCE SOUTH $64^{\circ}06'25''$ WEST, ALONG THE NORTH BANK OF THE GUADALUPE RIVER, A DISTANCE OF 107.41 FEET, TO THE NORTHEAST LINE OF A CALLED 0.83 ACRE TRACT OF LAND, DESCRIBED IN DEED TO LEEANN THUMA, RECORDED IN DOCUMENT NO. 2015020163, O.R.G.C.T. FOR THE SOUTHWEST CORNER OF THIS TRACT;

THENCE NORTH $67^{\circ}55'51''$ WEST, ALONG THE COMMON EASTERLY LINE OF SAID 0.83 ACRE TRACT, AND WESTERLY LINE OF THIS TRACT, A DISTANCE OF 351.06 FEET, TO A FOUND IRON PIPE, IN THE SOUTH LINE OF THE PREVIOUSLY MENTIONED ACCESS EASEMENT, FOR THE COMMON CORNER OF SAID THUMA, 0.83 ACRES AND NORTHWEST CORNER OF THIS TRACT;

THENCE NORTH $70^{\circ}32'46''$ EAST, ALONG THE SOUTH LINE OF SAID ACCESS EASEMENT, AND NORTH LINE OF THIS TRACT, A DISTANCE OF 153.03 FEET, TO THE POINT OF BEGINNING CONTAINING 0.77 OF ONE ACRE OF LAND.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE**DATE:** November 6, 2025**NOTE:** Real Estate Note described as follows:

Date: December 5, 2023
 Maker: Wildcat Lending Fund One, LP
 Payee: Brandon K. Chaney
 Original Principal Amount: \$137,000.00

POSTED

NOV 10 2025

12:12 pm

TERESA KIEL
Guadalupe County Clerk
By: VDurk**DEED OF TRUST:**

Date: December 5, 2023
 Grantor: Brandon K. Chaney
 Trustee: Michael E. Gillman
 Beneficiary: Wildcat Lending Fund One, LP
 Recorded: Doc. No. 202399029835 in the real property records of Guadalupe County, Texas

LENDER: Wildcat Lending Fund One, LP**BORROWER:** Brandon K. Chaney**PROPERTY:** The real property described as follows:

Lot 5, Block 2, Fairview Subdivision Unit 3, City of Seguin, Guadalupe County, Texas, according to plat recorded in Volume 4, Page 11, Plat Records of Guadalupe County, Texas.

Together with all improvements, easements, personal property, intangibles, rents, revenues, contracts, and rights appurtenant to the real property, as described in the Deed of Trust.

SUBSTITUTE TRUSTEES:

Timothy Micah Dortsch, Lance Livingston and/or Luisa Ulluela
 Dortsch Lindstrom Livingston Law Group
 2613 Dallas Parkway, Suite 220
 Plano, Texas 75093

Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri Martin
 4600 Fuller Ave., Suite 400
 Irving, Texas 75038



4857703

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

Date: December 2, 2025

Time: To commence at 11:00 a.m., or within three (3) hours after that time

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

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

NOTICE

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

RECITALS

Default has occurred in the payment of the Note and in the performance of the obligations under the Deed of Trust that secures the Note. Because of this default, Wildcat Lending Fund One, the owner and the holder of the Note and 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.

The Deed of Trust may encumber both real and personal property. Formal notice is now given of Wildcat Lending Fund One, LP's election to proceed against and sell both the real property and any personal property described in the Deed of Trust, consistent with Wildcat's rights and remedies under the Deed of Trust and Texas Business and Commerce Code section 9.604(a).

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, substitute trustee, or any other substitute trustee Wildcat 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.

EXECUTED as of November 6, 2025.

Alexis Martin

T. Micah Dortch, Lance Livingston, Luisa Ulluela,
Cassie Martin, Alexis Martin, Martha Rossington,
Reyn Rossington, Wayne Daughtrey, Shelby
Martin, Jennyfer Sakiewicz, Terri Martin

PREPARED IN THE LAW OFFICE OF:
Dortch Lindstrom Livingston Law Group
2613 Dallas Parkway, Suite 220
Plano, Texas 75093

NOTICE OF FORECLOSURE SALE

Deed of Trust:

Dated: September 15, 2023
 Grantor: FLIP SA, LLC, A TEXAS LIMITED LIABILITY COMPANY
 Trustee: Chris Ferguson, managing attorney of Jack O'Boyle and
 Associates, a professional limited liability company
 Lender: Capital Fund I, LLC, an Arizona limited liability company
 Loan Servicer: Capital Fund I, LLC, an Arizona limited liability company
 Recorded: Instrument #202399023500, recorded on September 19, 2023, in
 the official Real Property (Deed) Records of GUADALUPE
 COUNTY, Texas
 Secures: Promissory Note ("Note") in the original principal amount of
 \$195,000.00, executed by FLIP SA, LLC, A TEXAS LIMITED
 LIABILITY COMPANY ("Borrower") and payable to the order of
 Lender
 Maturity Date: September 1, 2024

Legal Description:

**BEING A 0.161 OF AN ACRE TRACT OF LAND SITUATED IN WILLIAM LEACH
 SURVEY, NO. 19, ABSTRACT 28, GUADALUPE COUNTY, TEXAS, BEING ALL OF
 LOT 2, MALINDA ZIPP SUBDIVISION, PLAT RECORDED IN VOLUME 181, PAGE
 152, DEED RECORDS, GUADALUPE, TEXAS, AND AMENDED BY INSTRUMENT IN
 VOLUME 193, PAGE 134, DEED RECORDS, GUADALUPE COUNTY, TEXAS, ALSO
 BEING THAT SAME TRACT OF LAND CONVEYED TO JOHN COATS BY DEED
 RECORDED IN VOLUME 2402, PAGE 243, OFFICIAL RECORDS, GUADALUPE
 COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS
 FOLLOWS:**

POSTED

NOV 10 2025
 12:13pm
 TERESA KIEL
 Guadalupe County Clerk
 By: UDWV



FIELD NOTES DESCRIBING A 0.161 OF AN ACRE TRACT OF LAND SITUATED IN THE WILLIAM LEACH SURVEY, NO. 19, ABSTRACT 28, GUADALUPE COUNTY, TEXAS, BEING ALL OF LOT 2, MALINDA ZIPP SUBDIVISION, PLAT RECORDED IN VOLUME 181, PAGE 152, DEED RECORDS, GUADALUPE COUNTY, TEXAS AND AMENDED BY INSTRUMENT RECORDED IN VOLUME 193, PAGE 134, DEED RECORDS, GUADALUPE COUNTY, TEXAS, ALSO BEING THAT SAME TRACT OF LAND CONVEYED TO JOHN COATS, BY DEED RECORDED IN VOLUME 2402, PAGE 243, OFFICIAL RECORDS, GUADALUPE COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: NOTE: ALL SET PINS ARE $\frac{1}{2}$ " DIAMETER REBAR WITH AN ORANGE PLASTIC CAP STAMPED "TRI-COUNTY".

BEGINNING AT $\frac{1}{2}$ " DIAMETER IRON PIN FOUND IN THE NORTHEAST RIGHT-OF-WAY LINE OF REILEY ROAD FOR THE SOUTH CORNER OF LOT 3, THE WEST CORNER OF LOT 2, THE COATS TRACT AND THE HEREIN DESCRIBED TRACT.

THENCE, N $48^{\circ} 05' 49''$ E, WITH THE SOUTH LINE OF LOT 3, THE NORTH LINE OF LOT 2 AND THE COATS TRACT, AT 134.00 FEET, AN IRON PIN SET, CONTINUING FOR A TOTAL DISTANCE OF 138.75 FEET TO A POINT IN THE SOUTHWEST LINE OF THE GUADALUPE RIVER, FOR THE EAST CORNER OF LOT 3, THE NORTH CORNER OF THE LOT 2, THE COATS TRACT AND THE HEREIN DESCRIBED TRACT.

THENCE, S $59^{\circ} 11' 50''$ E, 31.95 FEET AND S $54^{\circ} 15' 49''$ E, 19.95 FEET ALONG THE MEANDERS OF THE SOUTHWEST LINE OF THE GUADALUPE RIVER AND WITH THE NORTHEAST LINE OF LOT 2 AND THE COATS TRACT TO A POINT IN THE NORTH RIGHT-OF-WAY LINE OF INTERSTATE HIGHWAY 10, FOR THE NORTH CORNER OF LOT 1, THE EAST CORNER OF LOT 2, THE COATS TRACT AND THE HEREIN DESCRIBED TRACT.

THENCE, S $48^{\circ} 05' 49''$ W, WITH THE NORTH RIGHT-OF-WAY LINE OF INTERSTATE HIGHWAY 10, THE NORTH LINE OF LOT 1, THE SOUTH LINE OF LOT 2 AND THE COATS TRACT, AT 15.89 FEET AN IRON PIN SET, CONTINUING FOR A TOTAL DISTANCE OF 140.89 FEET TO AN IRON PIN SET AT THE INTERSECTION OF THE NORTH RIGHT-OF-WAY LINE OF INTERSTATE HIGHWAY 10 AND THE NORTHEAST RIGHT-OF-WAY LINE OF REILEY ROAD FOR THE WEST CORNER OF LOT 1, THE SOUTH CORNER OF LOT 2, THE COATS TRACT AND THE HEREIN DESCRIBED TRACT.

THENCE, N $55^{\circ} 00' 00''$ W, 51.34 FEET WITH THE NORTHEAST RIGHT-OF-WAY LINE OF REILEY ROAD, THE SOUTHWEST LINE OF LOT 2 AND THE COATS TRACT TO THE PLACE OF BEGINNING AND CONTAINING 0.161 OF AN ACRE OF LAND ACCORDING TO A SURVEY MADE ON THE GROUND ON NOVEMBER 7, 2006, BY TRI-COUNTY LAND SURVEYING INC.

; and more commonly known as 901 Reiley Rd, Seguin, TX 78155

FORECLOSURE SALE:

Date: **Tuesday, December 2, 2025**

Time: The sale of the Property will be held between the hours of 11:00 a.m. and 2:00 p.m. local time; the earliest time at which the Foreclosure Sale will begin is 11:00 a.m. and not later than three hours thereafter.

Place: THE NORTH PORCH OF THE GUADALUPE COUNTY COURTHOUSE, OR IF THE PRECEDING AREA IS NO

LONGER THE DESIGNATED AREA, AT THE AREA MOST
RECENTLY DESIGNATED BY THE COUNTY
COMMISSIONERS COURT

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 Lender's or Loan Servicer's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Substitute Trustee: Bennett M. Wyse, Ted Gambordella, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, and/or Terri Martin

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Lender, the owner and holder of the Note, or its Loan Servicer, has requested Substitute Trustee to sell the Property.

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

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

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

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

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

Pursuant to section 51.0075(a) of the Texas Property Code, Substitute Trustee reserves

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

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

SUBSTITUTE TRUSTEE:

By: Alexis Martin
Ted Gambordella, Substitute Trustee
5910 N Central Expy, Suite 920
Dallas, Texas 75206
Tel. (214) 473-5551
Fax. (214) 540-9333
Tgambordella@prattaycock.com

000603

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 18, BLOCK 5, WESTLAND PARK SUBDIVISION, UNIT 1, CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT RECORDED IN VOLUME 2, PAGE 142, OF THE PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 10/06/2006 and recorded in Book 2386 Page 0461 Document 06-21952 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: 12/02/2025

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 DAVID ROBINSON AND MARIA ROBINSON, provides that it secures the payment of the indebtedness in the original principal amount of \$72,500.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Elizon Master Participation Trust I, U.S. Bank Trust National Association, as Owner Trustee 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 Elizon Master Participation Trust I, U.S. Bank Trust National Association, as Owner Trustee 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. Order to Foreclose. Elizon Master Participation Trust I, U.S. Bank Trust National Association, as Owner Trustee obtained a Order from the 456th District Court of Guadalupe County on 07/29/2025 under Cause No. 25-1740-CV-E. The mortgagee has requested a Substitute Trustee conduct this sale pursuant to the Court's Order.

7. 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 Liana Long, Attorney at Law
Chelsea Schneider, Attorney at Law
Ester Gonzales, Attorney at Law
Karla Balli, Attorney at Law
Parkway Office Center, Suite 900
14160 Dallas Parkway
Dallas, TX 75254

Alexis Martin

For additional sale information visit: www.mwzmlaw.com/tx-investors

Certificate of Posting

I am Alexis Martin, whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 11/10/2025 I filed this Notice of Foreclosure Sale at the office of the Guadalupe County Clerk and caused it to be posted at the location directed by the Guadalupe County Commissioners Court.

POSTED

NOV 10 2025

12:15pm

TERESA KIEL
Guadalupe County Clerk
By: VDurr