

Vylla Solutions, LLC  
P.O. Box 3309  
Anaheim, California 92803  
For Sale Information: (888) 313-1969  
For Reinstatement Requests: 1-866-874-5860  
Pay Off Requests: 1-800-561-4567  
TS#: 25-37279

 COPY

POSTED

000667

DEC 11 2025  
2:44pm  
TERESA KIEL  
Guadalupe County Clerk  
By: WDM

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**WHEREAS**, on 7/28/2011, Arturo V Salinas, Husband and Wife, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of G Tommy Bastian, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Bank of America, N.A, its successors and assigns, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$216,386.00, payable to the order of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Bank of America, N.A, its successors and assigns, which Deed of Trust is Recorded on 8/15/2011 as Volume 201106028135, Book , Page , in Guadalupe County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including , but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

**LOT 37, BLOCK 1, FAIRWAY RIDGE SUBDIVISION UNIT 2, CITY OF SCHERTZ, COMAL COUNTY, TEXAS, A SUBDIVISION IN GUADALUPE COUNTY AND COMAL COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 7, PAGE(S) 294, MAP AND/OR PLAT RECORDS OF GUADALUPE COUNTY, TEXAS, AND UNDER COUNTY CLERK'S FILE NO. 200706011221, OFFICIAL PUBLIC RECORDS OF COMAL COUNTY, TEXAS. (SUBJECT PROPERTY LIES WHOLLY WITHIN COMAL COUNTY)**

Commonly known as: **5148 EAGLE VALLEY STREET SCHERTZ, TX 78154**

**WHEREAS**, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Brian Hooper, Mike Jansta, Mike Hayward, or Jay Jacobs**

, **Auction.com, LLC, Agency Sales and Posting LLC, Xome Inc., Tejas Corporate Services LLC, Dustin George** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

**WHEREAS**, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Carrington Mortgage Services, LLC whose address is 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806 is acting as the mortgage servicer for **Carrington Mortgage Services, LLC**, which is the mortgagee of the Note and Deed of Trust or mortgage and the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

**NOW, THEREFORE, NOTICE IS HEREBY GIVEN**, that on **3/3/2026 at 11:00 AM**, or no later than three (3) hours after such time, in **Guadalupe County, Texas**, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **THE NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**



4860482

**NOTICE IS FURTHER GIVEN** that , except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

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

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

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

WITNESS, my hand this 12/10/2025

WITNESS, my hand this 12/11/2025

*Grecia Moreno*

By: Grecia Moreno, Trustee Sale Specialist  
Vylla Solutions, LLC as  
authorized agent for Mortgagee or Mortgage  
Servicer  
1600 South Douglass Road, Suite 140  
Anaheim, CA 92806

By: Substitute Trustee(s)  
Troy Martin, Deborah Martin, Alexis Martin,  
Cassie Martin, Shelby Martin, Terri Martin, Bob  
Frisch, Wayne Daughtrey, Vicki Rodriguez, Brian  
Hooper, Mike Jansta, Mike Hayward, or Jay Jacobs

,Auction.com, LLC, Agency Sales and Posting  
LLC, Xome Inc., Tejas Corporate Services LLC,  
Dustin George  
C/O Vylla Solutions, LLC  
1600 South Douglass Road, Suite 140  
Anaheim, CA 92806

25-02019  
122 CIBOLO TOLLE, CIBOLO, TX 78108

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

- Property:** The Property to be sold is described as follows:  
  
LOT 10A, CIBOLO TOLLE SUBDIVISION, IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 4, PAGE 242, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS
- Security Instrument:** Deed of Trust dated January 14, 2022 and recorded on January 21, 2022 at Instrument Number 202299002374 in the real property records of GUADALUPE County, Texas, which contains a power of sale.
- Sale Information:** March 3, 2026, 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 DEVON JAY RUGGIERI secures the repayment of a Note dated January 14, 2022 in the amount of \$283,526.00. CROSSCOUNTRY MORTGAGE, LLC, whose address is c/o Nationstar Mortgage LLC, 8950 Cypress Waters Blvd., Coppell, TX 75019, is the current mortgagee of the Deed of Trust and Note and Nationstar Mortgage LLC is the current mortgage servicer for the mortgage. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.
- Substitute Trustee:** In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

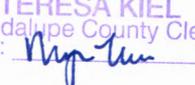
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

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

**POSTED**

DEC 16 2025

2:22pm

TERESA KIEL  
Guadalupe County Clerk  
By: 

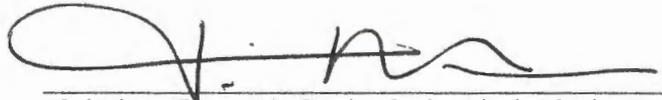


4860661

Mary Company

De Cubas & Lewis, P.C.  
Mary Company, Attorney at Law

3313 W Commercial Blvd, Suite F-150, Fort  
Lauderdale, FL 33309



Substitute Trustee(s): Cassie Martin, Alexis Martin,  
Martha Rossington, Reyn Rossington, Wayne  
Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri  
Martin, Agency Sales and Posting LLC||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.  
3313 W Commercial Blvd, Suite F-150, Fort  
Lauderdale, FL 33309

Certificate of Posting

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

NOTICE OF SUBSTITUTE TRUSTEE SALE

<b>Deed of Trust Date:</b> 12/10/2019	<b>Grantor(s)/Mortgagor(s):</b> JAIME AGUILAR JR, SINGLE MAN
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GUARANTEED RATE, INC., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> U.S. BANK NATIONAL ASSOCIATION
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 201999028359	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> U.S. Bank National Association is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 2800 Tamarack Road, Owensboro, KY 42301
<b>Date of Sale:</b> 3/3/2026	<b>Earliest Time Sale Will Begin:</b> 1pm
<b>Place of Sale of Property:</b> Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LOT 11, BLOCK 35, WHISPER MEADOWS AT NORTHCLIFFE II SUBDIVISION UNIT 4, A SUBDIVISION IN THE CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 7, PAGE 52, MAP AND 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, Aarti Patel, Violet Nunez, Daniel McQuade, Marcela Cantu, Cary Corenblum, Joshua Sanders, Aleena Litton, Auction.com LLC, Bob Frisch, Jo Woolsey, Jodi Steen, Janice Stoner, Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Wayne Daughtrey or Vicki Rodriguez, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

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

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

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

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

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

Dated: 12/11/2025

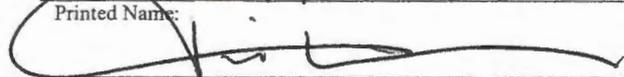


Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for U.S. Bank National Association

Dated: 12/16/2025

Terri Martin

Printed Name:



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

POSTED

DEC 16 2025

2:37pm

TERESA KIEL  
Guadalupe County Clerk  
By: 

MH File Number: TX-25-125251-POS

Loan Type: FHA

**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: **September 4, 2019**  
 Grantor(s): **Thomas J. Cashiola**  
 Original Mortgagee: **Mortgage Electronic Registration Systems, Inc., as nominee for Caliber Home Loans, Inc.**  
 Original Principal: **\$212,087.00**  
 Recording Information: **201999020206**  
 Property County: **Guadalupe**  
 Property: **Lot 12, Block 29, WHISPER MEADOWS AT NORTHCLIFFE II SUBDIVISION, UNIT 2, situated in the City of Schertz, Guadalupe County, Texas, according to the map or plat thereof recorded in Volume 6, Pages 609-610, Map and Plat Records of Guadalupe County, Texas.**  
 Property Address: **4125 Whisper Point  
 Schertz, 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: **NewRez LLC d/b/a Shellpoint Mortgage Servicing**  
 Mortgage Servicer: **Shellpoint Mortgage Servicing**  
 Mortgage Servicer Address: **75 Beattie Place  
 Greenville, SC 29601**

**POSTED**  
 DEC 16 2025  
 2:42pm  
 TERESA KIEL  
 Guadalupe County Clerk  
 By: *[Signature]*

**SALE INFORMATION:**

Date of Sale: **March 3, 2026**  
 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.



Michael J. Burns / Paige Jones/ Gabrielle A. Davis/ Ronny George

**CERTIFICATE OF POSTING**

My name is Terri Martin, and my address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092. I declare under penalty of perjury that on 12/16/2025, I filed at the office of the Guadalupe County Clerk to be posted at the Guadalupe County courthouse this notice of sale.

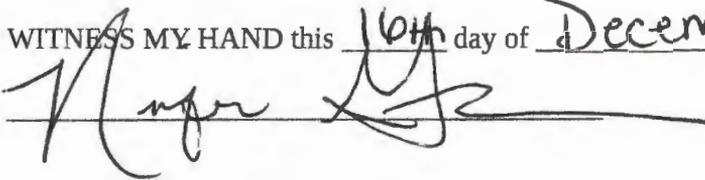


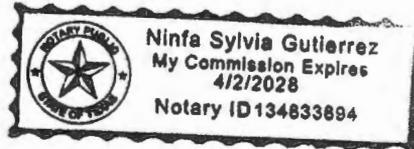
Declarant's Name: Terri Martin

Date: 12/16/2025

Padgett Law Group  
546 Silicon Dr., Suite 103, Southlake, TX 76092  
(850) 422-2520

WITNESS MY HAND this 16th day of December, 2025







**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

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

Matter No.: 142715-TX

Date: December 23, 2025

County where Real Property is Located: Guadalupe

ORIGINAL MORTGAGOR: GRACIELA DELEON PEREZ, A SINGLE WOMAN

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR LENNAR MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: PennyMac Loan Services, LLC

MORTGAGE SERVICER: PennyMac Loan Services, LLC

DEED OF TRUST DATED 10/30/2023, RECORDING INFORMATION: Recorded on 11/6/2023, as Instrument No. 202399027321

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): **LOT 18, IN BLOCK 25, OF FINAL PLAT OF NAVARRO SUBDIVISION, UNIT 2A, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGES 679-680, OF THE PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.**

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **3/3/2026**, the foreclosure sale will be conducted in **Guadalupe** County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than **11:00 AM**, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

PennyMac Loan Services, LLC is acting as the Mortgage Servicer for PennyMac Loan Services, LLC who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. PennyMac Loan Services, LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

PennyMac Loan Services, LLC  
3043 Townsgate Rd, Suite 200  
Westlake Village, CA 91361

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.

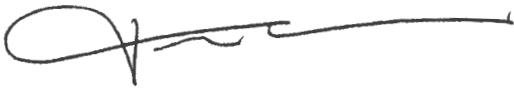
**POSTED**

DEC 30 2025  
3:01 PM  
TERESA KIEL  
Guadalupe County Clerk  
By: *[Signature]*



**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 XOME INC., TEJAS CORPORATE SERVICES LLC, AGENCY SALES AND POSTING, LLC, ALDRIGE PITE, LLP** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Aldridge Pite, LLP, 3333 Camino Del Rio South, Suite 225, San Diego, CA 92108-0935, Phone: (866) 931-0036.

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



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

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

25-05635  
817 ROOSEVELT DR, SEGUIN, TX 78155

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

- Property: The Property to be sold is described as follows:  
  
Lot 11, Block 4, of GREENBRIAR PARK SUBDIVISION, (also known as VORDENBAUM ADDITION), City of Seguin, Guadalupe County, Texas, according to Plat recorded in Volume 2, Pages 40-41 of the Plat Records of Guadalupe County, Texas.
- Security Instrument: Deed of Trust dated November 27, 2013 and recorded on December 5, 2013 at Book 4170 and Page 0587 Instrument Number 13-025403 in the real property records of GUADALUPE County, Texas, which contains a power of sale.
- Sale Information: March 3, 2026, 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 MARIA HERNANDEZ secures the repayment of a Note dated November 27, 2013 in the amount of \$60,887.00. LAKEVIEW LOAN SERVICING, LLC., whose address is c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452, is the current mortgagee of the Deed of Trust and Note and LoanCare, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.
- Substitute Trustee: In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

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

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

**POSTED**

DEC 30 2025

3:02 pm

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

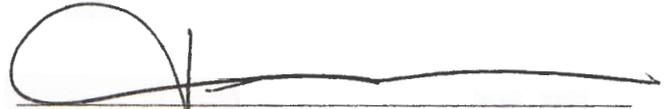


4861626

Mary Compary

De Cubas & Lewis, P.C.  
Mary Compary, Attorney at Law

3313 W Commercial Blvd, Suite F-150, Fort  
Lauderdale, FL 33309



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.  
3313 W Commercial Blvd, Suite F-150, Fort  
Lauderdale, FL 33309

Certificate of Posting

I, Terri Martin, declare under penalty of perjury that on the 30th day of  
December, 20 ~~21~~ 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 ACCELERATION AND NOTICE OF TRUSTEE'S SALE**

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

**DEED OF TRUST INFORMATION:**

**Date:** 10/30/2020  
**Grantor(s):** JEFFREY DAULTON, AN UNMARRIED MAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR FAIRWAY INDEPENDENT MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$157,610.00  
**Recording Information:** Instrument 202099031180  
**Property County:** Guadalupe  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 113 MERGANSER COVE, SAN MARCOS, TX 78666

**MORTGAGE SERVICING INFORMATION:**

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

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

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 3rd day of March, 2026  
**Time of Sale:** 01:00 PM or within three hours thereafter.  
**Place of Sale:** AT THE NORTH PORCH OF THE GUADALUPE COUNTY COURTHOUSE in Guadalupe County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Guadalupe County Commissioner's Court, at the area most recently designated by the Guadalupe County Commissioner's Court.

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

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

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Aarti Patel, Violet Nunez, Daniel McQuade, Marcela Cantu, Cary Corenblum, Joshua Sanders, Aleena Litton, Bob Frisch, Jo Woolsey, Jodi Steen, Janice Stoner, Auction.com, LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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

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

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

**POSTED**

DEC 30 2025  
 3:09 PM  
 TERESA KIEL  
 Guadalupe County Clerk  
 By: *[Signature]*

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

**Substitute Trustee(s):** Aarti Patel, Violet Nunez, Daniel McQuade, Marcela Cantu, Cary Corenblum, Joshua Sanders, Aleena Litton, Bob Frisch, Jo Woolsey, Jodi Steen, Janice Stoner, Auction.com, LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

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

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



**Certificate of Posting**

I am Terri Martin whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 12/30/25 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Guadalupe County Clerk and caused it to be posted at the location directed by the Guadalupe County Commissioners Court.

By. 

**Exhibit "A"**

LOT 25, BLOCK F, BROOKHOLLOW CLUB ESTATES, PHASE THREE, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 5, PAGE(S) 17A-18A, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

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

Our Case No. 25-03736-FC

**APPOINTMENT OF SUBSTITUTE TRUSTEE  
and NOTICE OF TRUSTEE SALE**

THE STATE OF TEXAS  
COUNTY OF GUADALUPE

**POSTED**  
\_\_\_\_ A.M. 3:30 P.M.

**Deed of Trust Date:**  
October 19, 2020

**Property address:**  
173 TEXAS THISTLE  
NEW BRAUNFELS, TX 78130

JAN 08 2026  
TERESA KIEL, County Clerk  
Guadalupe County Texas  
By *Teresa Kiel* Deputy

**Grantor(s)/Mortgagor(s):**  
ANDREW GONZALEZ AND ALYSSA R GONZALEZ,  
HUSBAND AND WIFE

**LEGAL DESCRIPTION:** LOT 16, BLOCK 2, OF ELLEY LANE SUBDIVISION, UNIT 2, AN ADDITION TO THE CITY OF NEW BRAUNFELS, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN VOLUME 8, PAGE 799, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

**Original Mortgagee:**  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR LAKEVIEW COMMUNITY CAPITAL, LLC ITS SUCCESSORS AND ASSIGNS

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

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

**Date of Sale:** MARCH 3, 2026

**Property County:** GUADALUPE

**Original Trustee:** THOMAS E BLACK JR

**Recorded on:** October 27, 2020  
**As Clerk's File No.:** 202099030443  
**Mortgage Servicer:**  
LAKEVIEW LOAN SERVICING, LLC

**Substitute Trustee:**  
Xome Inc., Tejas Corporate Services, LLC, Resolve Trustee Services, LLC, Marinosci Law Group, PC

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

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

The current Mortgagee and/or Mortgage Servicer under said Deed of Trust, according to the provisions therein set out does hereby remove the original trustee and all successor substitute trustees and appoints in their stead Xome Inc., Tejas Corporate Services, LLC, Resolve Trustee Services, LLC, Marinosci Law Group, PC, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust, and, further, does hereby request, authorize and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the Mortgagee therein.

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, MARCH 3, 2026** between ten o'clock AM and four o'clock PM and beginning not earlier than **11:00 AM** or not later than three hours thereafter. The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will be conducted at the **NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE** as designated by the Commissioners' Court, of said county pursuant to Section 51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

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

**ACTIVE MILITARY SERVICE NOTICE**

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

WITNESS MY HAND,

1-7-26

MARINOSCI LAW GROUP, P.C.

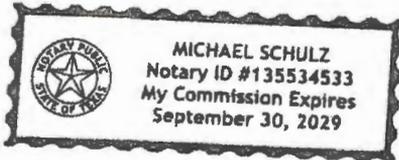
By:   
SAMMY HOODA  
MANAGING ATTORNEY

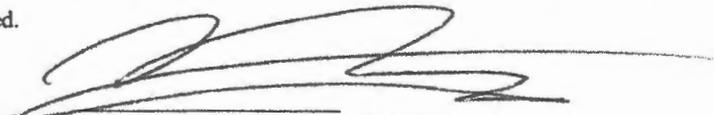
THE STATE OF TEXAS  
COUNTY OF DALLAS

Before me, Michael Schulz, the undersigned officer, on this, the 7 day of Jun 2026, personally appeared SAMMY HOODA,  known to me, who identified herself/himself to be the MANAGING ATTORNEY of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal

(SEAL)





Notary Public for the State of TEXAS

My Commission Expires: 09-30-29

Michael Schulz  
Printed Name and Notary Public

Grantor: LAKEVIEW LOAN SERVICING, LLC  
3637 SENTARA WAY  
SUITE 303  
VIRGINIA BEACH, VA 23452  
Our File No. 25-03736

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

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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

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

DATE: March 3, 2026

TIME: 01:00 PM

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

2. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only party of the property. Pursuant to section 50.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust.

3. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated April 26, 2022 and recorded as Instrument Number 202299013382, real property records of Guadalupe County, Texas.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by Logan Comer, securing the payment of the indebtedness in the original principal amount of \$227,950.00, and obligations therein described including by not limited to the promissory note; and all modifications renewals and extensions of the promissory note. Freedom Mortgage Corporation is the current mortgagee of the note and deed of trust or contract lien.

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

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

Being 0.192 acres of land, more or less, situated in River Block 51, City of Seguin, Guadalupe County, Texas, and being that same property described in Document No. 2017015896, Official Public Records of Guadalupe County, Texas, said 0.192 acres being more particularly described by metes and bounds as follows:

BEGINNING at a 1/2 inch iron rod found for the southwest corner of this 0.192 acres, same being on the North Right-of-Way line of Gerdes St. and the southeast corner of the Nelton Scheel, et ux 0.205 acres (Volume 1085, Page 839), same also being the POINT OF BEGINNING;

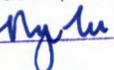
THENCE departing the North Right-of-Way line of said Gerdes St., North 00 degrees 00 minutes

POSTED

A.M. 3:45 P.M.

JAN 08 2026

TERESA KIEL, County Clerk  
Guadalupe County Texas

By  Deputy



17 seconds East (called North) a distance of 83.74 feet (called 83.3/4 feet) to a 1/2 inch iron rod found for the northwest corner of this 0.192 acres, same being the northeast corner of said Scheel 0.205 acres, and on the South line of the Christopher Joseph Snell 0.177 acres (Volume 4096, Page 969);

THENCE along the line common to this 0.192 acres and said Snell 0.177 acres, North 90 degrees 00 minutes 00 seconds. East, a distance of 99.90 feet (called 100 feet) to a point for the northeast corner of this 0.192 acres, from which the center of a metal fence post bears South 45 degrees 27 minutes 20 seconds West, 0.13 feet, said point also being on the South line of the James L. Tips, Sr. 0.179 acres (Volume 3159, Page 260) and the northwest corner of the Seguin Community Housing Solutions, LLC (Seguin) 0.210 acres (Volume 4142, Page 892);

THENCE along the line common to this 0.192 acres and said Seguin 0.210 acres, South 00 degrees 00 minutes 17 seconds West (called South), a distance of 83.74 feet (called 83-3/4 feet) to a 1/2 inch iron rod found for the southeast corner of this 0.192 acres, same being the southwest corner of said Seguin 0.210 acres and on the North Right-of-Way line of said Gerdes St.;

THENCE along the North Right-of-Way line of said Gerdes St., South 90 degrees 00 minutes 00 seconds West, a distance of 99.90 feet (called 100 feet) to the POINT OF BEGINNING, and containing 0.192 acres of land, more or less.

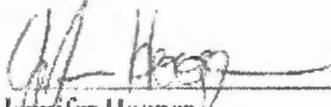
- 7. Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Services is authorized to collect the debt and to administer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

**11988 Exlt 5 Pkwy  
Bldg 4  
Fishers, Indiana 46037**

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

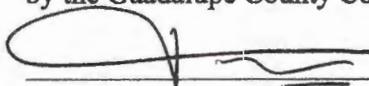
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

Date: 1/6/2026

  
\_\_\_\_\_  
Jennifer Hooper

**Certificate of Posting**

I am Terri Martin whose address is 11908 Exit 5 Drwy Bldg 4 Fishers IN 46037. I declare under penalty of perjury that on January 8, 2026 I filed this Notice of [Substitute] Trustees Sale at the office of the Guadalupe County Clerk and caused it to be posted at the location directed by the Guadalupe County Commissioners Court.

  
\_\_\_\_\_  
Declarant's Name: Terri Martin  
Date: January 8, 2026

**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 3, BLOCK 3, ASHLEY PLACE SUBDIVISION, UNIT 2 OF SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT RECORDED IN VOLUME 5, PAGES 292B-293A AND CORRECTED IN VOLUME 5, PAGES 312A-312B, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS,

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 07/29/2022 and recorded in Document 202299023447 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: 03/03/2026

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 ANN MARIE VEGA AND MICHAEL ANGLO CEBALLOS, provides that it secures the payment of the indebtedness in the original principal amount of \$255,290.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. NewRez LLC d/b/a Shellpoint Mortgage Servicing is the current mortgagee of the note and deed of trust and SHELLPOINT MORTGAGE SERVICING is mortgage servicer. A servicing agreement between the mortgagee, whose address is NewRez LLC d/b/a Shellpoint Mortgage Servicing c/o SHELLPOINT MORTGAGE SERVICING, 17000 Katy Freeway, Suite 300, Houston, TX 77094 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

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

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

 Alexis Martin

Mackie Wolf Zientz & Mann, P.C.

Brandon Wolf, Attorney at Law

✓ L. Keller Mackie, Attorney at Law

Michael Zientz, Attorney at Law

Lori Liane Long, Attorney at Law

Chelsea Schneider, Attorney at Law

Ester Gonzales, Attorney at Law

Karla Balli, Attorney at Law

Parkway Office Center, Suite 900

14160 Dallas Parkway

Dallas, TX 75254

For additional sale information visit: [www.mwzmlaw.com/tx-investors](http://www.mwzmlaw.com/tx-investors)

Certificate of Posting

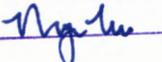
I am Alexis Martin whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 1/13/2026 I filed this Notice of Foreclosure Sale at the office of the Guadalupe County Clerk and caused it to be posted at the location bound by the Guadalupe County Commissioners Court.

**POSTED**

9:30 A.M. \_\_\_\_\_ P.M.

JAN 13 2026

TERESA KIEL, County Clerk  
Guadalupe County Texas

By  Deputy

POSTED

10:36 A.M. \_\_\_\_\_ P.M.

 COPY

000036

JAN 15 2026

TERESA KIEL, County Clerk  
Guadalupe County Texas

By  Deputy

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2025-14689-TX

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

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

Date: 3/3/2026  
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:

SEE ATTACHED EXHIBIT 'A' and EXHIBIT 'B'

Commonly known as: 13763 FM 467 LA VERNIA, TX 78121

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated 3/10/2015 and recorded in the office of the County Clerk of Guadalupe County, Texas, recorded on 3/11/2015 under County Clerk's File No 2015004652, in Book -- and Page -- along with Correction Instrument recorded 8/20/2024 as Instrument No. 202499019690, of the Real Property Records of Guadalupe County, Texas.

**Grantor(s):** Jonathan A. Brietzke an unmarried man

**Original Trustee:** M. Keith Stitt

**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 Gateway Mortgage Group, LLC, its successors and assigns

**Current Mortgagee:** Freedom Mortgage Corporation

T.S. #: 2025-14689-TX

**Mortgage Servicer: Freedom Mortgage Corporation**

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

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

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

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

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

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$70,892.00, executed by Jonathan A. Brietzke an unmarried man, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Gateway Mortgage Group, LLC, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

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

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

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

**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. #: 2025-14689-TX

Dated: 01 | 15 | 2026

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

## Exhibit A

### Metes and Bounds Description

of a 2.12 (called 2.123) acre tract of land being all of a called 7.336 acre tract conveyed from Ruby Doege Brietzke et al to Lorene Doege Schievelbein in Volume 927, Page 572, Official Public Records of Guadalupe County, Texas, situated in the Erastus Smith Survey No. 6, Abstract No. 32, Guadalupe County, Texas save and except a called 5.211 acre tract as granted to Milton Doege and Helen Doege in Volume 2617, Page 232, Official Public Records of Guadalupe County, Texas, being the same tract of land as conveyed from Lorene Schievelbein to Seguin Nursing Operations, LLC in Document No. 2014021301, Official Public Records of Guadalupe County, Texas, together and with an appurtenant 30' access easement as described in said Volume 927, Page 572, said tract being more particularly described as follows.

BEGINNING at a found 1/2" iron rod located South 29°54'02" East, a distance of 1454.70 feet from a found 1/2" iron rod in the southerly R.O.W. line of F.M. 467 (a Public R.O.W.) marking the northwest corner of said 30' Access Easement, for the west corner of the herein described tract, an angle point of a called 5.211 acre tract, as conveyed to Milton W. Doege and Helen R. Doege in Vol. 2617, Pg. 232, Official Public Records of Guadalupe County, Texas, a point in the northeasterly boundary line of a called 54.202 acre tract as conveyed to Clarence W. Hartman and J.M. Hartman Vol. 1040, Pg. 300, Official Public Records of Guadalupe County, Texas,

THENCE along and with the common boundary of the herein described tract and said Doege Tract, North 60°08'29" East, a distance of 407.16 feet (called North 60°34'01" East, a distance of 407.23 feet) to a found 1/2" iron rod for the north corner of the herein described tract, an angle point of said Doege Tract;

THENCE continuing along and with said boundary, South 29°52'15" East, a distance of 213.33 feet (called South 29°25'56" East, a distance of 213.51 feet) to a found 1/2" iron rod for the east corner of the herein described tract, an angle point of said Doege Tract;

THENCE continuing along and with said boundary, South 56°18'37" West, a distance of 407.97 feet (called South 56°45'12" West, a distance of 406.06 feet) to a found 1/2" iron rod for the south corner of the herein described tract, the most southerly west corner of said Doege Tract, a point in the northeast boundary line of said Hartman Tract;

THENCE along and with the common boundary of the herein described tract and said Hartman Tract, North 29°57'20" West, a distance of 32.17 feet (called North 29°33'21" West, a distance of 32.04 feet) to an angle point

THENCE continuing along and with the common boundary of the herein described tract and said Hartman Tract, North 29°53'06" West, a distance of 208.42 feet (called North 29°25'59" West, a distance of 208.41 feet) to the POINT OF BEGINNING and containing 2.12 acres, more or less.

T.S. #: 2025-14689-TX

## Exhibit B

Access to this tract is a 30 foot easement, the southwest line being described as follows:

**BEGINNING** at a 1/2 inch diameter iron stake set marking the north-west terminus of this easement, same being the intersection of the southwest line of said 52 acres tract and the Southeast line of said FM Hwy. #457 and lying in the approximate location of the common line of the Erastus Smith Survey, A-32 and the Vicente Duran Survey, A-19. Said iron stake bears N 59 degs. 57' 24" E 19.13 feet from a concrete right-of-way marker found.

Thence with a fence along the southwest line of the 30 foot easement herein described, same being a segment of the southwest line of said 52 acres tract, as follows:

S 29 degs. 26' 19" E 731.74 feet; and

S 29 degs. 25' 59" E 536.62 feet to a 1/2 inch diameter iron stake set marking the southeast terminus of this easement.



6637 Bowie Cv, Schertz, TX 78108

25-011150

**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: 03/03/2026

Time: Between 11:00 AM – 2:00 PM and beginning not earlier than 11:00 AM and ending not later than three hours thereafter.

Place: The area designated by the Commissioners Court of Guadalupe County, pursuant to §51.002 of the Texas Property Code as amended: if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

**2. Terms of Sale.** Highest bidder for cash.

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated April 30, 2018 and recorded in the real property records of Guadalupe County, TX and is recorded under Clerk's Instrument Number 201899009295, with Rodolfo Salinas and Rheann M Salinas (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for Pulte Mortgage LLC mortgagee to which reference is herein made for all purposes.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by Rodolfo Salinas and Rheann M Salinas, securing the payment of the indebtedness in the original amount of \$267,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Lakeview Loan Servicing, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to be Sold.** LOT 24, BLOCK 13, OF HOMESTEAD UNIT 2, AN ADDITION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN VOLUME 8, PAGE 618, PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

**POSTED**

10:41 A.M. \_\_\_\_ P.M.

JAN 15 2026

TERESA KIEL, County Clerk  
Guadalupe County Texas

By *Teresa Kiel* Deputy

6. **Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Nationstar Mortgage LLC d/b/a Mr. Cooper, as Mortgage Servicer, is representing the current Mortgagee whose address is:

Lakeview Loan Servicing, LLC  
8950 Cypress Waters Blvd  
Coppell, TX 75019

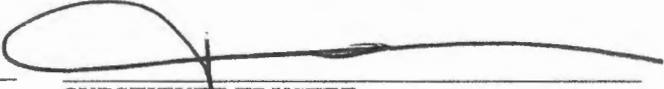
7. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code §51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint Kirk Schwartz Esq., or Carson Emmons, Esq., or Justin Ritchie, Esq., or Jeffrey Kramer, Esq., or Agency Sales and Posting LLC, whose address is 7500 Dallas Pkwy #200, Plano, TX 75024 OR AUCTION.COM LLC, or XOME Inc and Tejas Corporate Services LLC, or Abstracts/Trustees of Texas, LLC, or Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez 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.**

January 12, 2026  
Executed on

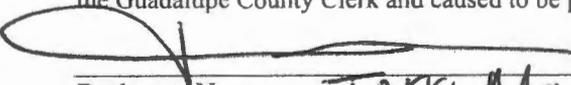
January 15, 2026  
Executed on

/s/ Justin Ritchie  
James E. Albertelli, P.A.  
Kirk Schwartz, Esq.  
Carson Emmons, Esq.  
Justin Ritchie, Esq.  
Jeffrey Kramer, Esq.  
6565 N. MacArthur, Suite 470  
Irving, TX 75039

  
SUBSTITUTE TRUSTEE  
Agency Sales & Posting  
Agency Sales and Posting LLC, or AUCTION.COM  
LLC or Troy Martin, Deborah Martin, Alexis Martin,  
Cassie Martin, Shelby Martin, Terri Martin, Bob  
Frisch, Wayne Daughtrey or Vicki Rodriguez  
7500 Dallas Pkwy #200  
Plano, TX 75024

**CERTIFICATE OF POSTING**

My name is Terri Martin, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on January 15, 2026 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: Terri Martin  
Date: January 15, 2026

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on June 23, 2022, WILLIAM B. DONOVAN JR., SINGLE MAN, executed a Deed of Trust/Security Instrument conveying to SCOTT R. VALBY, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC D/B/A VETERANS UNITED HOME LOANS, ITS SUCCESSORS AND ASSIGNS, in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 202299019731 in the DEED OF TRUST OR REAL PROPERTY RECORDS of GUADALUPE COUNTY, TEXAS; and

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, MARCH 3, 2026** between ten o'clock AM and four o'clock PM and beginning not earlier than 11:00 AM or not later than three hours thereafter, I will sell said Real Estate at The north porch of the Guadalupe County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court in **GUADALUPE COUNTY, TEXAS** to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners' Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

Said Real Estate is described as follows: LOT 20, BLOCK 2, OF DOVE CROSSING SUBDIVISION-UNIT 1, A SUBDIVISION IN THE CITY OF NEW BRAUNFELS, GUADALUPE COUNTY, TEXAS ACCORDING TO THE PLAT RECORDED IN VOLUME 6, PAGES 319-322, OF THE PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

Property Address: 2612 HUNT ST, NEW BRAUNFELS, TX 78130  
Mortgage Servicer: NATIONSTAR  
Noteholder: MORTGAGE RESEARCH CENTER, LLC D/B/A VETERANS UNITED HOME LOANS, A MISSOURI LIMITED LIABILITY COMPANY  
8950 CYPRESS WATERS BLVD., COPPELL, TX 75019

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

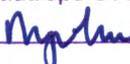
**ACTIVE MILITARY SERVICE NOTICE**

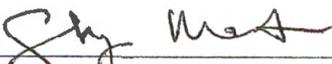
**Assert and protect your rights as a member of the armed forces of the United States. If you or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed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

WITNESS MY HAND this 22 day of Jan, 2026

**POSTED**  
\_\_\_\_ A.M. 2:15 P.M.

**JAN 22 2026**

TERESA KIEL, County Clerk  
Guadalupe County Texas  
By  Deputy

  
Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri Martin, Resolve Trustee Services, LLC, Marinosci Law Group, PC

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

**COPY****POSTED****NOTICE OF SUBSTITUTE TRUSTEE'S SALE**A.M. 2:10 P.M.

T.S. #: 2025-20427-TX

JAN 22 2026

TERESA KIEL, County Clerk  
Guadalupe County TexasBy *[Signature]* Deputy

**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: 3/3/2026  
 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 515, BLOCK 3, RIDGE VIEW ESTATES, UNIT 2, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGES 716-718, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

**Commonly known as:** 3424 SKY PLACE SEGUIN, TX 78155

**Instrument to be Foreclosed** -- The instrument to be foreclosed is the Deed of Trust dated 10/31/2023 and recorded in the office of the County Clerk of Guadalupe County, Texas, recorded on 11/2/2023 under County Clerk's File No 202399027126, in Book -- and Page -- of the Real Property Records of Guadalupe County, Texas.

<b>Grantor(s):</b>	<b>ROSETTA MAXWELL MASSEY AND RAYMOND MASSEY WIFE AND HUSBAND</b>
<b>Original Trustee:</b>	<b>SCOTT R. VALBY</b>
<b>Substitute Trustee:</b>	<b>Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC</b>
<b>Original Mortgagee:</b>	<b>Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for LENDLO MORTGAGE, LLC, its successors and assigns</b>
<b>Current Mortgagee:</b>	<b>Freedom Mortgage Corporation</b>
<b>Mortgage Servicer:</b>	<b>Freedom Mortgage Corporation</b>

T.S. #: 2025-20427-TX

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 but not limited to (1) the promissory note in the original principal amount of \$260,897.00, executed by ROSETTA MAXWELL MASSEY AND RAYMOND MASSEY WIFE AND HUSBAND, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for LENDLO MORTGAGE, LLC, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

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

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

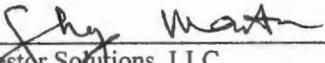
**Freedom Mortgage Corporation**  
**11988 EXIT 5 PKWY BLDG 4**  
**FISHERS IN 46037-7939**  
**Phone: (855) 690-5900**

T.S. #: 2025-20427-TX

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

Dated: 1/22/26

Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, 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

C&M No. 44-25-02612/ FILE NOS

### 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 17, 2022 and recorded under Clerk's File No. 202299016640, in the real property records of Guadalupe County Texas, with Christopher C. Brown, an unmarried man as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for PennyMac Loan Services, LLC, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Christopher C. Brown, an unmarried man securing payment of the indebtedness in the original principal amount of \$258,900.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Christopher C. Brown. PennyMac Loan Services, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

**Legal Description:**

**LOT 52, BLOCK C, OF AVERY PARK SUBDIVISION UNIT 11, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGES 413-414, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.**

#### SALE INFORMATION

**Date of Sale: 03/03/2026**

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

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

#### TERMS OF SALE

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

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

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**



POSTED  
9:55 A.M. P.M.

JAN 29 2026

TERESA KIEL, County Clerk  
Guadalupe County Texas  
By *[Signature]* Deputy

**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 Saklewicz, Terri Martin, Auction.com, 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 01/27/2026.

/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: Alexis Martin  
Printed Name: Alexis Martin

C&M No. 44-25-02612

000059

## NOTICE OF FORECLOSURE SALE

January 27, 2026

**POSTED**

Deed of Trust ("Deed of Trust"):

9:50 A.M. \_\_\_\_\_ P.M.

Dated: October 02, 2024  
Grantor: AMG EQUITY HOLDINGS, LLC  
Trustee: Sowell, Alvares & Walls, PLLC  
Lender: QUICK LENDING, LLC

JAN 29 2026  
TERESA KIEL, County Clerk  
Guadalupe County Texas  
By  Deputy

Property: BEING a tract or parcel of land situated in Guadalupe County, Texas and being a portion of Lot One (1), Block Ten (10) of NCB 423 in the WILLIAM BAUER SUBDIVISION, Guadalupe County, Texas, and being all that same tract conveyed to Patsy Carmen in a deed recorded in Volume 1783, Page 779, Deed Records of Guadalupe County, Texas, said 0.339 acres of land, more or less, being more particularly described on Exhibit "A" attached hereto and made a part hereof.

Any reference in the foregoing legal description is not a guarantee that the area or content is accurate. Any reference herein to area or quantity is for information and/or descriptive purposes only and does not override Item #2 of Schedule B hereof.

Address: 802 E College St, Seguin, Texas, 78155

Recorded: October 04, 2024, file number 202499024390 in the Official Public Records of Guadalupe County, Texas.

Secures: Promissory Note ("Note") in the original principal amount of TWO HUNDRED NINETY FIVE THOUSAND ONE HUNDRED AND 00/100 DOLLARS (US \$295,100.00), executed by AMG EQUITY HOLDINGS, LLC and payable to the order of Lender.

Guaranty: The Note and all other indebtedness of Borrower to Lender is guaranteed by a Guaranty Agreement dated October 02, 2024 and executed by Alyssa M Garza.

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

Substitute Trustee's Address: 10406 Rockley, Houston, Texas 77099

Foreclosure Sale:

Date: Tuesday, March 03, 2026

Time: The sale of the Property will be held between the hours of



4864668

11am-2pm. local time

**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 Commissioner's Court

**Term 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 TEXAS REAL ESTATE FUND I, LP'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, TEXAS REAL ESTATE FUND I, LP, 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 TEXAS REAL ESTATE FUND I, LP's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with TEXAS REAL ESTATE FUND I, LP'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 TEXAS REAL ESTATE FUND I, LP 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 TEXAS REAL ESTATE FUND I, LP. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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

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

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

**THIS INSTRUMENT NOTES 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.**

**PETERKA & ASSOCIATES, PLLC.**

*Joseph J Peterka III*      *Alexis Martin*  
\_\_\_\_\_  
**Joseph J. Peterka III**  
14002 Pinerock Lane  
Houston, TX 77079  
(281) 435-7359  
joe@peterkalaw.com  
Attorney for TEXAS REAL ESTATE FUND I, LP

3417 MEADOWHEAD DRIVE, SCHERTZ, TX, 78154  
9098.0034

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

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

**APPOINTMENT  
OF SUBSTITUTE  
TRUSTEE:**

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

**POSTED**  
9:57 A.M. \_\_\_\_\_ P.M.

JAN 29 2026

TERESA KIEL, County Clerk  
Guadalupe County Texas  
By Teresa Kiel Deputy

**SUBSTITUTE  
TRUSTEE'S  
ADDRESS:**

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

**NOTICE OF  
SUBSTITUTE  
TRUSTEE SALE:**

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on March 03, 2026 between the hours of 11am-2pm the Substitute Trustee will sell said real property at the place hereinafter set out and pursuant to the terms herein described. The sale will begin at the earliest time stated above or within three (3) hours after that time.

**LOCATION OF  
SALE:**

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

**INSTRUMENT TO  
BE FORECLOSED:**

Deed of Trust or Contract Lien dated 08/21/2025 and recorded under Volume, Page or Clerk's File No. DOC# 202599021203 in the real property records of

3417 MEADOWHEAD DRIVE



4864691

Guadalupe County Texas, with HRHF-C1, LLC as Grantor(s) and CV3 FINANCIAL SERVICES LLC as Original Mortgagee.

**OBLIGATIONS SECURED:** Deed of Trust or Contract Lien executed by HRHF-C1, LLC securing the payment of the indebtedness in the original principal amount of \$189,000.00 and obligations therein described including but not limited to the promissory note and all the modifications, renewals and extensions of the promissory note (the "Note") executed by HRHF-C1, LLC. UMB BANK, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS LEGAL TITLE TRUSTEE FOR MLM 13648 TITLE TRUST is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

**MORTGAGEE:** UMB BANK, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS LEGAL TITLE TRUSTEE FOR MLM 13648 TITLE TRUST is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. UMB BANK, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS LEGAL TITLE TRUSTEE FOR MLM 13648 TITLE TRUST's address is:

UMB BANK, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS LEGAL TITLE TRUSTEE FOR MLM 13648 TITLE TRUST  
c/o SERVEASE  
2101 E EL SEGUNDO BLVD SUITE 204  
EL SEGUNDO, CA 90245

**LEGAL DESCRIPTION OF PROPERTY TO BE SOLD:** LOT 21, BLOCK 12, NORTHCLIFFE COMMUNITY SECTION 2, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 4, PAGE 76 OF THE PLAT RECORDS OF GUADALUPE COUNTY, TEXAS (the "Property")

**REPORTED PROPERTY ADDRESS:** 3417 MEADOWHEAD DRIVE, SCHERTZ, TX 78154

**TERMS OF SALE:** The Substitute Trustee will sell the Property by public auction at the place and date specified herein.

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

The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Mortgagee and/or

3417 MEADOWHEAD DRIVE

Mortgage Servicer thereunder to have the bid credited to the Note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

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

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

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

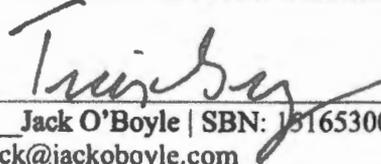
The Deed of Trust permits the Mortgagee and/or Mortgage Servicer to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee under the Deed of Trust or Substitute Trustee appointed herein need not appear at the date, time and place of a scheduled sale to announce the postponement,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

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

Signed on the 25 day of January, 2026.

Respectfully,

JACK O'BOYLE & ASSOCIATES, PLLC



Jack O'Boyle | SBN: 15165300  
[jack@jackoboyle.com](mailto:jack@jackoboyle.com)

Travis H. Gray | SBN: 24044965  
[travis@jackoboyle.com](mailto:travis@jackoboyle.com)

Chris Ferguson | SBN: 24069714  
[chris@jackoboyle.com](mailto:chris@jackoboyle.com)

P.O. Box 815369

Dallas, Texas 75381

P: 972.247.0653 | F: 972.247.0642

ATTORNEYS FOR MORTGAGEE AND/OR ITS  
MORTGAGE SERVICER

**CERTIFICATE OF POSTING**

My name is Alexis Martin, and my address is c/o 2727 Lyndon B. Johnson Frwy., Suite 525, Dallas, TX 75234. I declare under the penalty of perjury that on 1/29/2026 I filed at the office of the Guadalupe County Clerk and caused to be posted at the Guadalupe County courthouse (or other designated place) this notice of sale.

Signed: Alexis Martin

Declarant's Name: Alexis Martin

Date: January 29, 2026

149 WILLOW VIEW, CIBOLO, TX, 78108  
9098.0036

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

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

**APPOINTMENT  
OF SUBSTITUTE  
TRUSTEE:**

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

By Myra Deputy  
TERESA KIEL, County Clerk  
Guadalupe County Texas

POSTED  
9:58 A.M. \_\_\_\_\_ P.M.  
JAN 29 2026

**SUBSTITUTE  
TRUSTEE'S  
ADDRESS:**

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

**NOTICE OF  
SUBSTITUTE  
TRUSTEE SALE:**

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on March 03, 2026 between the hours of 11am-2pm the Substitute Trustee will sell said real property at the place hereinafter set out and pursuant to the terms herein described. The sale will begin at the earliest time stated above or within three (3) hours after that time.

**LOCATION OF  
SALE:**

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

**INSTRUMENT TO  
BE FORECLOSED:**

Deed of Trust or Contract Lien dated 08/20/2025 and recorded under Volume, Page or Clerk's File No. DOC# 202599021151 in the real property records of



Guadalupe County Texas, with HRHF-C1, LLC as Grantor(s) and CV3 FINANCIAL SERVICES LLC as Original Mortgagee.

**OBLIGATIONS SECURED:** Deed of Trust or Contract Lien executed by HRHF-C1, LLC securing the payment of the indebtedness in the original principal amount of \$170,250.00 and obligations therein described including but not limited to the promissory note and all the modifications, renewals and extensions of the promissory note (the "Note") executed by HRHF-C1, LLC. UMB BANK, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS LEGAL TITLE TRUSTEE FOR RF RL TITLE TRUST I is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

**MORTGAGEE:** UMB BANK, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS LEGAL TITLE TRUSTEE FOR RF RL TITLE TRUST I is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. UMB BANK, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS LEGAL TITLE TRUSTEE FOR RF RL TITLE TRUST I's address is:

UMB BANK, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS LEGAL TITLE TRUSTEE FOR RF RL TITLE TRUST I  
c/o SERVEASE  
2101 E EL SEGUNDO BLVD SUITE 204  
EL SEGUNDO, CA 90245

**LEGAL DESCRIPTION OF PROPERTY TO BE SOLD:** LOT 33, BLOCK 12, WILLOWBRIDGE II SUBDIVISION, UNIT 1, IN THE CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 6, PAGES 533, DEED AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS (the "Property")

**REPORTED PROPERTY ADDRESS:** 149 WILLOW VIEW, CIBOLO, TX 78108

**TERMS OF SALE:** The Substitute Trustee will sell the Property by public auction at the place and date specified herein.

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

The sale will be conducted as a public auction to the highest bidder for cash,

subject to the provisions of the Deed of Trust permitting the Mortgagee and/or Mortgage Servicer thereunder to have the bid credited to the Note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

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

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

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

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

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

Signed on the 25 day of January, 2026

Respectfully,

JACK O'BOYLE & ASSOCIATES, PLLC

Travis H. Gray  
Jack O'Boyle | SBN: 15165300  
[jack@jackoboyle.com](mailto:jack@jackoboyle.com)

✓ Travis H. Gray | SBN: 24044965  
[travis@jackoboyle.com](mailto:travis@jackoboyle.com)

Chris Ferguson | SBN: 24069714  
[chris@jackoboyle.com](mailto:chris@jackoboyle.com)

P.O. Box 815369

Dallas, Texas 75381

P: 972.247.0653 | F: 972.247.0642

ATTORNEYS FOR MORTGAGEE AND/OR ITS  
MORTGAGE SERVICER

**CERTIFICATE OF POSTING**

My name is Alexis Martin, and my address is c/o 2727 Lyndon B. Johnson Frwy., Suite 525, Dallas, TX 75234. I declare under the penalty of perjury that on 1/29/2026 I filed at the office of the Guadalupe County Clerk and caused to be posted at the Guadalupe County courthouse (or other designated place) this notice of sale.

Signed: Alexis Martin

Declarant's Name: Alexis Martin

Date: January 29, 2026

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2023-06558-TX

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

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

Date: 3/3/2026  
 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 48, BLOCK 11, TURNING STONE, UNIT-E3, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGES 197-198, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

**Commonly known as:** 273 ALBARELLA CIBOLO, TX 78108

**Instrument to be Foreclosed** – The instrument to be foreclosed is the Deed of Trust dated 7/21/2016 and recorded in the office of the County Clerk of Guadalupe County, Texas, recorded on 7/27/2016 under County Clerk's File No 2016016040, in Book – and Page – of the Real Property Records of Guadalupe County, Texas.

<b>Grantor(s):</b>	<b>Rickey Lynn Terrell, II and Crystal Terrell, husband and wife</b>
<b>Original Trustee:</b>	<b>Chris A. Peirson</b>
<b>Substitute Trustee:</b>	<b>Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC</b>
<b>Original Mortgagee:</b>	<b>Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for ClearPath Lending, its successors and assigns</b>
<b>Current Mortgagee:</b>	<b>Freedom Mortgage Corporation</b>
<b>Mortgage Servicer:</b>	<b>Freedom Mortgage Corporation</b>

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.

By  Deputy  
 TERESA KIEL, County Clerk  
 Guadalupe County Texas

JAN 29 2026

10:31 A.M. \_\_\_\_\_ P.M.

POSTED

T.S. #: 2023-06558-TX

**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.

**Notice to Bidders** - Please be advised that the Trustee may require entity or trust bidders at this trustee's sale to provide information, documentation and/or certification of the vesting instructions and the data required to be reported pursuant to FinCEN regulations effective for transfers of residential real property to covered transferees on or after March 1, 2026. The required information must be provided to the trustee before a trustee's deed upon sale will be issued for covered transfers. These federal regulations will require reporting if a trustee's deed is issued on or after March 1, 2026, even if the foreclosure sale is conducted prior to March 1, 2026. Additional information regarding these regulations and the required transferee information and certifications can be found at <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers> and [https://www.fincen.gov/rre-faqs#D\\_5](https://www.fincen.gov/rre-faqs#D_5).

**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 \$297,700.00, executed by Rickey Lynn Terrell, II and Crystal Terrell, husband and wife, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for ClearPath Lending, 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. #: 2023-06558-TX

Dated: 1/29/2026

Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC

*Alexis Martin*

---

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

000064

112 GRAVEL GRAY  
CIBOLO, TX 78108

00000010501724

**NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE**

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

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

Date: March 03, 2026

Time: The sale will begin at 12:00 PM or not later than three hours after that time.

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

**2. Terms of Sale.** Cash.

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated October 16, 2024 and recorded in Document INSTRUMENT NO. 202499025394 real property records of GUADALUPE County, Texas, with MICHAEL STOKES JR A SINGLE MAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

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

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

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

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

**POSTED**  
\_\_\_\_ A.M. 12:02 P.M.

**JAN 29 2026**  
TERESA KIEL, County Clerk  
Guadalupe County Texas  
By [Signature] Deputy



**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: \_\_\_\_\_

112 GRAVEL GRAY  
CIBOLO, TX 78108

00000010501724

00000010501724

GUADALUPE

**EXHIBIT "A"**

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

POSTED

9:58 A.M. \_\_\_\_\_ P.M.

000071

FEB 03 2026

TERESA KIEL, County Clerk  
Guadalupe County Texas

By Deputy Deputy

**NOTICE OF FORECLOSURE SALE**

STATE OF TEXAS

§  
§  
§

KNOW ALL MEN BY THESE PRESENTS:

COUNTY OF GUADALUPE

Notice is hereby given of a public judicial foreclosure sale.

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

SEE ATTACHED EXHIBIT "A" (the "Property").

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

Date: March 3, 2026

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

Place: As directed by the Guadalupe County Commissioners Court.

The Deed of Trust or other Security Document permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee under the Deed of Trust or Security Document 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 re-filed in accordance with the posting and filing requirements of the Texas Property Code. Such reporting or re-filing may be after the date originally scheduled for this sale.

3. Terms of Sale. The sale will be conducted in a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust or other Security Document 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 or Security Document 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 or Security Document, 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 or Security Document. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

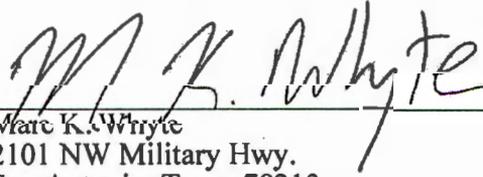
4. Type of Sale. The sale is a judicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust or other Security Document, dated November 10, 2020, and executed by Christopher D Hall and Keisha D Hall (the "Deed of Trust" or "Security Document").

5. Obligations Secured. The Deed of Trust or other Security Document provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations"), including but not limited to Real Estate Lien Note or other Commercial Security Agreement dated November 10, 2020, and executed by Christopher D Hall (collectively as "Maker"), and Randolph-Brooks Federal Credit Union, as Payee, in the original principal amount of \$62,512.00 (the "Note").

Randolph-Brooks Federal Credit Union is the current owner and holder of the obligation and is the beneficiary under the Deed of Trust or other Security Document.

6. Default And Request To Act. Default has occurred under the Deed of Trust or other Security Document and the Beneficiaries have requested me, as an appointed Substitute Trustee, to conduct this sale. Notice is given that before the sale, the Beneficiary may appoint another person or substitute trustee to conduct the sale.

DATED: February 2, 2026.

By:   
Marc K. Whyte  
2101 NW Military Hwy.  
San Antonio, Texas 78213

**SUBSTITUTE TRUSTEE**

**EXHIBIT "A"**

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**ADDRESS: 3325 Whisper Blf, Schertz, TX, 78108**

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**LEGAL DESCRIPTION:**

Lot 36, Block 19, Whisper Meadows at Northcliff II Subdivision, Unit 2, a subdivision in Guadalupe County, Texas, according to the map or plat thereof recorded in Volume 6, Pages 609-610, Plat Records, Guadalupe County, Texas.

**NOTICE OF FORECLOSURE SALE**

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

Feb. 5, 2026

**Deed of Trust:** Deed of Trust (The term "Deed of Trust" herein shall mean the Deed of Trust as so modified, renewed, and/or extended.)

**Dated:** July 19, 2021

**Trustee:** Law Offices of John B. Low, P.C.

Address: 4040 Broadway St

San Antonio, Texas 78209

**Substitute Trustee:** Michael Bell

Address: 401 E Sonterra Blvd, Suite 375

San Antonio, TX, 78258

**Grantor:** Cynthia M. Cuellar

**Mortgagee:** Thien V. Huynh (hereafter "Lender")

**Recording Information:** Document #202199024838, of the Real Property Records of Guadalupe County, Texas.

**Property Address:** 15307 Rhodius Ln, Selma, Texas 78154

**Legal Description:** Lot 17, Block 10, Live Oak Hills Subdivision, City of Selma, Guadalupe County, Texas, according to plat recorded in Volume 2, Pages 146-147, Plat Records, Guadalupe County, Texas.

**Note Secured by Deed of Trust:** Promissory Note (The term "Note" herein shall mean the Note as so modified, renewed, and/or extended.)

Date: July 19, 2021

Original Principal Amount: \$292,500.00

Maker: Cynthia M. Cuellar

Lender: Thien V. Huynh

Property: All property and improvements as described in the Deed of Trust, with the exception of any Released Property.

**Sale Location:** Guadalupe County Courthouse, Texas, at the area located at the north porch of the Guadalupe County Courthouse, or as designated by the County Commissioners Court.

**Sale Time:** The public auction of the Foreclosure Sale will take place between the hours of 11:00 AM and 4:00 PM. The sale will begin at 11:00 am or within three hours from that time.

**POSTED**

\_\_\_ A.M. 1:22 P.M.

**FEB 05 2026**

TERESA KIEL, County Clerk  
Guadalupe County Texas

By [Signature] Deputy

**Sale Date:** March 3, 2026

**Terms of the Sale:** This public Foreclosure Sale will sell all property "AS IS" to the highest cash bidder, with the exception of the Beneficiary, who will be allowed to bid credit against the amount owed under the obligation secured in the Deed of Trust.

Due to the default under the terms of the Deed of Trust, the Beneficiary directed, by and through agents, the Substitute Trustee to administer the trust provisions.

The above described Deed of Trust encumbers real property. This document constitutes formal notice by the Beneficiary to foreclose and sell the property as described in the Deed of Trust in accordance with the terms of the Texas Business and Commerce Code and the Deed of Trust.

The Foreclosure Sale will commence on Mar. 3, 2026 between the hours of 11:00 AM and 4:00 PM and in accordance with the details as further set forth above. At that time, the Substitute Trustee will direct the sale of the property described in the Deed of Trust in manner as allowed by the Deed of Trust and applicable Texas law.

If there is any postponement or rescheduling of the Foreclosure Sale, additional notice will be posted and filed in accordance with the terms of the Deed of Trust and applicable Texas law.

Potential purchasers are reminded that this sale of property is made subject to the exceptions to conveyance and warranties of the Deed of Trust, all prior liens and defects to title, and any rights of recession as set forth in the Texas Property Code. Potential purchasers should examine the property records describing the property within the Deed of Trust for further assurances.

This property will be sold "AS IS" to the highest cash bidder. Please be aware that the sale of this property will not include any possession warranties, title warranties, warranties of quiet enjoyment or other warranties, except as expressly provided by the Deed of Trust. All potential purchasers should conduct examinations of the property records for further assurances.

The Substitute Trustee will establish conditions for the Foreclosure Sale as are deemed reasonable and in accordance with the Texas Property Code. Any conditions beyond what are listed in this document will be disclosed prior to the opening of bidding on the day of the 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 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 DOCUMENT ASSIGNS MICHAEL BELL AS THE SUBSTITUTE TRUSTEE IDENTIFIED TO CARRY OUT THE SALE OF PROPERTY IDENTIFIED IN THE SECURITY INSTRUMENT AS SET FORTH IN THIS NOTICE OF FORECLOSURE SALE. THE SIGNER OF THIS DOCUMENT IS THE DULY AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.



Michael Bell, Substitute Trustee

subject to the provisions of the Deed of Trust permitting the Mortgagee and/or Mortgage Servicer thereunder to have the bid credited to the Note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

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

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

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

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

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

Signed on the 31 day of January, 2026

Respectfully,

JACK O'BOYLE & ASSOCIATES, PLLC

Travis H. Gray  
\_\_\_\_ Jack O'Boyle | SBN: 15165300  
jack@jackoboyle.com

Travis H. Gray | SBN: 24044965  
travis@jackoboyle.com

\_\_\_\_ Chris Ferguson | SBN: 24069714  
chris@jackoboyle.com

P.O. Box 815369

Dallas, Texas 75381

P: 972.247.0653 | F: 972.247.0642

ATTORNEYS FOR MORTGAGEE AND/OR ITS  
MORTGAGE SERVICER

**CERTIFICATE OF POSTING**

My name is Terri Martin, and my address is c/o 2727 Lyndon B. Johnson Frwy., Suite 525, Dallas, TX 75234. I declare under the penalty of perjury that on 02/05/2026 I filed at the office of the Guadalupe County Clerk and caused to be posted at the Guadalupe County courthouse (or other designated place) this notice of sale.

Signed: 

Declarant's Name: Terri Martin

Date: 02 / 05 / 2026

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

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

**APPOINTMENT  
OF SUBSTITUTE  
TRUSTEE:**

**POSTED**

A.M. **2:37** P.M.

**FEB 05 2026**

TERESA KIEL, County Clerk  
Guadalupe County Texas

By *[Signature]* Deputy

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

**SUBSTITUTE  
TRUSTEE'S  
ADDRESS:**

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

**NOTICE OF  
SUBSTITUTE  
TRUSTEE SALE:**

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on March 03, 2026 between the hours of 11am-2pm the Substitute Trustee will sell said real property at the place hereinafter set out and pursuant to the terms herein described. The sale will begin at the earliest time stated above or within three (3) hours after that time.

**LOCATION OF  
SALE:**

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

**INSTRUMENT TO  
BE FORECLOSED:**

Deed of Trust or Contract Lien dated 08/19/2025 and recorded under Volume, Page or Clerk's File No. DOC# 202599020995 in the real property records of



Guadalupe County Texas, with HRIIF-C1, LLC as Grantor(s) and CV3 FINANCIAL SERVICES LLC as Original Mortgagee.

**OBLIGATIONS SECURED:** Deed of Trust or Contract Lien executed by HRHF-C1, LLC securing the payment of the indebtedness in the original principal amount of \$197,250.00 and obligations therein described including but not limited to the promissory note and all the modifications, renewals and extensions of the promissory note (the "Note") executed by HRHF-C1, LLC. UMB BANK, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS LEGAL TITLE TRUSTEE FOR MLM 13648 TITLE TRUST is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

**MORTGAGEE:** UMB BANK, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS LEGAL TITLE TRUSTEE FOR MLM 13648 TITLE TRUST is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. UMB BANK, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS LEGAL TITLE TRUSTEE FOR MLM 13648 TITLE TRUST's address is:

UMB BANK, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS LEGAL TITLE TRUSTEE FOR MLM 13648 TITLE TRUST  
c/o SERVEASE  
2101 E EL SEGUNDO BLVD SUITE 204  
EL SEGUNDO, CA 90245

**LEGAL DESCRIPTION OF PROPERTY TO BE SOLD:** LOT 6, BLOCK 17, NORTHCLIFFE EAST COMMUNITY-SECTION ONE, IN THE CITY OF SCHERTZ. GUADALUPE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 4, PAGES 49-50. DEED AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS (the "Property")

**REPORTED PROPERTY ADDRESS:** 3521 CLIFFSIDE DR. SCHERTZ, TX 78154

**TERMS OF SALE:** The Substitute Trustee will sell the Property by public auction at the place and date specified herein.

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

The sale will be conducted as a public auction to the highest bidder for cash,

3521 CLIFFSIDE DR

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

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

**APPOINTMENT  
OF SUBSTITUTE  
TRUSTEE:**

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

**POSTED**

       A.M. 2:38 P.M.

**FEB 05 2026**

TERESA KIEL, County Clerk  
Guadalupe County Texas

By *[Signature]* Deputy

**SUBSTITUTE  
TRUSTEE'S  
ADDRESS:**

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

**NOTICE OF  
SUBSTITUTE  
TRUSTEE SALE:**

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on March 03, 2026 between the hours of 11am-2pm the Substitute Trustee will sell said real property at the place hereinafter set out and pursuant to the terms herein described. The sale will begin at the earliest time stated above or within three (3) hours after that time.

**LOCATION OF  
SALE:**

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

**INSTRUMENT TO  
BE FORECLOSED:**

Deed of Trust or Contract Lien dated 08/20/2025 and recorded under Volume, Page or Clerk's File No. DOC# 202599021499 in the real property records of



Guadalupe County Texas, with HRHF-C1, LLC as Grantor(s) and CV3 FINANCIAL SERVICES LLC as Original Mortgagee.

**OBLIGATIONS SECURED:** Deed of Trust or Contract Lien executed by HRHF-C1, LLC securing the payment of the indebtedness in the original principal amount of \$225,000.00 and obligations therein described including but not limited to the promissory note and all the modifications, renewals and extensions of the promissory note (the "Note") executed by HRHF-C1, LLC. UMB BANK, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS LEGAL TITLE TRUSTEE FOR RF RL TITLE TRUST I is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

**MORTGAGEE:** UMB BANK, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS LEGAL TITLE TRUSTEE FOR RF RL TITLE TRUST I is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. UMB BANK, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS LEGAL TITLE TRUSTEE FOR RF RL TITLE TRUST I's address is:

UMB BANK, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS LEGAL TITLE TRUSTEE FOR RF RL TITLE TRUST I  
c/o SERVEASE  
2101 E EL SEGUNDO BLVD SUITE 204  
EL SEGUNDO, CA 90245

**LEGAL DESCRIPTION OF PROPERTY TO BE SOLD:** LOT 1, BLOCK 30, WHISPER MEADOWS AT NORTHCLIFFE II SUBDIVISION, UNIT 3, IN THE CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 6, PAGES 767. DEED AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS. (the "Property")

**REPORTED PROPERTY ADDRESS:** 3944 CHERRY TREE DR. SCHERTZ, TX 78154

**TERMS OF SALE:** The Substitute Trustee will sell the Property by public auction at the place and date specified herein.

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

The sale will be conducted as a public auction to the highest bidder for cash,

3944 CHERRY TREE DR

subject to the provisions of the Deed of Trust permitting the Mortgagee and/or Mortgage Servicer thereunder to have the bid credited to the Note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

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

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

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

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

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

Signed on the 30 day of January, 2021.

Respectfully,

JACK O'BOYLE & ASSOCIATES, PLLC

Travis

Jack O'Boyle | SBN: 15165300

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

Travis H. Gray | SBN: 24044965

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

Chris Ferguson | SBN: 24069714

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

P.O. Box 815369

Dallas, Texas 75381

P: 972.247.0653 | F: 972.247.0642

ATTORNEYS FOR MORTGAGEE AND/OR ITS  
MORTGAGE SERVICER

**CERTIFICATE OF POSTING**

My name is Terri Martin, and my address is c/o 2727 Lyndon B. Johnson Frwy., Suite 525, Dallas, TX 75234. I declare under the penalty of perjury that on 02/05/2021 I filed at the office of the Guadalupe County Clerk and caused to be posted at the Guadalupe County courthouse (or other designated place) this notice of sale.

Signed: [Signature]

Declarant's Name: Terri Martin

Date: 02/05/2021

000079

**POSTED**

A.M. 2:45 P.M.

FEB 05 2026

TERESA KIEL, County Clerk  
Guadalupe County Texas  
By *Mary Ann* Deputy

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2025-19043-TX

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

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

Date: 3/3/2026  
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 12, BLOCK 11, TURNING STONE, UNIT - E3, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGES 197-198, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

Commonly known as: 252 CANSIGLIO CIBOLO, TX 78108

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated 7/22/2020 and recorded in the office of the County Clerk of Guadalupe County, Texas, recorded on 7/24/2020 under County Clerk's File No 202099019267, in Book --- and Page --- of the Real Property Records of Guadalupe County, Texas.

Grantor(s): MIRANDA LEIGH JOHNSON, AN UNMARRIED WOMAN  
Original Trustee: L. Keller Mackie  
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 FBC MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS  
Current Mortgagee: Freedom Mortgage Corporation

T.S. #: 2025-19043-TX

**Mortgage Servicer:**                    **Freedom Mortgage Corporation**

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

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

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

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

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

**Notice to Bidders** - Please be advised that the Trustee may require entity or trust bidders at this trustee's sale to provide information, documentation and/or certification of the vesting instructions and the data required to be reported pursuant to FinCEN regulations effective for transfers of residential real property to covered transferees on or after March 1, 2026. The required information must be provided to the trustee before a trustee's deed upon sale will be issued for covered transfers. These federal regulations will require reporting if a trustee's deed is issued on or after March 1, 2026, even if the foreclosure sale is conducted prior to March 1, 2026. Additional information regarding these regulations and the required transferee information and certifications can be found at <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers> and [https://www.fincen.gov/rre-faqs#D\\_5](https://www.fincen.gov/rre-faqs#D_5).

**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 \$336,787.00, executed by MIRANDA LEIGH JOHNSON, AN UNMARRIED WOMAN, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR FBC MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of 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.

T.S. #: 2025-19043-TX

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.

Dated: 02/05/2026

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

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

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

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

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

000082

**POSTED**

\_\_\_\_ A.M. 1:00 P.M.

FEB 09 2026

TERESA KIEL, County Clerk  
Guadalupe County Texas

By *Teresa Kiel* Deputy

**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, 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 MARCH 3, 2026, 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: FEBRUARY 9, 2026.

  
\_\_\_\_\_  
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: 1904 EDGE CREEK  
SEGUIN, TEXAS 78155  
  
MALCOLM M. TURNER

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



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

**Dated: January 21, 2026.**

*Craig A. Gargotta*

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

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

**In Re:  
Ana Carina Leal  
Debtor(s)**

**Chapter 13  
Case No. 2552931 CAG  
Honorable Craig A. Gargotta**

**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 December 02, 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 December 12, 2025, and;
2. 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 and pursuant to 11 U.S.C. §1321 within the period prescribed by Fed. R. Bankr. P. 3015 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



**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**

**GATEWAY MORTGAGE,  
A DIVISION OF GATEWAY FIRST BANK  
Movant,**

**vs.  
ANA CARINA LEAL, Debtor(s),  
and MARY K. VIEGLAHN, Trustee,  
Respondents.**

§  
§ **Case No. 25-50399**  
§ **Chapter 7**  
§  
§  
§ **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 EDGECREEK, 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

## 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 1, VOSS FARMS SUBDIVISION UNIT 1, SITUATED IN GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 6, PAGE 558, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.
- 2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 10/21/2004 and recorded in Book 2082 Page 0501 Document 22964 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: 03/03/2026  
 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 LOUIS TUTTLE AND KRISTY TUTTLE, provides that it secures the payment of the indebtedness in the original principal amount of \$28,800.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Wilmington Savings Fund Society, FSB as trustee for RRA CP Opportunity Trust 2 is the current mortgagee of the note and deed of trust and REAL TIME RESOLUTIONS, INC. is mortgage servicer. A servicing agreement between the mortgagee, whose address is Wilmington Savings Fund Society, FSB as trustee for RRA CP Opportunity Trust 2 c/o REAL TIME RESOLUTIONS, INC., 1349 Empire Central Drive, Suite 1300, Dallas, TX 75247 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

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

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

 Alexis Martin

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

For additional sale information visit: [www.mwzmlaw.com/tx-investors](http://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 2/10/2026 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

A.M. 12:29 P.M.

FEB 10 2026

TERESA KIEL, County Clerk  
 Guadalupe County Texas

By Maya Deputy

25TX801-0053  
133 WILD CREEK ROAD, SEGUIN, TX 78155

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### NOTICE OF FORECLOSURE SALE

**Property:** The Property to be sold is described as follows:  
  
LOT 26, BLOCK 4, OF LILY SPRINGS, UNIT 3, AN ADDITION TO THE CITY OF SEGUIN, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN VOLUME 9, PAGE 343, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

**Security Instrument:** Deed of Trust dated September 22, 2022 and recorded on September 26, 2022 as Instrument Number 202299030144 in the real property records of GUADALUPE County, Texas, which contains a power of sale.

**Sale Information:** March 03, 2026, 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 JEMA HAUGAN AND RICK HAUGAN secures the repayment of a Note dated September 22, 2022 in the amount of \$379,881.00. LAKEVIEW LOAN SERVICING LLC, whose address is c/o M&T Bank, One M&T Plaza, Buffalo, NY 14203, is the current mortgagee of the Deed of Trust and Note and M&T Bank 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**

\_\_\_\_ A.M. 12:41 P.M.

**FEB 10 2026**

TERESA KIEL, County Clerk  
Guadalupe County Texas

By *[Signature]* Deputy



4865673

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, Xome Inc. and Tejas Corporate Services, 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.**

*yumi*

---

Tromberg, Miller, Morris & Partners, PLLC  
Jonathan Andring, Attorney at Law  
Melissa Brown, Attorney at Law  
Yuri Han, Attorney at Law  
6080 Tennyson Parkway Suite 100  
Plano, TX 75024

*Alexis Martin*

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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 Tromberg, Miller, Morris & Partners, PLLC  
6080 Tennyson Parkway Suite 100  
Plano, TX 75024

Certificate of Posting

I, Alexis Martin, declare under penalty of perjury that on the 10 day of February, 2026, 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 TRUSTEE OR SUBSTITUTE TRUSTEE'S SALE****Deed of Trust****Date:** 06/06/2025**Grantor(s):** KEAAA Global Inc., a Texas Corporation**Mortgagee:** Casas Express, LLC, a Texas Limited Liability Company**Recorded in:** Clerk's File No. 202599017908**Property County:** Guadalupe County

**Legal Description:** All that certain tract or parcel of land (together with all improvements thereon, if any) situated in **Guadalupe County, Texas**, being more particularly described as, **Lot 9, Block 2, Riverside Addition, River Block 54, City of Seguin, Guadalupe County, Texas (Volume 134, Page 264, Deed Records, Guadalupe County, Texas)**. (more particularly described in the Loan Documents).

**Date of Sale:** 3/3/2026**Earliest Time Sale Will Begin:** 11:00 AM

**Place of Sale of Property:** NORTH PORCH OF THE GUADALUPE  
COURTHOUSE OR AS DESIGNATED BY THE  
COUNTY COMMISSIONER'S OFFICE

The Trustee or 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.

**THIS INSTRUMENT APPOINTS THE TRUSTEE OR 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**

**ACTIVE MILITARY SERVICE NOTICE**

**Assert and protect your rights as a member of the armed forces of the United States. If you or your spouse is serving on active 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**A.M. 12:50P.M.

FEB 10 2026

TERESA KIEL, County Clerk  
Guadalupe County TexasBy Mary Ann Deputy

The Mortgagee, whose address is:

Casas Express, LLC, a Texas Limited Liability Company  
6101 Southwest Fwy., Suite 400  
Houston, TX 77057

Dated this 2/10/2026

*Alexis Martin*

**Troy Martin or Deborah Martin or  
Alexis Martin or Cassie Martin or  
Shelby Martin or Terri Martin or  
Bob Frisch or Wayne Daughtrey or  
Vicki Rodriguez or Lucia Cortinas  
or Michelle Figueroa or Enrique  
Loera or Hans-Peter Ludwig or  
Donna Brammer or Katrina  
Rodriguez or Rinki Shah or  
Theresa Phillips or David Cerda or  
Jose Martinez or Mark Laffaye or  
Alexander Lawson or Maria  
Dabrowska or Lesbia Longoria or  
Emilio Martinez or Miguel Alberto  
Molina Álvarez or  
Tamiriramushe Cathy Lee  
Machoka or William Koenig or  
Eduardo Silva or Peggy Munoz or  
Kenneth David Fisher or John  
Hodges or Rodolfo Pineda or  
Karina Galvan or Ramon Guajardo  
or Nailah Hicks or Alex Collazo or  
Yajaira Garcia or Jennifer Nava or  
Nicholas Wizig or Scott Wizig,  
Trustee or Substitute Trustee  
6101 Southwest Fwy, Suite 400, Houston, TX 77057**