

744 BLACK MOUNTAIN
SEGUIN, TX 78155

0000010694529

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: April 07, 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 September 20, 2024 and recorded in Document INSTRUMENT NO. 202499023034 real property records of GUADALUPE County, Texas, with LENIECE ALEXANDER AN UNMARRIED WOMAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by LENIECE ALEXANDER AN UNMARRIED WOMAN, securing the payment of the indebtednesses in the original principal amount of \$220,825.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

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

POSTED

01/08/2026

10:51am

TERESA KIEL
Guadalupe County Clerk
By: 



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

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead 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: _____

744 BLACK MOUNTAIN
SEGUIN, TX 78155

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GUADALUPE



LOT 18, BLOCK 4, B & B ROAD TRACT SUBD., UNIT 2, CITY OF SEGUIN, GUADALUPE COUNTY, TEXAS, ACCORDING TO
MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGE 652, OF MAP AND/OR PLAT RECORDS OF GUADALUPE
COUNTY, TEXAS

POSTED

___ A.M. 3:28 P.M.

000010



JAN 08 2026

TERESA KIEL, County Clerk
Guadalupe County Texas

By [Signature] Deputy

Notice of Substitute Trustee Sale

T.S. #: 24-12541

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: 4/7/2026
Time: The sale will begin no earlier than 11:00 AM or no later than three hours thereafter. The sale will be completed by no later than 2:00 PM
Place: Guadalupe County Courthouse in Seguin, Texas, at the following location: The north porch of the Guadalupe County Courthouse OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

LOT 30, BLOCK 4, STONEBROOK PHASE 3, IN THE CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 7, PAGE 147, PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust is dated 12/10/2018 and is recorded in the office of the County Clerk of Guadalupe County, Texas, under County Clerk’s File No 201999000163, recorded on 1/2/2019, in Book N/A, Page N/A, of the Real Property Records of Guadalupe County, Texas.

Property Address: 433 SLIPPERY ROCK CIBOLO Texas 78108

Trustor(s): AISHA B LEE
Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR FBC MORTGAGE, LLC., ITS SUCCESSORS AND ASSIGNS

Current Beneficiary: U.S. BANK TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR PL PRETIUM TRUST
Loan Servicer: Selene Finance, LP

Current Substituted Trustees: Auction.com, Troy Martin, Deborah Martin, Cassie Martin, Terri Martin, Shelby Martin, Alexis Martin, Jennyfer Sakiewicz, Martha Rossington, Reyn Rossington, Rick Snoke, Wayne Daughtrey, Prestige Default Services, LLC,

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.

T.S. #: 24-12541

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash with funds being made payable to Prestige Default Services, LLC, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

Type of sale - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by AISHA B LEE, AN UNMARRIED WOMAN. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$230,743.00, executed by AISHA B LEE, AN UNMARRIED WOMAN, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY 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 AISHA B LEE, AN UNMARRIED WOMAN to AISHA B LEE. U.S. BANK TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR PL PRETIUM TRUST is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

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

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

**U.S. BANK TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL
CAPACITY BUT SOLELY AS TRUSTEE FOR PL PRETIUM TRUST**
c/o Selene Finance, LP
3501 Olympus Boulevard
5th Floor, Suite 500
Dallas, Texas 75019
877-768-3759

T.S. #: 24-12541

Dated: 01/08/2026

Auction.com, Troy Martin, Deborah Martin, Cassie Martin, Terri Martin, Shelby Martin, Alexis Martin, Jennyfer Sakiewicz, Martha Rossington, Reyn Rossington, Rick Snoke, Wayne Daughtrey, Prestige Default Services, LLC,,

Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Phone: (972) 893-3096 ext. 1035
Fax: (949) 427-2732
Sale Line Information: (866) 539-4173
Website: <https://www.servicelinkauction.com>

AFTER RECORDING, PLEASE RETURN TO:

Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Attn: Trustee Department

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 1/27/2023	Grantor(s)/Mortgagor(s): DORRIAN L GAGNE, A SINGLE PERSON
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR PILGRIM MORTGAGE LLC, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Planet Home Lending, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 202399002155	Property County: GUADALUPE
Mortgage Servicer: Planet Home Lending, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 321 Research Parkway, Suite 303, Meriden, CT 06450
Date of Sale: 4/7/2026	Earliest Time Sale Will Begin: 1pm
Place of Sale of Property: Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

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

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Aarti Patel, Violet Nunez, Daniel McQuade, Marcela Cantu, Cary Corenblum, Joshua Sanders, Aleena Litton, Auction.com LLC, Bob Frisch, Jo Woolsey, Jodi Steen, Janice Stoner, Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Wayne Daughtrey or Vicki Rodriguez, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

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

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

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

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

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

Dated: 1/9/2026



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

Dated: 1/13/2026

Alexis Martin

Printed Name:

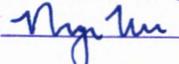
Alexis Martin

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

POSTED

9:37 A.M. ____ P.M.

JAN 13 2026

TERESA KIEL, County Clerk
Guadalupe County Texas
By  Deputy

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

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

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

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: January 13, 2026

NOTE: Note described as follows:

Date: August 21, 2014
 Maker: Francisco B. Pocaigue
 Payee: NewRez LLC successor to original lender
 Original Principal Amount: \$172,812.00

POSTED
 10:52 A.M. ____ P.M.

JAN 15 2026
 TERESA KIEL, County Clerk
 Guadalupe County Texas
 By *[Signature]* Deputy

DEED OF TRUST: Deed of Trust described as follows:

Date: August 21, 2014
 Grantor: Francisco B. Pocaigue and Chastity M. Pocaigue, husband and wife and Eleanor Guerrero, an unmarried woman
 Trustee: Chris Peirson
 Beneficiary: NewRez LLC successor to original lender
 Recorded: INSTRUMENT NO. 2014015324, WHICH WAS RECORDED IN THE REAL PROPERTY RECORDS OF GUADALUPE COUNTY, TEXAS.

LENDER: NEWREZ LLC

BORROWERS: FRANCISCO B. POCAIGUE

PROPERTY: The property described as follows:

THE PROPERTY LOCATED IN GUADALUPE COUNTY, TEXAS, INCLUDING PERSONAL PROPERTY, IF ANY, AS DESCRIBED IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL

PURPOSES, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, ***SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST.***

SUBSTITUTE TRUSTEE: AARTI PATEL, VIOLET NUNEZ, DANIEL MCQUADE, MARCELA CANTU, CARY CORENBLUM, JOSHUA SANDERS, ALEENA LITTON, AUCTION.COM LLC, BOB FRISCH, JO WOOLSEY, JODI STEEN, JANICE STONER, JASON WEST, NICOLE BAETHGE, MATTHEW D. JOHNSON, NICOLE CORREA, DEAN W. GREER, AND DAVID GARVIN.

Substitute Trustee's Mailing Address:

c/o SettlePou
3333 Lee Parkway, Eighth Floor
Dallas, Texas 75219

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

APRIL 7, 2026, the first Tuesday of the month, to commence at 1:00 P.M., or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

In GUADALUPE County, Texas, at THE GUADALUPE COUNTY COURTHOUSE, 101 E. COURT STREET, SEGUIN, TEXAS 78155 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE.

RECITALS

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

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

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

the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS.

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU 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 PETITIONER OR PETITIONER'S ATTORNEY IMMEDIATELY.

APPOINTMENT OF SUBSTITUTE TRUSTEE

DEED OF TRUST: Deed of Trust described as follows:

Date: August 21, 2014
Grantor: Francisco B. Pocaigue and Chastity M. Pocaigue, husband and wife and Eleanor Guerrero, an unmarried woman
Trustee: Chris Peirson
Beneficiary: NewRez LLC successor to original lender
Recorded: INSTRUMENT NO. 2014015324, WHICH WAS RECORDED IN THE REAL PROPERTY RECORDS OF GUADALUPE COUNTY, TEXAS.

PROPERTY: The property described as follows:

THE PROPERTY LOCATED IN GUADALUPE COUNTY, TEXAS, INCLUDING PERSONAL PROPERTY, IF ANY, AS DESCRIBED IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, ***SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST.***

SUBSTITUTE TRUSTEE: AARTI PATEL, VIOLET NUNEZ, DANIEL MCQUADE, MARCELA CANTU, CARY CORENBLUM, JOSHUA SANDERS, ALEENA LITTON, AUCTION.COM LLC, BOB FRISCH, JO WOOLSEY, JODI STEEN, JANICE STONER, JASON WEST, NICOLE BAETHGE, MATTHEW D. JOHNSON, NICOLE CORREA, DEAN W. GREER, AND DAVID GARVIN.

Substitute Trustee's Mailing Address:

c/o SettlePou
3333 Lee Parkway, 8th Floor
Dallas, Texas 75219

Each Substitute Trustee is appointed **effective as of JANUARY 13, 2026**, pursuant to

Texas Property Code § 51.0075 to succeed to all title, powers, and duties of the original or successor trustees under the Deed of Trust.

Appointment of Substitute Trustees:

By: Lillian Riley

Name: Lillian A. Riley, Attorney for NewRez LLC

THE STATE OF TEXAS §
 §
COUNTY OF DALLAS §

BEFORE ME, the undersigned authority, on this day appeared Lillian A. Riley, and after being by me duly sworn, stated that they executed the foregoing instrument for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE on January 13, 2026.

Maria A. Saenz
Notary Public, State of Texas



Notice of Sale executed by:
David Garvin

Name: David Garvin

Substitute Trustee

EXHIBIT A

Lot 3, Block 5 SAENGERHALLE SUBDIVISION UNIT TWO, according to the map or plat thereof recorded in Volume 6, Page 507, Plat Records, Guadalupe County, Texas.

RECORDING REQUESTED BY:

POSTED

9:51 A.M. _____ P.M.

WHEN RECORDED MAIL TO:

ServiceLink Agency Sales and Posting, LLC
 c/o Malcolm Cisneros/Trustee Corps
 17100 Gillette Avenue
 Irvine, CA 92614
 (949) 252-8300

JAN 29 2026

TERESA KIEL, County Clerk
 Guadalupe County Texas

By  Deputy

TS No TX07000346-25-1

APN R3962 | 19254| 1G0639-0000-13000-0-00

TO No 250332340-TX-RW1

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on November 25, 2020, TOMAS CASTELLON III AND ANNETTE CASTELLON, HUSBAND AND WIFE as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of THOMAS E BLACK JR as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, as nominee for UNION HOME MORTGAGE CORP., its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$181,649.00, payable to the order of Nationstar Mortgage LLC as current Beneficiary, which Deed of Trust recorded on November 30, 2020 as Document No. 202099034486 in Guadalupe County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN R3962 | 19254| 1G0639-0000-13000-0-00

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **ServiceLink Agency Sales and Posting, LLC** 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 **Nationstar Mortgage LLC**, the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust.



4864545

TS No TX07000346-25-1

APN R3962 | 19254 | 1G0639-0000-

TO No 250332340-TX-RWI

NOW THEREFORE, NOTICE IS HEREBY GIVEN ¹³⁰⁰⁰⁻⁰⁻⁰⁰ that on **Tuesday, April 7, 2026 at 11:00 AM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Guadalupe County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **The north porch of the Guadalupe County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.**

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

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

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

Effective **March 1, 2026**, new federal regulations (89 Fed. Reg. 70.258) will impact residential real property (1-4 residential units) title transfers to covered entities trusts, with reporting requirements unless exempt. <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers>

WITNESS, my hand this 29 day of January, 2026.

Alexis Martin

By: ServiceLink Agency Sales and Posting, LLC
Substitute Trustee(s)

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

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

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

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

TS No TX07000346-25-1

APN R3962 | 19254 | 1G0639-0000-

TO No 250332340-TX-RWI

¹³⁰⁰⁰⁻⁰⁻⁰⁰
EXHIBIT "A"

BEING LOT(S) 130 AND 131, COUNTRY ACRES SUBDIVISION, RECORDED IN VOLUME 5, PAGE(S) 300B-301A OF THE MAP RECORDS, SITUATED IN THE WILLIAM GRIFFIN SURVEY. A-136, GUADALUPE COUNTY, TEXAS.

POSTED

10:38 A.M. _____ P.M.

000063

JAN 29 2026

TERESA KIEL, County Clerk
Guadalupe County Texas

By *[Signature]* Deputy

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2026-20728-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: 4/7/2026
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 13, IN BLOCK 9, TURNING STONE UNIT-E2, IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 8, PAGE 108-110, MAP RECORDS, GUADALUPE COUNTY, TEXAS.

Commonly known as: 713 LASERRA CIBOLO, TX 78108

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust dated 3/28/2023 and recorded in the office of the County Clerk of Guadalupe County, Texas, recorded on 3/28/2023 under County Clerk's File No 202399007280, in Book - and Page - The subject Deed of Trust was modified by Loan Modification recorded as Instrument No. 202599014555 and recorded on 06/13/2025. of the Real Property Records of Guadalupe County, Texas.

Grantor(s): ELPIDIO GABINO ILABAN AND LAUREN ILABAN, HUSBAND AND WIFE
Original Trustee: BLACK, MANN & GRAHAM L.L.P.
Substitute Trustee: 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
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Bay Equity LLC, its successors and assigns
Current Mortgagee: Freedom Mortgage Corporation
Mortgage Servicer: Freedom Mortgage Corporation

T.S. #: 2026-20728-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 by not limited to (1) the promissory note in the original principal amount of \$460,000.00, executed by ELPIDIO GABINO ILABAN AND LAUREN ILABAN, HUSBAND AND WIFE, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Bay Equity 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. #: 2026-20728-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: 1/29/2026

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

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: BEING ALL THAT CERTAIN TRACT OR PARCEL OF LAND LYING AND BEING SITUATED WITHIN THE CITY OF SEGUIN, GUADALUPE COUNTY, TEXAS, KNOWN AND DESIGNATED AS LOT 38, EASTGATE SUBDIVISION, SECTION THREE, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 3, PAGE 20, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 03/25/2021 and recorded in Document 202199010324 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: 04/07/2026
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 WHITNEY WERLE, provides that it secures the payment of the indebtedness in the original principal amount of \$241,091.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Truist Bank is the current mortgagee of the note and deed of trust and TRUIST BANK is mortgage servicer. A servicing agreement between the mortgagee, whose address is Truist Bank c/o TRUIST BANK, 1001 Semmes Ave, Richmond, VA 23224 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

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

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

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

POSTED

2:49 P.M.

FEB 05 2026

TERESA KIEL, County Clerk
Guadalupe County Texas

By [Signature] Deputy

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

Certificate of Posting

I am Terri Martin whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 02/05/2026 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.

251 BERNIE LANE
SEGUIN, TX 78155

00000010642312

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: April 07, 2026

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

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

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated October 31, 2005 and recorded in Document VOLUME 2235, PAGE 0825, AS AFFECTED BY LOAN MODIFICATION AGREEMENTS INSTRUMENT NO'S. 201899008276 & 202099014504 real property records of GUADALUPE County, Texas, with TABITH N REYNOLDS, A SINGLE WOMAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by TABITH N REYNOLDS, A SINGLE WOMAN, securing the payment of the indebtednesses in the original principal amount of \$68,461.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

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

POSTED

_____ A.M. **1:05** P.M.

FEB 09 2026

TERESA KIEL, County Clerk
Guadalupe County Texas

By *Megan* 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 SERVICELINK AGENCY SALES AND POSTING, 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: _____

251 BERNIE LANE
SEGUIN, TX 78155

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00000010642312

GUADALUPE

EXHIBIT "A"

LOT 57, THE PARK AT CREEKSIDE, PHASE 3, GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT THEREOF
RECORDED IN VOLUME 5, PAGE 61B-62A, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

C&M No. 44-26-00379/ 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 August 29, 2022 and recorded under Clerk's File No. 202299026670, in the real property records of Guadalupe County Texas, with Curtis Dwayne Randle, unmarried man as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Lennar Mortgage, LLC, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Curtis Dwayne Randle, unmarried man securing payment of the indebtedness in the original principal amount of \$257,499.00 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 Curtis Dwayne Randle. The Secretary of Veterans Affairs, an officer of the United States is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. PHH Mortgage Corporation is acting as the Mortgage Servicer for the Mortgagee. PHH Mortgage Corporation, is representing the Mortgagee, whose address is: 1 Mortgage Way, Mount Laurel, NJ 08054.

Legal Description:

LOT 8, IN BLOCK 20, OF FINAL PLAT OF NAVARRO SUBDIVISION, UNIT 1C, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGE 544, OF THE PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 04/07/2026

Earliest Time Sale Will Begin: 11:00 AM

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

TERMS OF SALE

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

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

44-26-00379
Guadalupe



4865372

POSTED

____ A.M. 12:40 P.M.

FEB 10 2026

TERESA KIEL, County Clerk
Guadalupe County Texas

By *Teresa Kiel* Deputy

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

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

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri Martin, Agency Sales and Posting, 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 02/05/2026.

/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. 44-26-00379

POSTED

____ A.M. 12:48 P.M.

000090

FEB 10 2026

TERESA KIEL, County Clerk
Guadalupe County Texas

By [Signature] Deputy

Notice of Substitute Trustee Sale

T.S. #: 25-17613

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: 4/7/2026
Time: The sale will begin no earlier than 1:00 PM or no later than three hours thereafter.
The sale will be completed by no later than 4:00 PM
Place: Guadalupe County Courthouse in SEQUIN, Texas, at the following location:
Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR IN
THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT
TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

LOT 154, BLOCK 7, DEER CREST, UNIT 2, GUADALUPE COUNTY, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGES 460-462, OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS.

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust is dated 8/30/2022 and is recorded in the office of the County Clerk of Guadalupe County, Texas, under County Clerk’s File No 202299027932, recorded on 9/6/2022, of the Real Property Records of Guadalupe County, Texas.
Property Address: 347 DEER CREST DR NEW BRAUNFELS, TX 78130

Trustor(s): **JAVIER CAVAZOS LOYA AND MONICA CAVAZOS** Original Beneficiary: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR KBHS HOME LOANS, LLC, ITS SUCCESSORS AND ASSIGNS**

Current Beneficiary: **Lakeview Loan Servicing, LLC** Loan Servicer: **ServiceMac, LLC**

Current Substituted Trustees: **Auction.com, LLC, Troy Martin, Deborah Martin, Cassie Martin, Terri Martin, Shelby Martin, Alexis Martin, Jennyfer Saklewicz, Martha Rossington, Reyn Rossington, Rick Snoke, Wayne Daughtrey, Prestige Default Services, LLC, Agency Sales and Posting LLC**

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

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash with funds being made payable to Prestige Default Services, LLC, subject to the provisions of the deed of trust permitting the beneficiary

T.S. #: 25-17613

thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

Type of sale - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by JAVIER CAVAZOS LOYA AND MONICA CAVAZOS, HUSBAND AND WIFE. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$325,348.00, executed by JAVIER CAVAZOS LOYA AND MONICA CAVAZOS, HUSBAND AND WIFE, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR KBHS HOME LOANS, LLC, ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of JAVIER CAVAZOS LOYA AND MONICA CAVAZOS, HUSBAND AND WIFE to JAVIER CAVAZOS LOYA AND MONICA CAVAZOS. Lakeview Loan Servicing, LLC is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

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

Questions concerning the sale may be directed to the undersigned or to the beneficiary:
Lakeview Loan Servicing, LLC c/o ServiceMac, LLC
9726 Old Bailes Road, Suite 200
Fort Mill, South Carolina 29707-7882
(844)-478-2622

T.S. #: 25-17613

Dated: 2/10/2026 Auction.com, LLC, Troy Martin, Deborah Martin, Cassie Martin, Terri Martin, Shelby Martin, Alexis Martin, Jennyfer Sakiewicz, Martha Rossington, Reyn Rossington, Rick Snoke, Wayne Daughtrey, Prestige Default Services, LLC, Agency Sales and Posting LLC,

Alexis Martin

Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Phone: (972) 893-3096 ext. 1035
Fax: (949) 427-2732
Sale Line Information: (800) 793-6107
Website: www.auction.com

AFTER RECORDING, PLEASE RETURN TO:
Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Attn: Trustee Department

POSTED

000091

____ A.M. 12:49 P.M.

FEB 10 2026

TERESA KIEL County Clerk
Guadalupe County Texas

By Angela Deputy

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2025-19614-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: 4/7/2026
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 NINE (9), IN BLOCK ONE (1), OF ELLEY LANE SUBDIVISION, UNIT 1, AN ADDITION TO THE CITY OF NEW BRAUNFELS, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER VOLUME 8, PAGE 648 OF THE MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

Commonly known as: 107 ROCK NETTLE NEW BRAUNFELS, TX 78130

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust dated 12/11/2020 and recorded in the office of the County Clerk of Guadalupe County, Texas, recorded on 12/18/2020 under County Clerk's File No 202099036906, in Book - and Page - of the Real Property Records of Guadalupe County, Texas.

Grantor(s): ANACRYSTAL ANTONIA MARTINEZ, FORMERLY KNOWN AS ANACRYSTAL S. MOON, A SINGLE PERSON
Original Trustee: ALLAN B. POLUNSKY
Substitute Trustee: 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
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for PILGRIM MORTGAGE LLC, its successors and assigns
Current Mortgagee: Freedom Mortgage Corporation
Mortgage Servicer: Freedom Mortgage Corporation

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is

T.S. #: 2025-19614-TX

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.

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 \$219,729.00, executed by ANACRYSTAL ANTONIA MARTINEZ, FORMERLY KNOWN AS ANACRYSTAL S. MOON, A SINGLE PERSON, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for PILGRIM 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. #: 2025-19614-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: 2/10/2026

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

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

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

DEED OF TRUST INFORMATION:

Date: 06/11/2024
Grantor(s): WILLETTA MICHELLE FLENTIE, AN UNMARRIED WOMAN, AND ETHAN WAYNE BAKER, AN UNMARRIED MAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR LENNAR MORTGAGE, LLC., ITS SUCCESSORS AND ASSIGNS.
Original Principal: \$197,358.00
Recording Information: Instrument 202499013634
Property County: Guadalupe
Property: (See Attached Exhibit "A")
Reported Address: 9253 LUCIANO PLACE, SEGUIN, TX 78155

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: DATA MORTGAGE INC., DBA ESSEX MORTGAGE
Mortgage Servicer: Data Mortgage, Inc. d.b.a. Essex Mortgage
Current Beneficiary: DATA MORTGAGE INC., DBA ESSEX MORTGAGE
Mortgage Servicer Address: 1417 N. Magnolia Ave, Ocala, FL 34475

SALE INFORMATION:

Date of Sale: Tuesday, the 7th day of April, 2026
Time of Sale: 11:00AM or within three hours thereafter.
Place of Sale: AT THE NORTH PORCH OF THE GUADALUPE COUNTY COURTHOUSE in Guadalupe County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Guadalupe County Commissioner's Court, at the area most recently designated by the Guadalupe County Commissioner's Court.

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

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

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

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

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

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

POSTED

A.M. ~~12:55~~ P.M.

FEB 10 2026

TERESA KIEL, County Clerk
 Guadalupe County Texas

By Morgan Deputy

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

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

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

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

Certificate of Posting

I am Alexis Martin whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on February 10, 2024 filed and / or recorded this Notice of Foreclosure Sale at the office of the Guadalupe County Clerk and caused it to be posted at the location directed by the Guadalupe County Commissioners Court.

By: Alexis Martin

Exhibit "A"

LOT 27, BLOCK 23, NAVARRO SUBDIVISION UNIT 5, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 10, PAGE 149, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

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

26-389652

Notice of Substitute Trustee's Sale

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

Deed of Trust Date: November 29, 2023	Original Mortgagor/Grantor: MIKAELA ANN RICHARDSON
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR PILGRIM MORTGAGE LLC, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: CMG MORTGAGE INC.
Recorded in: Volume: N/A Page: N/A Instrument No: 202399029111	Property County: GUADALUPE
Mortgage Servicer: CENLAR FEDERAL SAVINGS BANK	Mortgage Servicer's Address: 425 PHILLIPS BLVD, EWING, NEW JERSEY 08618-1430

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

Secures: Note in the original principal amount of \$430,000.00, executed by MIKAELA ANN RICHARDSON and payable to the order of Lender.

Property Address/Mailing Address: 2980 MINERAL SPRINGS, SCHERTZ, TX 78108

Legal Description of Property to be Sold: LOT FIFTY-SEVEN (57), BLOCK ONE (1) OF RIATA UNIT 3B, AN ADDITION TO THE CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 7, PAGE 709, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

Date of Sale: April 07, 2026	Earliest time Sale will begin: 1:00 PM
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Place of sale of Property: Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *CMG MORTGAGE INC.*, the owner and holder of the Note, has requested Auction.com LLC whose address is 1 Mauchly Irvine, Ca 92618 OR Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, Tx 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.



POSTED

____ A.M. 12:13 P.M.

FEB 12 2026

TERESA KIEL, County Clerk
Guadalupe County Texas

By Hugh Woodard Deputy

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

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

Pursuant to section 51.0075(a) of the Texas Property Code, Auction.com LLC whose address is 1 Mauchly Irvine, Ca 92618 OR Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, Tx 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Auction.com LLC whose address is 1 Mauchly Irvine, Ca 92618 OR Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, Tx 75254, Trustee.

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

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



/s/Joseph Vacek

Joseph Vacek

Attorney for Cenlar Federal Savings Bank

State Bar No.: 24038848

jvacek@raslg.com

Robertson, Anschutz, Schneid, Crane & Partners,
PLLC / Attorney for Mortgagee

5601 Executive Dr, Suite 400

Irving, TX 75038

Telephone: 817-873-3080

Facsimile: (817)796-6079

000098

POSTED

____ A.M. 12:22 P.M.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

FEB 12 2026

TERESA KIEL, County Clerk
Guadalupe County Texas

By [Signature] Deputy

T.S. #: 2025-18684-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: 4/7/2026
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 5, BLOCK 1, CORDOVA TRAILS UNIT 1 SUBDIVISION, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 10, PAGE 127, MAP AND/OR PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

Commonly known as: 117 LABATT STREET SEGUIN, TX 78155

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust dated 2/27/2025 and recorded in the office of the County Clerk of Guadalupe County, Texas, recorded on 3/3/2025 under County Clerk's File No 202599004946, in Book -- and Page -- of the Real Property Records of Guadalupe County, Texas.

Grantor(s): FELIX MALDONADO ROSA A SINGLE MAN
Original Trustee: SCOTT R. VALBY
Substitute Trustee: 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
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for VELOCIO MORTGAGE L.L.C, its successors and assigns
Current Mortgagee: Freedom Mortgage Corporation
Mortgage Servicer: Freedom Mortgage Corporation

T.S. #: 2025-18684-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.

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.

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 \$279,990.00, executed by FELIX MALDONADO ROSA A SINGLE MAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for VELOCIO MORTGAGE L.L.C, 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. #: 2025-18684-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: 02/12/2020

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

A handwritten signature in black ink, consisting of a large, stylized loop followed by a long horizontal stroke.

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

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

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

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2025-19056-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:

POSTED

___ A.M. 1:02 P.M.

FEB 19 2026

TERESA KIEL, County Clerk
Guadalupe County Texas

By  Deputy

Date: 4/7/2026
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 27, Block 7 of CIBOLO VISTAS, PHASE 4, a subdivision in the City of Cibolo, Guadalupe County, Texas, according to plat recorded in Volume 8, Page(s) 200-202, Plat Records of Guadalupe County, Texas.

Commonly known as: 261 PRAIRIE VISTA CIBOLO, TX 78108

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust dated 3/2/2023 and recorded in the office of the County Clerk of Guadalupe County, Texas, recorded on 3/3/2023 under County Clerk’s File No 202399005211, in Book -- and Page -- of the Real Property Records of Guadalupe County, Texas.

Grantor(s):	BRANDON BEALE, JOINED HEREIN PRO FORMA BY HIS SPOUSE, ERICKA LYNN BEALE
Original Trustee:	Easton W. Crafts
Substitute Trustee:	Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Directions Equity, LLC, its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is

T.S. #: 2025-19056-TX

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.

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 \$407,483.00, executed by BRANDON BEALE, JOINED HEREIN PRO FORMA BY HIS SPOUSE, ERICKA LYNN BEALE, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Directions Equity, 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:

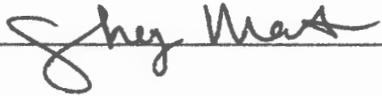
Freedom Mortgage Corporation
11988 EXIT 5 PKWY BLDG 4
FISHERS IN 46037-7939
Phone: (855) 690-5900

T.S. #: 2025-19056-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: 2/19/26

Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX 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

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

Deed of Trust Date: 10/3/2022	Grantor(s)/Mortgagor(s): SANTOS RUIZ JR AND PRISCILLA RUIZ, HUSBAND AND WIFE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR CROSSCOUNTRY MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Planet Home Lending, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 202299031244	Property County: GUADALUPE
Mortgage Servicer: Planet Home Lending, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 321 Research Parkway, Suite 303, Meriden, CT 06450
Date of Sale: 4/7/2026	Earliest Time Sale Will Begin: 1pm
Place of Sale of Property: 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 16, BLOCK 30, BELMONT PARK SUBDIVISION, UNIT 5, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS ACCORDING TO THE PLAT RECORDED IN VOLUME 7, PAGE 70, OF THE 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(1): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

Dated: 2/17/2026

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

Dated: 2/19/26

Shelby Martin

Printed Name:

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

POSTED

___ A.M. 1:08 P.M.

FEB 19 2026

TERESA KIEL, County Clerk
Guadalupe County Texas

By Deputy

MH File Number: TX-26-126779-POS
Loan Type: FHA

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

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

LOT 130, OF THE VILLAGE OF MILL CREEK, UNIT 2, ADDITION TO THE CITY OF SEGUIN, GUADALUPE COUNTY, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGE 10, OF THE MAP AND/OR PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

Security Instrument: Deed of Trust dated October 7, 2021 and recorded on October 11, 2021 at Instrument Number 202199034951 in the real property records of GUADALUPE County, Texas, which contains a power of sale.

Sale Information: April 7, 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 STEPHANIE TIPTON AND ADAM TIPTON secures the repayment of a Note dated October 7, 2021 in the amount of \$290,000.00. ROCKET MORTGAGE LLC, whose address is c/o Rocket Mortgage, LLC, 8950 Cypress Waters Blvd., Coppell, TX 75019, is the current mortgagee of the Deed of Trust and Note and Rocket Mortgage, 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.



4866345

POSTED

____ A.M. 1:20 P.M.

FEB 19 2026

TERESA KIEL, County Clerk
Guadalupe County Texas

By M. Kiel Deputy

Kathryn Dahlin

De Cubas & Lewis, P.C.
Kathryn Dahlin, Attorney at Law

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

Shelby Martin

Substitute Trustee(s): Aarti Patel, Violet Nuncz,
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, Shelby Martin, declare under penalty of perjury that on the 19th 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).

POSTED

10:13 A.M. _____ P.M.

COPY

000111

FEB 26 2026

TERESA KIEL, County Clerk
Guadalupe County Texas

By [Signature] Deputy

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 7/27/2023	Grantor(s)/Mortgagor(s): OLLIE LEE CARADINE, A SINGLE MAN
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR ROCKET MORTGAGE, LLC ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Lakeview Loan Servicing, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 202306023865	Property County: COMAL
Mortgage Servicer: M&T Bank is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 1 Fountain Plaza, Buffalo, NY 14203
Date of Sale: 4/7/2026	Earliest Time Sale Will Begin: 10am
Place of Sale of Property: THE NORTHEAST PORCH OF THE HISTORIC COMAL COUNTY COURTHOUSE, 100 MAIN PLAZA, NEW BRAUNFELS, TX 78130 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LOT 2, BLOCK 14, THE FAIRWAYS AT SCENIC HILL, UNIT 2, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN VOLUME 15, PAGE 86, MAP AND PLAT RECORDS OF COMAL COUNTY, TEXAS AND VOLUME 6, PAGE 745, 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, Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Terri Martin, Deanna Ray, Shelby Martin, Brian Hooper, Mike Jansta, Mike Hayward, or Jay Jacobs, Deanna Ray or Shelby Martin, 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(f): 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: 2/25/2026

[Signature]

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

Dated: 02/26/2026

[Signature]
Printed Name: Terri Martin

Substitute Trustee
c/o Xome
1255 West 15th Street, Suite 1060
Plano, TX 75075
<http://www.mccarthylolth.us.com>

POSTED

10:15 A.M. _____ P.M.

COPY

FEB 26 2026

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

25-304788

Notice of Substitute Trustee's Sale

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

Deed of Trust Date: May 26, 2022	Original Mortgagor/Grantor: KEVIN GORDON STRINGHAM
Original Beneficiary / Mortgagee: FAIRWAY INDEPENDENT MORTGAGE CORPORATION	Current Beneficiary / Mortgagee: SELECT PORTFOLIO SERVICING, INC.
Recorded in: Volume: N/A Page: N/A Instrument No: 202299016751	Property County: GUADALUPE
Mortgage Servicer: Select Portfolio Servicing, Inc.	Mortgage Servicer's Address: 3217 S. Decker Lake Dr, Salt Lake City, Utah 84119

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

Secures: Note in the original principal amount of \$261,042.00, executed by KEVIN GORDON STRINGHAM and payable to the order of Lender.

Property Address/Mailing Address: 2521 MARTY WAY, SEGUIN, TX 78155

Legal Description of Property to be Sold: LOT 22, BLOCK 2, MEADOWS OF MARTINDALE, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN DOCUMENT NO. 202199012335, OFFICIAL PUBLIC RECORDS, AND VOLUME 9, PAGE(S) 435-436, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

Date of Sale: April 07, 2026	Earliest time Sale will begin: 1:00 PM
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Place of sale of Property: Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *SELECT PORTFOLIO SERVICING, INC.*, the owner and holder of the Note, has requested Auction.com, LLC whose address is 1 Mauchly Irvine, CA 92618 OR Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

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

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

Pursuant to section 51.0075(a) of the Texas Property Code, Auction.com, LLC whose address is 1 Mauchly Irvine, CA 92618 OR Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Auction.com, LLC whose address is 1 Mauchly Irvine, CA 92618 OR Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

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

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



/s/Joseph Vacek

Joseph Vacek

Attorney for Select Portfolio Servicing, Inc.

State Bar No.: 24038848

jvacek@rasle.com

Robertson, Anschutz, Schneid, Crane & Partners,

PLLC / Attorney for Mortgagee

5601 Executive Dr, Suite 400

Irving, TX 75038

Telephone: 817-873-3080

Facsimile: (817)796-6079

POSTED

000114

10:14 A.M. _____ P.M.

 COPY

FEB 26 2026

TERESA KIEL, County Clerk
Guadalupe County Texas

By Nguyen Deputy

NOTICE OF TRUSTEE'S SALE

DEED OF TRUST INFORMATION:

Grantor(s)	Jason T. Mummert and Amber E. Mummert	Deed of Trust Date	June 24, 2025
Original Mortgagee	UpEquity SPV2, LLC	Original Principal	\$432,100.00
Recording Information	Instrument #: 202599016165 in Guadalupe County, Texas	Original Trustee	Brett M. Shanks
Property Address	420 Bee Caves, Cibolo, TX 78108	Property County	Guadalupe

MORTGAGE SERVICER INFORMATION:

Current Mortgagee	UpEquity SPV2, LLC	Mortgage Servicer	UpEquity SPV2, LLC
Current Beneficiary	UpEquity SPV2, LLC	Mortgage Servicer Address	1645 E. 6th St., Suite 100, Austin, TX 78703

SALE INFORMATION:

Date of Sale	04/07/2026
Time of Sale	11:00 AM or no later than 3 hours thereafter
Place of Sale	The North porch of the Guadalupe County Courthouse in Guadalupe County, Texas, or if the preceding area is no longer the designated area, at the area most recently designated by the Guadalupe County Commissioner's Court.
Substitute Trustees	Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Taherzadeh, PLLC, Auction.com, Selim Taherzadeh, or Michael Linke, any to act
Substitute Trustees' Address	15851 N. Dallas Parkway, Suite 410, Addison, TX 75001

PROPERTY INFORMATION:

Legal Description as per the Deed of Trust: LOT 58, BLOCK 1, TURNING STONE, UNIT W-4, AN ADDITION TO THE CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 8, PAGE 343-344, MAP AND/ OR PLAT RECORDS, GUADALUPE COUNTY, TEXAS.
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The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

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

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

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

NOTICE OF TRUSTEE'S SALE

Pursuant to the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the Deed of Trust. Purchasers will buy the property "at the purchaser's own risk" and "at his/her peril", and no representation is made concerning the quality of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property.

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

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

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

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

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

Dated February 19, 2026.

/s/ Selim H. Taherzadeh
Selim H. Taherzadeh
15851 N. Dallas Parkway, Suite 410
Addison, TX 75001

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



POSTED

10:24 A.M. _____ P.M.

CC COPY

FEB 26 2026

TERESA KIEL, County Clerk
Guadalupe County TexasBy Nigel Deputy**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: July 31, 2018
 Grantor(s): Eric Jamaar Stinson and Ashanta Monique Stinson, husband and wife
 Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as a nominee for M/I Financial, LLC
 Original Principal: \$408,667.00
 Recording Information: 201899017574
 Property County: Guadalupe
 Property: LOT 58, BLOCK 3, MESA AT TURNING STONE, UNIT 3, A SUBDIVISION IN CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGES 422-424, MAP AND/OR PLAT RECORDS, GUADALUPE COUNTY, TEXAS.
 Property Address: 909 Calabria
 Cibolo, TX 78108

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: SERVBANK, N.A.
 Mortgage Servicer: Servbank, N.A.
 Mortgage Servicer Address: 3138 E. Elwood Street
 Phoenix, AZ 85034

SALE INFORMATION:

Date of Sale: April 7, 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

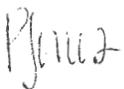
WHEREAS, a default under the Note and Deed of Trust was declared, such default was reported to not have been cured, and all sums secured by such Deed of Trust are declared immediately due and payable.

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 Tern 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 02/26/2026, I filed at the office of the Guadalupe County Clerk to be posted at the Guadalupe County courthouse this notice of sale.

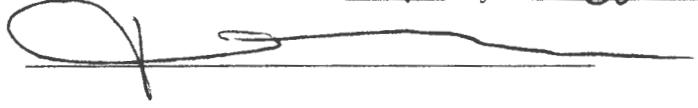


Declarant's Name: Tern Martin

Date: 02/26/2026

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

WITNESS MY HAND this 26 day of February, 2026



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

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

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: February 24, 2026

NOTE: Note described as follows:

Date: May 10, 2022
 Maker: Latasha Deniece Kinnes
 Payee: NewRez LLC successor to original lender
 Original Principal Amount: \$460,000.00

POSTED

_____ A.M. 2:42 P.M.

FEB 27 2026

TERESA KIEL, County Clerk
 Guadalupe County Texas

By Angela Deputy

DEED OF TRUST: Deed of Trust described as follows:

Date: May 10, 2022
 Grantor: Latasha Deniece Kinnes, a single woman
 Trustee: Richard A. Ramirez
 Beneficiary: NewRez LLC successor to original lender
 Recorded: INSTRUMENT NO. 202299015148, WHICH WAS RECORDED IN THE REAL PROPERTY RECORDS OF GUADALUPE COUNTY, TEXAS.

LENDER: NEWREZ LLC

BORROWERS: LATASHA DENIECE KINNES

PROPERTY: The property described as follows:

THE PROPERTY LOCATED IN GUADALUPE COUNTY, TEXAS, INCLUDING PERSONAL PROPERTY, IF ANY, AS DESCRIBED IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL

PURPOSES, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, *SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST.*

SUBSTITUTE TRUSTEE: CASSIE MARTIN, ALEXIS MARTIN, MARTHA ROSSINGTON, REYN ROSSINGTON, WAYNE DAUGHTREY, SHELBY MARTIN, JENNYFER SAKIEWICZ, TERRI MARTIN, JASON WEST, NICOLE BAETHGE, MATTHEW D. JOHNSON, NICOLE CORREA, DEAN W. GREER, AND DAVID GARVIN

Substitute Trustee's Mailing Address:

c/o SettlePou
3333 Lee Parkway, Eighth Floor
Dallas, Texas 75219

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

APRIL 7, 2026, the first Tuesday of the month, to commence at 11:00 A.M., or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

In GUADALUPE County, Texas, at THE NORTH PORCH OF THE GUADALUPE COUNTY COURTHOUSE, 211 W. COURT STREET, SEGUIN, TX 78155 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE.

RECITALS

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

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

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

Trust. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS.

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU 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 PETITIONER OR PETITIONER'S ATTORNEY IMMEDIATELY.

APPOINTMENT OF SUBSTITUTE TRUSTEE

DEED OF TRUST: Deed of Trust described as follows:

Date: May 10, 2022
Grantor: Latasha Deniece Kinnes, a single woman
Trustee: Richard A. Ramirez
Beneficiary: NewRez LLC successor to original lender
Recorded: INSTRUMENT NO. 202299015148, WHICH WAS RECORDED IN THE REAL PROPERTY RECORDS OF GUADALUPE COUNTY, TEXAS.

PROPERTY: The property described as follows:

THE PROPERTY LOCATED IN GUADALUPE COUNTY, TEXAS, INCLUDING PERSONAL PROPERTY, IF ANY, AS DESCRIBED IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, ***SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST.***

SUBSTITUTE TRUSTEE: CASSIE MARTIN, ALEXIS MARTIN, MARTHA ROSSINGTON, REYN ROSSINGTON, WAYNE DAUGHTREY, SHELBY MARTIN, JENNYFER SAKIEWICZ, TERRI MARTIN, JASON WEST, NICOLE BAETHGE, MATTHEW D. JOHNSON, NICOLE CORREA, DEAN W. GREER, AND DAVID GARVIN

Substitute Trustee's Mailing Address:

c/o SettlePou
3333 Lee Parkway, 8th Floor
Dallas, Texas 75219

Each Substitute Trustee is appointed **effective as of FEBRUARY 24, 2026**, pursuant to Texas Property Code § 51.0075 to succeed to all title, powers, and duties of the original or successor trustees under the Deed of Trust.

Appointment of Substitute Trustees:

By: Lillian Riley

Name: Lillian A. Riley, Attorney for NewRez LLC

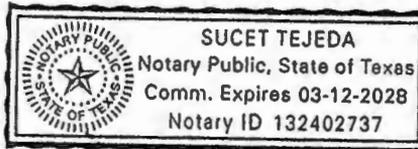
THE STATE OF TEXAS §
 §
COUNTY OF DALLAS §

BEFORE ME, the undersigned authority, on this day appeared Lillian A. Riley, and after being by me duly sworn, stated that they executed the foregoing instrument for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE on February 24th 2026.

SATD

Notary Public, State of Texas



Notice of Sale executed by:
David A

Name: David Garvin

Substitute Trustee

EXHIBIT A

Lot 1, Block 18, RIATA UNIT 4C, situated in the City of Schertz, according to the map or plat thereof, recorded in Volume 8, Pages 392-393, Map and Plat Records, Guadalupe County, Texas.

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

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

DEED OF TRUST INFORMATION:

Date: 07/12/2022
Grantor(s): MARCOS TRINIDAD AND CLARISSA VALDEZ, AN UNMARRIED MAN AND AN UNMARRIED WOMAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR GUILD MORTGAGE COMPANY, LLC, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$199,323.00
Recording Information: Instrument 202299021784
Property County: Guadalupe
Property: (See Attached Exhibit "A")
Reported Address: 772 4TH ST, SEGUIN, TX 78155-3506

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 7th day of April, 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

A.M. 2:59 P.M.

MAR 05 2026

TERESA KIEL, County Clerk
Guadalupe County TexasBy *Nguyen* Deputy

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, Alcena 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 03/05/2020 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"

SOUTH ONE-HALF (1/2) OF LOT 10, BLOCK 11, OF ROOK ADDITION, AN ADDITION TO THE TOWN OF SEGUIN, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEROF RECORDED IN VOLUME 61, PAGE 345, AND 346, OF THE DEED RECORDS OF GUADALUPE COUNTY, TEXAS.

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

NOTICE OF ACCELERATION AND NOTICE OF 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: 04/13/2023
Grantor(s): TOREZ PEOPLES, A SINGLE MAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR MORTGAGE SOLUTIONS OF COLORADO, LLC, ITS SUCCESSORS AND ASSIGNS.
Original Principal: \$375,000.00
Recording Information: Instrument 202399009318
Property County: Guadalupe
Property: (See Attached Exhibit "A")
Reported Address: 3020 CASILLERO ST, SCHERTZ, TX 78154

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: MORTGAGE SOLUTIONS OF COLORADO, LLC D/B/A MORTGAGE SOLUTIONS FINANCIAL
Mortgage Servicer: Mortgage Solutions of Colorado, LLC
Current Beneficiary: MORTGAGE SOLUTIONS OF COLORADO, LLC D/B/A MORTGAGE SOLUTIONS FINANCIAL
Mortgage Servicer Address: 7450 Campus Dr., Suite 200, Colorado Springs, CO 80920

SALE INFORMATION:

Date of Sale: Tuesday, the 7th day of April, 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

___ A.M. 3:00 P.M.

MAR 05 2026

TERESA KIEL, County Clerk
 Guadalupe County Texas

By Angelina Deputy

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 Nuncz, Daniel McQuade, Marcela Cantu, Cary Corenblum, Joshua Sanders, Alcena 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 Mamin whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 03/05/2026 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.

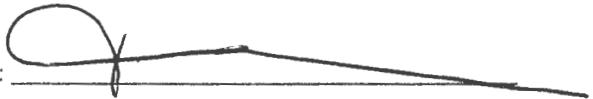
By: 

Exhibit "A"

LOT 5, BLOCK 4, ORCHARD PARK SUBDIVISION, UNIT 2, AN ADDITION TO GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGE(S) 481-482 OF THE MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

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

C&M No. 44-26-01068/ 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 June 14, 2023 and recorded under Clerk's File No. 202399014826, in the real property records of GUADALUPE County Texas, with Samar C Figueroa, joined herein pro forma by his spouse, Andrea Pinel Bali as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Directions Equity, LLC, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Samar C Figueroa, joined herein pro forma by his spouse, Andrea Pinel Bali securing payment of the indebtedness in the original principal amount of \$357,841.00 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 Samar C Figueroa. NewRez LLC dba Shellpoint Mortgage Servicing is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. Shellpoint Mortgage Servicing is acting as the Mortgage Servicer for the Mortgagee. Shellpoint Mortgage Servicing, is representing the Mortgagee, whose address is: 75 Beattie Place, Suite 300, Greenville, SC 29601.

Legal Description:

LOT 5, BLOCK 11, OF HANNAH HEIGHTS SUBDIVISION, UNIT 5, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGE 380, MAP AND PLAT RECORDS OF GUDALUPE COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 04/07/2026

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.

44-26-01068
GUADALUPE



4867837

POSTED

A.M. 3:00 P.M.

MAR 05 2026

TERESA KIEL, County Clerk
Guadalupe County Texas

By Angela Deputy

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.

STRICT COMPLIANCE WITH FINCEN RULES AND REGULATIONS IS REQUIRED FOR PURCHASE OF THE PROPERTY AT THIS SALE. A FORECLOSURE DEED WILL NOT ISSUE WITHOUT SUCCESSFUL BIDDER PROVIDING ALL INFORMATION NECESSARY FOR STRICT COMPLIANCE WITH FINCEN.

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

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri Martin, 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 March 4, 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:

Printed Name: _____

Terri Martin

C&M No. 44-26-01068

26TX404-0014
1069 VALLEY FORGE DRIVE, SCHERTZ, TX 78154

NOTICE OF FORECLOSURE SALE

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

 LOT 18, BLOCK 2, THE VILLAGE, UNIT - 3 , IN THE CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 3, PAGE 36, PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

Security Instrument: Deed of Trust dated September 24, 2020 and recorded on September 25, 2020 as Instrument Number 202099026672 in the real property records of GUADALUPE County, Texas, which contains a power of sale.

Sale Information: April 07, 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 AARON J MANDUJANO secures the repayment of a Note dated September 24, 2020 in the amount of \$167,810.00. TH MSR HOLDINGS LLC, whose address is c/o RoundPoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, SC 29715, is the current mortgagee of the Deed of Trust and Note and RoundPoint Mortgage Servicing Corporation 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
 10:45 A.M. ____ P.M.

 MAR 12 2026
 TERESA KIEL, County Clerk
 Guadalupe County Texas
 By *Angela* Deputy



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

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

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



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



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

Certificate of Posting

I, Terri Martin, declare under penalty of perjury that on the 12 day of March, 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).

4622 PECOS PT
SCHERTZ, TX 78108

00000010747038

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: April 07, 2026

Time: The sale will begin at 1:00 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 November 30, 2018 and recorded in Document INSTRUMENT NO. 201899027223 real property records of GUADALUPE County, Texas, with ALEXANDRA LEE MONTALVO AND ALFRED G MONTALVO JR., WIFE AND HUSBAND, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by ALEXANDRA LEE MONTALVO AND ALFRED G MONTALVO JR., WIFE AND HUSBAND, securing the payment of the indebtednesses in the original principal amount of \$301,483.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

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

POSTED

— A.M. 12:27 P.M.

MAR 12 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: _____

4622 PECOS PT
SCHERTZ, TX 78108

00000010747038

00000010747038

GUADALUPE

EXHIBIT "A"

LOT 16, BLOCK 12, CYPRESS POINT, UNIT 4, CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 8, PAGES 729-730, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

000149

NOTICE OF TRUSTEE'S SALE

POSTED

A.M. 3:04 P.M.

THE STATE OF TEXAS *

COUNTY OF GUADALUPE *

Date: March 11, 2026

Deed of Trust:

Date: April 12, 2024

Grantor: Julio Rangel and Aryana Rangel, 14937 Pearce Lane, Del Valle, Texas 78617

Beneficiary: Amplify Ranch Investments Ltd.

Recorded under Clerks Document Number 202499008795, Official Public Records, Guadalupe County, Texas.

MAR 12 2026

TERESA KIEL, County Clerk
Guadalupe County Texas

By Amelia Deputy

Property: Being Lot Four (4) in Woodrow Ranch Subdivision, Guadalupe County, Texas, according to map or plat thereof recorded in Clerk's Document #202499007844, Deed and Plat Records of Guadalupe County, Texas.

Date of Sale: April 7, 2026

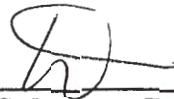
Time of Sale: The earliest time at which the sale will occur is 11:00 a.m. and no later than 2:00 p.m.

Place of sale of Property: Guadalupe County Courthouse, 211 W. Court Street, Seguin, Texas 78155

Designated Area: The north porch of the Guadalupe County Courthouse, bearing the address of 211 W. Court Street, Seguin, Texas 78155, or in the area designated by the Commissioner's Court, pursuant to Section 51.002 of the Texas Property Code.

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

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



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

For more information:

P.O. Box 1249
San Marcos, Texas 78667
512-396-5115

000150

NOTICE OF TRUSTEE'S SALE

POSTED

____ A.M. **3:05** P.M.

THE STATE OF TEXAS *

COUNTY OF GUADALUPE *

Date: March 11, 2026

Deed of Trust:

Date: June 21, 2023

Grantor: Mary Kay Kincaid, 503 Twisted Oaks Lane, Buda, Texas 78610

Beneficiary: South Austin Investments, LLC

Recorded under Clerks Document Number 202399015523, Official Public Records, Guadalupe County, Texas.

Property: Being a 10.01 acre Tract or parcel of land known as Tract X and being part of the B. & G. Fulcher Survey, A-21 in Guadalupe County, Texas and being more particularly described in Exhibit "A" attached to the Deed of Trust filed in Clerk's Document #202399015523 of the Guadalupe County Deed Records.

MAR 12 2026
TERESA KIEL, County Clerk
Guadalupe County Texas
By *Teresa Kiel* Deputy

Date of Sale: April 7, 2026

Time of Sale: The earliest time at which the sale will occur is 11:00 a.m. and no later than 2:00 p.m.

Place of sale of Property: Guadalupe County Courthouse, 211 W. Court Street, Seguin, Texas 78155

Designated Area: The north porch of the Guadalupe County Courthouse, bearing the address of 211 W. Court Street, Seguin, Texas 78155, or in the area designated by the Commissioner's Court, pursuant to Section 51.002 of the Texas Property Code.

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

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



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

For more information:

P.O. Box 1249
San Marcos, Texas 78667
512-396-5115

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

NOTICE OF TRUSTEE'S SALE

DATE: March 13, 2026

NOTE: Real Estate Lien Note described as follows:

Date: August 12, 2022

Maker: JTJS Investments, LLC,
A Texas Limited Liability Company

Payee: Nexus Series B, LLC,
A Delaware Limited Liability Company

**Original
Principal
Amount:** \$315,000.00

DEED OF TRUST: Deed of Trust described as follows:

Date: August 12, 2022

Grantor: JTJS Investments, LLC,
A Texas Limited Liability Company

Trustee: John M. Taylor or Cody R. Coughlin
of Taylor & Coughlin PLLC, Trustee

Beneficiary: Nexus Series B, LLC,
A Delaware Limited Liability Company

Recorded: Document Number **202299025080**, in the Official Public Records of
Guadalupe County, Texas.

POSTED

8:46 A.M. _____ P.M.

MAR 13 2026

TERESA KIEL, County Clerk
Guadalupe County Texas

By *Taylor* Deputy

LENDER: Nexus Series B, LLC,
A Delaware Limited Liability Company

BORROWER: JTJS Investments, LLC,
A Texas Limited Liability Company

PROPERTY: The real property described as follows and any personal property described in the Deed of Trust:

Being 2.00 acres of land, more or less, in the CHARLES HENDERSON SRUVEY NO. 55, ABSTRACT NO. 147, situated in Guadalupe County, Texas, being that same tract conveyed in Volume 1496, Page 418, of the Official Public Records of Guadalupe County, Texas and as more particularly described by metes and bounds in Exhibit "A" attached hereto.

TRUSTEE: John M. Taylor or Cody R. Coughlin,
of Taylor & Coughlin, PLLC, Trustee

**TRUSTEE'S
MAILING**

ADDRESS: 5926 Balcones Drive, Suite 100, Austin, Texas 78731

DATE AND TIME OF TRUSTEE'S SALE OF PROPERTY:

April 7, 2026, the first Tuesday of the month, to commence at **10:00 A.M.**, or within three (3) hours after that time.

PLACE OF TRUSTEE'S SALE OF PROPERTY:

The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **THE NORTH PORCH OF THE GUADALUPE COUNTY COURTHOUSE, 101 E. COURT STREET, SEGUIN, TX 78155, OR AS OTHERWISE DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.**

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.

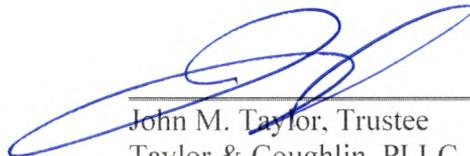
RECITALS

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

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

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

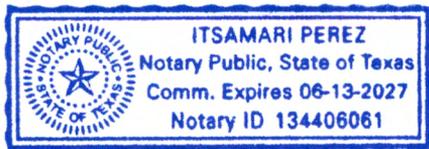
EXECUTED as of **March 13, 2026.**

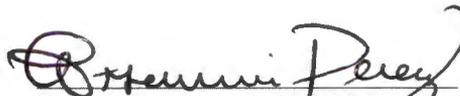


John M. Taylor, Trustee
Taylor & Coughlin, PLLC

STATE OF TEXAS §
COUNTY OF TRAVIS §

The foregoing instrument was acknowledged before me on the **13th** day of **March 2026**, by **John M. Taylor** the **Trustee** for the purpose therein stated.





Notary Public, State of Texas

After recording, please return original to:
Taylor & Coughlin, PLLC
5926 Balcones Drive, Suite 100
Austin, Texas 78731

Exhibit A

DESCRIPTION OF 2.00 ACRES, MORE OR LESS, OF LAND AREA BEING A PORTION OF LOT 10, OF THE SUBDIVISION OF THE CHARLES HENDERSON SURVEY NO. 55, ABSTRACT NO. 147, GUADALUPE COUNTY, TEXAS (SAID SUBDIVISION BEING RECORDED IN VOLUME L, PAGE 82 OF THE GUADALUPE COUNTY DEED RECORDS), AND BEING A PORTION OF THREE TRACTS CONVEYED TO MANUEL ARIAS: 1) A 2.0 ACRE TRACT DESCRIBED IN A DEED FROM WILLIE BRAUNE, JR. TO MANUEL ARIAS, ET UX DATED FEBRUARY 3, 1958 AND RECORDED IN VOLUME 314, PAGE 76 OF THE GUADALUPE COUNTY DEED RECORDS, 2) A 1.0 ACRE TRACT DESCRIBED IN A DEED FROM WILLIE BRAUNE, JR. TO MANUEL ARIAS DATED OCTOBER 17, 1958 AND RECORDED IN VOLUME 319, PAGE 274 OF THE GUADALUPE COUNTY DEED RECORDS, AND 3) 1.0 ACRE TRACT DESCRIBED IN A DEED FROM WILLIE BRAUNE, JR. TO MANUEL ARIAS ET UX DATED FEBRUARY 25, 1952 AND RECORDED IN VOLUME 255, PAGE 584 OF THE GUADALUPE COUNTY DEED RECORDS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

COMMENCING at a ¼" iron rod found for the southwest corner of the Arias 2.0 acre tract and the northwest corner of the panhandle portion of a 17.339 acre tract described in a deed from James Whitley Gloor to Betty Lou Gloor dated May 6, 1999 and recorded in Volume 1428, Page 146 of the Guadalupe County Official Records, and being in the east line of the remaining portion of an old county roadbed as evidenced by the remains of a fence (said roadbed being adjacent to the east right-of-way line of State Highway 123);

THENCE leaving the PLACE OF COMMENCEMENT with the west line of the Arias 2.0 acre tract, N 00° 36' 28" W 230.54 feet to a ¼" iron rod set for the southwest corner and PLACE OF BEGINNING of the herein described tract;

THENCE leaving the PLACE OF BEGINNING and continuing with the west line of the Arias 2.0 acre tract and the Arias 1.0 acre tract described in Volume 255, Page 584 of the Guadalupe County Deed Records, as shown on that plat numbered 24741-99-c dated September 21, 1999 as prepared for Rosemary Arias Alcla by Byrn & Associates, Inc. of San Marcos, Texas, N 00° 36' 28" W 230.55 feet to a ¼" iron rod set for the northwest corner of the Arias 1.0 acre tract and the southwest corner of that 37.431 acre tract described in a deed from Charles K. Voith et ux to Peggy Diane Lillard et al dated November 14, 1994 and recorded in Volume 1124, Page 37 of the Guadalupe County Official Records;

THENCE with the common north line of the Arias 1.0 acre tract (Volume 255, Page 584), the Arias 2.0 acre tract, and the Arias 1.0 acre tract described in Volume 319, Page 274 of the Guadalupe County Deed Records and south line of the Lillard 37.431 acre tract, N 89° 26' 17" E 379.60 feet to a ½" iron rod found for the northeast corner of the Arias 1.0 acre tract (Volume 319, Page 274 of the Guadalupe County Deed Records) and being the northwest corner of the main portion of Gloor 17.339 acre tract;

THENCE with the common east line of the Arias 1.0 acre tract (Volume 319, Page 274) and the west line of the Gloor 17.339 acre tract (and not with the fence), S 00° 36' 53" E 228.47 feet to a ½" iron rod set for the southeast corner of the herein described tract;

THENCE crossing the Arias 1.0 acre tract and the Arias 2.0 acre tract, S 89° 07' 32" W 379.63 feet to the PLACE OF BEGINNING.

There are contained within these metes and bounds 2.00 acres, more or less, of land area as prepared from public records and a survey made on the ground on September 21, 1999 by Byrn & Associates, Inc. of San Marcos, Texas. All ½" iron rods set are capped with a plastic cap stamped "Byrn Survey". The Bearing Basis for this survey is the east line of State Highway No. 123 being N 00° 16' 00" W.



David C. Williamson, R.P.L.S. #4190

Notice of Substitute Trustee's Sale**Date:** March 10, 2026**Substitute Trustee:**

Jason West, Nicole Baethge, Matthew D. Johnson, Nicole Correa, Dean W. Greer, David Garvin, Cole Emert

Substitute Trustee's Address:8101 Boat Club Road Suite 320
Fort Worth, Texas 76179**Mortgagee:** Trident Realty Investments Atlas SPV, LLC, a Texas limited liability company**Note:** Note dated August 22, 2025, in the amount of \$303,750.00**POSTED**
A.M. 11:34 A.M.**Deed of Trust****Date:** August 22, 2025**Grantor:** Kal Rei Properties Inc.**Mortgagee:** Trident Realty Investments, LLC, a Texas limited liability company**Recording information:** Recorded on October 1, 2025, under Clerk's Instrument No. 202599024752 of the official public records of Guadalupe County, TexasMAR 16 2026
TERESA KIEL, County Clerk
Guadalupe County Texas
By Gay London Deputy**Property:** Lot 6, Block 3, Gatewood Subdivision, Unit 1, in the City of Cibolo, an addition in Guadalupe County, Texas, according to the map or plat thereof recorded in Volume 6, Pages 787-788, Map and Plat Records, Guadalupe County, Texas.

Commonly known as 105 Gatewood Clf., Cibolo, TX 78108

County: Guadalupe County**Date of Sale (first Tuesday of month):** April 7, 2026**Time of Sale:** The earliest time at which the sale shall occur is 10:00 A.M. CT. The sale shall begin at that time or not later than three hours after that time.**Place of Sale:** THE NORTH PORCH OF THE GUADALUPE COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS OR AS DESIGNATED BY THE COUNTY COMMISSIONERS.

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.

Mortgagee appoints, Jason West, Nicole Baethge, Matthew D. Johnson, Nicole Correa, Dean W. Greer, David Garvin, Cole Emert, as Substitute Trustee under the Deed of Trust. Mortgagee has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

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 is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS". The sale will begin at the Time of Sale or not later than three hours thereafter. The sale will be conducted subject to the right of rescission contained in section 51.016 of the Texas Property Code.



Jason West, Nicole Baethge, Matthew D. Johnson, Nicole Correa, Dean W. Greer, David Garvin, Cole Emert

POSTED

11:30 A.M. _____ P.M.

MAR 16 2026

TERESA KIEL, County Clerk

Guadalupe County Texas

By Angela Deputy**NOTICE OF FORECLOSURE SALE**

State of Texas §
 §
County of Guadalupe §

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

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

LOT 3, BLOCK 4, OF ARROYO RANCH, PHASE 1, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGES 182-184, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

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

Date: **April 7, 2026**

Time: The sale shall begin no earlier than 11:00 AM or no later than three hours thereafter.

Place: **Guadalupe** County Courthouse in **Seguin, Texas**, at the following location: the area designated by the Commissioners Court of **Seguin, Guadalupe County, Texas**, pursuant to § 51.002 of the Texas Property Code as the place where foreclosure sales are to take place (if no such place is so designated, the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted).

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

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.

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

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

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

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.

4. Type of Sale. The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust executed by **Edward L. Rowland and Lanette M. Rowland husband and wife.**
5. Obligations Secured. The Deed of Trust is dated **April 29, 2021**, and is recorded in the office of the County Clerk of **Guadalupe** County, Texas, in/under **202199014772, Official Public Records of Guadalupe County, Texas.** The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to the promissory note in the original principal amount of **\$235,699.00**, executed by **Edward L. Rowland**, and payable to the order of **Mortgage Electronic Registration System, Inc. ("MERS")** solely as nominee for **Gateway Mortgage, a division of Gateway First Bank.**

Original Mortgagee: Mortgage Electronic Registration System, Inc. ("MERS") solely as nominee for Gateway Mortgage, a division of Gateway First Bank.

Current Mortgagee of Record: Gateway, Mortgage Group, A Division of Gateway First Bank whose address is 244 South Gateway Place, Jenks, OK 74037.

6. Default and Request To Act. Default has occurred under the deed of trust, and the beneficiary has requested me, as Substitute Trustee, to conduct this public sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.
7. **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.**

Sent by: Clare V. Cougill
Robertson Anschutz Veters, LLC
10375 Richmond Avenue, Suite 200
Houston, TX 77042

DATED March 16, 2026.



Jason West, Nicole Baethge, Matthew D. Johnson, Nicole Correa, Dean W. Greer, David Garvin, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri Martin, Substitute Trustee
c/o Robertson Anschutz Veters, LLC
10375 Richmond Avenue, Suite 200
Houston, TX 77042
Phone: (713) 244-1360

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 SERVICE.R.

1008004-1

TS#: 26-000700
 LOAN TYPE: FHA

NOTICE OF TRUSTEE'S 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.

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

LOT 53, BLOCK 1, OF NORTH RANCH ESTATES, UNIT 3, A SUBDIVISION IN THE CITY OF NEW BRAUNFELS, GUADALUPE COUNTY, TEXAS ACCORDING TO THE PLAT RECORDED IN VOLUME 8, PAGES 67-68 OF THE PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the deed of trust recorded on **10/12/2022** as instrument **202299031748**, of the real property records of **GUADALUPE County, TX**.

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

Dated: **04/07/2026**

Time: The sale will begin no earlier than 01:00 P.M. or no later than three hours thereafter.

Place **Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155** or an area designated by the County Commissioners Court

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

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

POSTED

11:32 A.M. _____ P.M.

MAR 17 2026

TERESA KIEL, County Clerk

Guadalupe County Texas

By *Myrleen* Deputy

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. The sale shall not cover any part of the property that has been released of public record from the lien of the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the beneficiary has the right to direct the Trustee 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.

5. Type of Sale. The sale is a non-judicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust executed by

JOSHUA KEITH MARTINEZ, CHRISTINA MARIE MARTINEZ, HUSBAND AND WIFE

6. Obligations Secured. The Deed of Trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to (a) the promissory note in the original principal amount of **\$402,573.00**, and payable to the order of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC (MERS) AS NOMINEE FOR CMG MORTGAGE INC., DBA CMG FINANCIAL**; (b) all renewals and extensions of the note, if applicable; (c) any and all present and future indebtednesses owed to **LAKEVIEW LOAN SERVICING, LLC** who is the current owner and holder of the "Obligations" and is the current Mortgagee under the Deed of Trust.

Mortgage Servicing Information. ServiceMac, LLC, is acting as the Mortgage Servicer for **LAKEVIEW LOAN SERVICING, LLC**, who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. ServiceMac, LLC, as Mortgage Servicer, is representing the Mortgagee whose address is: **LAKEVIEW LOAN SERVICING, LLC C/O ServiceMac, LLC, 9726 Old Bailes Road, Suite 200, Indian Land, SC 29707.**

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 administer any resulting foreclosure of the property securing the above-reference loan.

7. Default and Request to Act. Default has occurred under the Deed of Trust, and the Mortgagee has requested me, as **Kirk Schwartz, Justin Ritchie, Carson Emmons, Jeffrey Kramer, America West Lender Services (AWEST), DeeAnn Gregory, Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey, or Vicki Rodriguez, 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** to conduct this sale. Notice is given that before the sale the Mortgagee may appoint another person substitute trustee to conduct the sale.

Date: 3/17/2026

Alexis Martin

**Kirk Schwartz, Justin Ritchie, Carson Emmons, Jeffrey Kramer, America West Lender Services (AWEST), DeeAnn Gregory, Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey, or Vicki Rodriguez, 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
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