

NOTICE OF SUBSTITUTE TRUSTEE SALE

<b>Deed of Trust Date:</b> 12/10/2019	<b>Grantor(s)/Mortgagor(s):</b> JAIME AGUILAR JR. SINGLE MAN
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GUARANTEED RATE, INC., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> U.S. BANK NATIONAL ASSOCIATION
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 201999028359	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> U.S. Bank National Association is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 2800 Tamarack Road, Owensboro, KY 42301
<b>Date of Sale:</b> 5/5/2026	<b>Earliest Time Sale Will Begin:</b> 1pm
<b>Place of Sale of Property:</b> Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LOT 11, BLOCK 35, WHISPER MEADOWS AT NORTHCLIFFE II SUBDIVISION UNIT 4, A SUBDIVISION IN THE CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 7, PAGE 52, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

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

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

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

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

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

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

Dated: 2/3/2026



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

Dated: 02/05/2026

Terri Martin

Printed Name:

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

**POSTED**

A.M. 2:41 P.M.

FEB 05 2026

TERESA KIEL, County Clerk  
Guadalupe County Texas

By  Deputy

MH File Number: TX-25-125251-POS  
Loan Type: FHA

305 BOW XING  
NEW BRAUNFELS, TX 78130

00000010709665

**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: May 05, 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 January 17, 2024 and recorded in Document INSTRUMENT NO. 202499001606 real property records of GUADALUPE County, Texas, with ISAAC M LOMAS AND DOMINIQUE M RODRIGUEZ HUSBAND AND WIFE, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by ISAAC M LOMAS AND DOMINIQUE M RODRIGUEZ HUSBAND AND WIFE, securing the payment of the indebtednesses in the original principal amount of \$300,015.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. LAKEVIEW LOAN SERVICING, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to Be Sold.** 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. LOANCARE, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o LOANCARE, LLC  
3637 SENTARA WAY  
VIRGINIA BEACH, VA 23452

**POSTED**

**11:30 A.M. \_\_\_\_\_ P.M.**

**FEB 19 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: \_\_\_\_\_

305 BOW XING  
NEW BRAUNFELS, TX 78130

00000010709665

00000010709665

GUADALUPE

**EXHIBIT "A"**

LOT 280, BLOCK 12, DEER CREST, UNIT 4, GUADALUPE COUNTY, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGE(S) 657-658, OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS.

**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: 05/05/2026

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

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

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

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated 8/8/2022 and recorded in the real property records of Guadalupe County, TX and is recorded under Clerk's File/Instrument Number 202299025330, with Volcker Geovani Conceicao and Esperanca Inoreza Manuel (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for DHI Mortgage Company, Ltd mortgagee to which reference is herein made for all purposes.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by Volcker Geovani Conceicao and Esperanca Inoreza Manuel, securing the payment of the indebtedness in the original amount of \$294,806.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Carrington Mortgage Services, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to be Sold.** LOT 6, BLOCK 3, OF ARROYO RANCH PHASE II, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGES 399-400 OF THE MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

**POSTED**\_\_\_\_ A.M. 1:09 P.M.**FEB 19 2026**TERESA KIEL, County Clerk  
Guadalupe County TexasBy *Negrete* Deputy

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

Carrington Mortgage Services, LLC  
500 N. State College Blvd., Suite 1300  
Orange, CA 92868

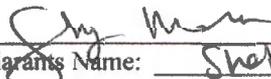


**SUBSTITUTE TRUSTEE**

Agency Sales and Posting LLC, OR  
AUCTION.COM LLC, OR Troy Martin, Deborah  
Martin, Alexis Martin, Cassie Martin, Shelby Martin,  
Terri Martin, Bob Frisch, Wayne Daughtrey or Vicki  
Rodriguez, OR Kirk Schwartz, Esq., or Carson  
Emmons, Esq., or Justin Ritchie, Esq., or Jeffrey  
Kramer, Esq., c/o Albertelli Law  
6565 N MacArthur Blvd, Suite 470  
Irving, TX 75039

**CERTIFICATE OF POSTING**

My name is Shelby Martin, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on 2/19/26 I filed at the office of the Guadalupe County Clerk and caused to be posted at the Guadalupe County courthouse this notice of sale.

  
Declarant's Name: Shelby Martin  
Date: 2/19/26

Vylla Solutions, LLC  
P.O. Box 3309  
Anaheim, California 92803  
For Sale Information: (888) 313-1969  
For Reinstatement Requests: 1-866-874-5860  
Pay Off Requests: 1-800-561-4567  
TS#: 25-37748



## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**WHEREAS**, on 1/6/2023, Isaac Chris Alarcon, an unmarried man, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Richard A. Ramirez, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for AmCap Mortgage, Ltd. DBA Gold Financial Services, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$424,545.00, payable to the order of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for AmCap Mortgage, Ltd. DBA Gold Financial Services, which Deed of Trust is Recorded on 1/11/2023 as Volume 202399000791, Book, Page, Rerecorded on 02/02/2023 as Instrument No. 202399002548 and Rerecorded on 02/02/2023 as Instrument No. 202399002615 in Guadalupe County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including, but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

**Lot 5, Block 5, Homestead, Unit 4, City of Schertz, Guadalupe County, Texas, According to the plat thereof recorded in Volume 9, pages 536-537, plat records of Guadalupe county, Texas.**

Commonly known as: **6320 BLACK BUTTE SCHERTZ, TX 78108**

**WHEREAS**, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri Martin, Dustin George, Auction.com, LLC, Agency Sales and Posting LLC, Xome Inc., Prestige Posting and Publishing, LLC, Tejas Corporate Services LLC** or any one of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

**WHEREAS**, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Carrington Mortgage Services, LLC whose address is 500 N. State College Blvd., Suite 1300, Orange, CA 92868, is acting as the mortgage servicer for **Carrington Mortgage Services, LLC**, which is the mortgagee of the Note and Deed of Trust or mortgage and the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

**NOW, THEREFORE, NOTICE IS HEREBY GIVEN**, that on **5/5/2026 at 11:00 AM**, or no later than three (3) hours after such time, in **Guadalupe County, Texas**, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **The North porch of the Guadalupe County Courthouse**

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



4866585

**POSTED**

\_\_\_\_ A.M. 1:19 P.M.

**FEB 19 2026**

TERESA KIEL, County Clerk  
Guadalupe County Texas

By *[Signature]* Deputy

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

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

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

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

WITNESS, my hand this 2/18/2026

WITNESS, my hand this 2/19/26

*Grecia Moreno*

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

*Shy Martin (Shelby Martin)*

By: Substitute Trustee(s)  
Cassie Martin, Alexis Martin, Martha Rossington,  
Reyn Rossington, Wayne Daughtrey, Shelby  
Martin, Jennyfer Sakiewicz, Terri Martin  
Dustin George  
, Auction.com, LLC, Agency Sales and Posting  
LLC, Xome Inc., Prestige Posting and Publishing,  
LLC, Tejas Corporate Services LLC  
C/O Vylla Solutions, LLC  
1600 South Douglass Road, Suite 140  
Anaheim, CA 92806

25-04870  
306 FLAT LAND PASS, NEW BRAUNFELS, TX 78130

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

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

THE FOLLOWING DESCRIBED PROPERTY LOCATED IN GUADALUPE COUNTY, TEXAS: LOT 12, BLOCK 4, CAP ROCK, UNIT THREE, IN THE CITY OF NEW BRAUNFELS, GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 7, PAGE(S) 670, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS

**Security Instrument:** Deed of Trust dated August 7, 2012 and recorded on August 9, 2012 at Instrument Number 12-014976 in the real property records of GUADALUPE County, Texas, which contains a power of sale.

**Sale Information:** May 5, 2026, at 11:00 AM, or not later than three hours thereafter, at the north porch of the Guadalupe County Courthouse, or as designated by the County Commissioners Court.

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

**Obligation Secured:** The Deed of Trust executed by ALFREDO JUAN RAMIREZ-SANCHEZ secures the repayment of a Note dated August 7, 2012 in the amount of \$166,052.00. 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 mortgage. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

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

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

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



4866088

**POSTED**\_\_\_\_ A.M. 1:20 P.M.

FEB 19 2026

TERESA KIEL, County Clerk  
Guadalupe County TexasBy *[Signature]* 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): Cassie Martin, Alexis Martin,  
Martha Rossington, Reyn Rossington, Wayne  
Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri  
Martin, Agency Sales and Posting LLC||Cassie  
Martin, Alexis Martin, Martha Rossington, Reyn  
Rossington, Wayne Daughtrey, Shelby Martin,  
Jennyfer Sakiewicz, Terri Martin, Agency Sales and  
Posting LLC

c/o De Cubas & Lewis, P.C.  
3313 W Commercial Blvd, Suite F-150, Fort  
Lauderdale, FL 33309

Certificate of Posting

I, Shelby Martin, declare under penalty of perjury that on the 19<sup>th</sup> 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

10:14 A.M. \_\_\_\_\_ P.M.

COPY

FEB 26 2026

TERESA KIEL, County Clerk  
Guadalupe County TexasBy *Thuy Frazier* Deputy**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 8/22/2018	<b>Grantor(s)/Mortgagor(s):</b> MARIA C VARGAS AND FORTINO VARGAS, A MARRIED COUPLE AND MICHAEL G COLINDRES, AN UNMARRIED MAN
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Guild Mortgage Company LLC
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 201899019479	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> Guild Mortgage Company LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 5887 Copley Drive, San Diego, CA 92111
<b>Date of Sale:</b> 5/5/2026	<b>Earliest Time Sale Will Begin:</b> 1pm
<b>Place of Sale of Property:</b> Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LOT 14, BLOCK 2, RIATA, UNIT 1, A SUBDIVISION IN THE CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 7, PAGE 288, 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(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: 2/24/2026



Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for Guild Mortgage Company LLC

Dated: 02/26/2026

Printed Name: Terri Martin

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

**POSTED**

10:19 A.M. \_\_\_\_\_ P.M.

**COPY****FEB 26 2026**TERESA KIEL, County Clerk  
Guadalupe County TexasBy *[Signature]* Deputy

26-00455

2553 HIDDENBROOKE TRCE, SEGUIN, TX 78155

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

- Property: The Property to be sold is described as follows:
- LOT TWO HUNDRED FORTY TWO (242) IN BLOCK THIRTEEN (13) OF HIDDENBROOKE SUBDIVISION, UNIT ONE (1), A SUBDIVISION OF 33.59 ACRES OF LAND SITUATED IN THE JOSEPH D. CLEMENTS SURVEY NO. 18, ABSTRACT NO. 11, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGE(S) 31-34, OF THE PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.
- Security Instrument: Deed of Trust dated April 1, 2021 and recorded on April 5, 2021 at Instrument Number 202199011148 in the real property records of GUADALUPE County, Texas, which contains a power of sale.
- Sale Information: May 5, 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 CHRISTOPHER Q DIAZ secures the repayment of a Note dated April 1, 2021 in the amount of \$227,306.00. LAKEVIEW LOAN SERVICING, LLC, whose address is c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452, is the current mortgagee of the Deed of Trust and Note and LoanCare, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.
- Substitute Trustee: In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

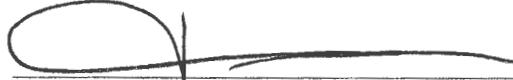
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

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

*Kathryn Dahlin*

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

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



Substitute Trustee(s): Aarti Patel, Violet Nunez,  
Daniel McQuade, Marcela Cantu, Cary Corenblum,  
Joshua Sanders, Aleena Litton, Auction.com LLC, ,  
Bob Frisch, Jo Woolsey, Jodi Steen, Janice  
Stoner||Cassie Martin, Alexis Martin, Martha  
Rossington, Reyn Rossington, Wayne Daughtrey,  
Shelby Martin, Jennyfer Sakiewicz, Terri Martin,  
Agency Sales and Posting LLC

c/o De Cubas & Lewis, P.C.  
3313 W Commercial Blvd, Suite F-150, Fort  
Lauderdale, FL 33309

Certificate of Posting

I, Terri Martin, declare under penalty of perjury that on the 26 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).

000117

421 CACTUS FLOWER  
CIBOLO, TX 78108

00000010264257

**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: May 05, 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 August 27, 2018 and recorded in Document CLERK'S FILE NO. 201899019877 real property records of GUADALUPE County, Texas, with JESSE GARCIA III A SINGLE PERSON, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by JESSE GARCIA III A SINGLE PERSON, securing the payment of the indebtednesses in the original principal amount of \$284,747.00, 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**

11:23 A.M. \_\_\_\_\_ P.M.

**FEB 26 2026**

TERESA KIEL, County Clerk  
Guadalupe County Texas

By  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: \_\_\_\_\_

421 CACTUS FLOWER  
CIBOLO, TX 78108

00000010264257

00000010264257

GUADALUPE

**EXHIBIT "A"**

LOT 12, BLOCK 7, SADDLE CREEK RANCH SUBDIVISION UNIT-3, CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS,  
ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 7, PAGE 789, OF THE MAP AND/OR PLAT  
RECORDS OF GUADALUPE COUNTY, TEXAS



be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust or Security Document. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

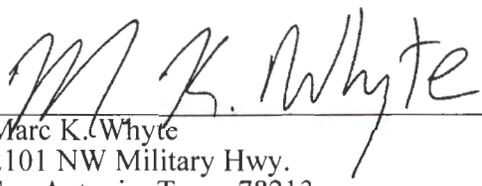
4. Type of Sale. The sale is a judicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust or other Security Document, dated November 10, 2020, and executed by Christopher D Hall and Keisha D Hall (the “Deed of Trust” or “Security Document”).

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

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

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

DATED: March 2, 2026.

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

**SUBSTITUTE TRUSTEE**

**EXHIBIT "A"**

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

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**LEGAL DESCRIPTION:**

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

305 BOW XING  
NEW BRAUNFELS, TX 78130

0000010709665

**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: May 05, 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 January 17, 2024 and recorded in Document INSTRUMENT NO. 202499001606 real property records of GUADALUPE County, Texas, with ISAAC M LOMAS AND DOMINIQUE M RODRIGUEZ HUSBAND AND WIFE, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by ISAAC M LOMAS AND DOMINIQUE M RODRIGUEZ HUSBAND AND WIFE, securing the payment of the indebtednesses in the original principal amount of \$300,015.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. LAKEVIEW LOAN SERVICING, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to Be Sold.** 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. LOANCARE, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o LOANCARE, LLC  
3637 SENTARA WAY  
VIRGINIA BEACH, VA 23452

**POSTED**

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

**MAR 05 2026**

TERESA KIEL, County Clerk  
Guadalupe County Texas

By *Teresa Kiel* 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: \_\_\_\_\_

305 BOW XING  
NEW BRAUNFELS, TX 78130

00000010709665

00000010709665

GUADALUPE

**EXHIBIT "A"**

LOT 280, BLOCK 12, DEER CREST, UNIT 4, GUADALUPE COUNTY, TEXAS, ACCORDING TO MAP OR PLAT THEREOF  
RECORDED IN VOLUME 9, PAGE(S) 657-658, OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS.

1966 RISING SUN BLVD  
NEW BRAUNFELS, TX 78130

00000010434637

**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: May 05, 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 27, 2018 and recorded in Document CLERK'S FILE NO. 201899022589 real property records of GUADALUPE County, Texas, with ALICIA M MARTINEZ, AN UNMARRIED WOMAN, AND BO J CAMPBELL, AN UNMARRIED MAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by ALICIA M MARTINEZ, AN UNMARRIED WOMAN, AND BO J CAMPBELL, AN UNMARRIED MAN, securing the payment of the indebtednesses in the original principal amount of \$228,778.00, 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**

9:37 A.M. \_\_\_\_\_ P.M.

**MAR 05 2026**

TERESA KIEL, County Clerk  
Guadalupe County Texas

By Angela 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: \_\_\_\_\_

1966 RISING SUN BLVD  
NEW BRAUNFELS, TX 78130

00000010434637

00000010434637

GUADALUPE

**EXHIBIT "A"**

LOT 15, BLOCK 6, LAUBACH SUBDIVISION UNIT 1, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGE 707, MAP/PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

421 CACTUS FLOWER  
CIBOLO, TX 78108

0000010264257

**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: May 05, 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 August 27, 2018 and recorded in Document CLERK'S FILE NO. 201899019877 real property records of GUADALUPE County, Texas, with JESSE GARCIA III A SINGLE PERSON, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by JESSE GARCIA III A SINGLE PERSON, securing the payment of the indebtednesses in the original principal amount of \$284,747.00, 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**

**9:38** A.M. \_\_\_\_ P.M.

**MAR 05 2026**

TERESA KIEL, County Clerk  
Guadalupe County Texas

By  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: \_\_\_\_\_

421 CACTUS FLOWER  
CIBOLO, TX 78108

00000010264257

00000010264257

GUADALUPE

**EXHIBIT "A"**

LOT 12, BLOCK 7, SADDLE CREEK RANCH SUBDIVISION UNIT-3, CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS,  
ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 7, PAGE 789, OF THE MAP AND/OR PLAT  
RECORDS OF GUADALUPE COUNTY, TEXAS

POSTED

\_\_\_ A.M. 3:01 P.M.

COPY

MAR 05 2026

TERESA KIEL, County Clerk

Guadalupe County Texas

By Nigel Deputy

000135

NOTICE OF SUBSTITUTE TRUSTEE SALE

<b>Deed of Trust Date:</b> 8/21/2008	<b>Grantor(s)/Mortgagor(s):</b> RAYMOND J. MEEK II AND SPOUSE, TRISHA N. BERRY AND RAYMOND JOSEPH MEEK, SR., A SIGN
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GARDNER FINANCIALSERVICES, LTD., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> PENNYMAC LOAN SERVICES, LLC
<b>Recorded in:</b> <b>Volume:</b> 2659 <b>Page:</b> 0876 <b>Instrument No:</b> 08-16257	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> PennyMac Loan Services, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361
<b>Date of Sale:</b> 5/5/2026	<b>Earliest Time Sale Will Begin:</b> 1pm
<b>Place of Sale of Property:</b> Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LOT 49, BLOCK 2, CAP ROCK, UNIT 2, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 7, PAGE 339, 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(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: 3/4/2026

*Thuy Frazier*

Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for PennyMac Loan Services, LLC

Dated: 03/05/2026

*Terri Martin*

Printed Name: \_\_\_\_\_

Substitute Trustee  
c/o Auction.com  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
[www.auction.com](http://www.auction.com)

MH File Number: TX-26-127100-POS  
Loan Type: FHA

**POSTED**A.M. 12:11 P.M.

MAR 10 2026

TERESA KIEL, County Clerk  
Guadalupe County TexasBy Elly Woodland Deputy**Notice of Substitute Trustee Sale**

T.S. #: 26-18443

**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: **5/5/2026**  
 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 GUADALUPE, 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 31, BLOCK 2, STONEBROOK, PHASE 3, SITUATED IN THE CITY OF CIBOLO, 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 1/29/2018 and is recorded in the office of the County Clerk of Guadalupe County, Texas, under County Clerk's File No 2018001906, recorded on 1/30/2018, The subject Deed of Trust was modified by Loan Modification recorded on 01/20/2023 as Instrument No. 202399001568 of the Real Property Records of Guadalupe County, Texas.  
 Property Address: 556 Slippery Rock Cibolo Texas 78108

Trustor(s):	<b>ELISA M. POWELLS, AN UNMARRIED WOMAN.</b>	Original Beneficiary:	<b>MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR First Community Mortgage, Inc.. ITS SUCCESSORS AND ASSIGNS</b>
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Current Beneficiary:	<b>SERVBANK, N.A.</b>	Loan Servicer:	<b>Servbank, N.A.</b>
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Current Substituted Trustees:	<b>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</b>
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The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

**Terms of Sale** - The sale will be conducted as a public auction to the highest bidder for cash with funds being made payable to Prestige Default Services, LLC, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the

T.S. #: 26-18443

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 ELISA M. POWELLS, 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 \$222,687.00, executed by ELISA M. POWELLS, AN UNMARRIED WOMAN., and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR First Community Mortgage, Inc.. ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of ELISA M. POWELLS, AN UNMARRIED WOMAN. to ELISA M. POWELLS, AN UNMARRIED WOMAN.. SERVBANK, N.A. is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

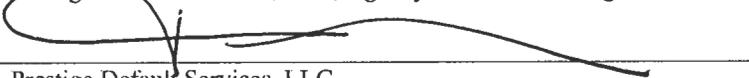
The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, 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:

SERVBANK, N.A.  
3138 E Elwood St  
Phoenix, AZ 85034  
(800) 272-3286

Dated: 03/10/2026

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,

  
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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

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

Matter No.: 125577-TX

Date: March 10, 2026

County where Real Property is Located: Guadalupe

ORIGINAL MORTGAGOR: REFUGIO LOPEZ, III, JOINED HEREIN PRO FORMA BY SPOUSE,  
JOSIE LEE LOPEZ

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

CURRENT MORTGAGEE: NEWREZ LLC

MORTGAGE SERVICER: NewRez LLC D/B/A Shellpoint Mortgage Servicing

DEED OF TRUST DATED 2/27/2020, RECORDING INFORMATION: Recorded on 2/28/2020, as Instrument No.  
202099005102

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): **LOT 16, BLOCK 3, ROB ROY ESTATES,  
SITUATED IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF  
RECORDED IN/UNDER VOLUME 6, PAGES 451, MAP AND PLAT RECORDS OF GUADALUPE  
COUNTY, TEXAS.**

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **5/5/2026**, the foreclosure sale will be conducted in **Guadalupe** County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than **11:00 AM**, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

NewRez LLC D/B/A Shellpoint Mortgage Servicing is acting as the Mortgage Servicer for NEWREZ LLC who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. NewRez LLC D/B/A Shellpoint Mortgage Servicing, as Mortgage Servicer, is representing the Mortgagee, whose address is:

NEWREZ LLC  
c/o NewRez LLC D/B/A Shellpoint Mortgage Servicing  
75 Beattie Place, Suite 300  
Greenville, South Carolina 29601

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

**POSTED**  
**10:43 A.M.** \_\_\_\_\_ **P.M.**  
  
**MAR 12 2026**  
TERESA KIEL, County Clerk  
Guadalupe County Texas  
By *Angela* Deputy



Matter No.: 125577-TX

authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

**WHEREAS**, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE XOME INC., TEJAS CORPORATE SERVICES LLC, NFPDS-TX LLC, AGENCY SALES AND POSTING, LLC, ALDRIGE PITE, LLP** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Aldridge Pite, LLP, 3333 Camino Del Rio South, Suite 225, San Diego, CA 92108-0935, Phone: (866) 931-0036.

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

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

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

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

Matter No.: 141670-TX

Date: March 9, 2026

County where Real Property is Located: Guadalupe

ORIGINAL MORTGAGOR: JONATHAN SKAGGS AND ERIKA SKAGGS, HUSBAND AND WIFE

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

CURRENT MORTGAGEE: PennyMac Loan Services, LLC

MORTGAGE SERVICER: PennyMac Loan Services, LLC

DEED OF TRUST DATED 6/10/2022, RECORDING INFORMATION: Recorded on 6/16/2022, as Instrument No. 202299018621

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT 11, BLOCK 4, WOODSIDE FARMS  
SUBDIVISION UNIT 1, IN THE CITY OF SEGUIN, GUADALUPE COUNTY, TEXAS, ACCORDING TO  
PLAT THEREOF RECORDED IN VOLUME 9, PAGES 229-232, MAP AND PLAT RECORDS OF  
GUADALUPE COUNTY, TEXAS.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **5/5/2026**, the foreclosure sale will be conducted in **Guadalupe** County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than **1:00 PM**, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

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

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

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

**POSTED**

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

**MAR 12 2026**

TERESA KIEL, County Clerk

Guadalupe County Texas

By Angela Deputy

Page 1 of 2



4868381

AP NOS/SOT 08212019

Matter No.: 141670-TX

**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 AUCTION.COM, LLC, AGENCY SALES AND POSTING, LLC, ALDRIDGE PITE, LLP** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(c) is Auction.com, 1 Mauchly, Irvine, CA 92618.

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

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

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

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 12/19/2019	<b>Grantor(s)/Mortgagor(s):</b> MIKAELA RICHARDSON AND DEVIN RICHARDSON, WIFE AND HUSBAND
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR AMERICAN PACIFIC MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Planet Home Lending, LLC
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 202099000015	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> Planet Home Lending, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 321 Research Parkway, Suite 303, Meriden, CT 06450
<b>Date of Sale:</b> 5/5/2026	<b>Earliest Time Sale Will Begin:</b> 1pm
<b>Place of Sale of Property:</b> Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LOT 35, BLOCK 5, RIATA, UNIT 2, SITUATED IN THE CITY OF SCHERTZ, GUADALUPE AND COMAL COUNTIES, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 7, PAGE 317, MAP AND/OR PLAT RECORDS, GUADALUPE COUNTY, TEXAS, AND CLERK'S FILE NO. 200706019086, OF THE MAP AND/OR PLAT RECORDS, COMAL COUNTY, TEXAS. (PROPERTY WHOLLY LIES IN GUADALUPE COUNTY)

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: 3/16/2026

*Myra Homayoun*

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

Dated:

*3/17/2026*

*Alexis Martin*

Printed Name:

*Alexis Martin*

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

**POSTED**

**11:33 A.M. \_\_\_\_\_ P.M.**

MH File Number: TX-26-127252-POS  
Loan Type: VA

**MAR 17 2026**

TERESA KIEL, County Clerk  
Guadalupe County Texas  
By *Myra Homayoun* Deputy

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 2/23/2024	<b>Grantor(s)/Mortgagor(s):</b> ELIAS ATANACIO LOPEZ, AN UNMARRIED MAN
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR LENNAR MORTGAGE, LLC., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> PENNYMAC LOAN SERVICES, LLC
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 202499003996	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> PennyMac Loan Services, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361
<b>Date of Sale:</b> 5/5/2026	<b>Earliest Time Sale Will Begin:</b> 11am
<b>Place of Sale of Property:</b> NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LOT 34, BLOCK 32, OF GRACE VALLEY RANCH, PHASE 1, SITUATED IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 10, PAGE 67-68, 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, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Brian Hooper, Mike Jansta, Mike Hayward, or Jay Jacobs, 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: 3/16/2026

*Myra Homayoun*

Myra Homayoun, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for PennyMac Loan Services, LLC

Dated: 3/17/2026

*Alexis Martin*

Printed Name:

*Alexis Martin*

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

**POSTED**

11:34 A.M. \_\_\_\_ P.M.

MAR 17 2026

TERESA KIEL, County Clerk  
Guadalupe County Texas

By *Angela* Deputy

MH File Number: TX-26-127362-POS  
Loan Type: FHA

**Notice of Foreclosure Sale****May 5, 2026**

Deed of Trust (Security Agreement – Financing Statement – Fixture Filing) (“Deed of Trust”):

Dated: November 8, 2021

Grantor: MGC Legacy LLC

Trustee: Mark A. Long

Lender: First Commercial Bank, N.A.

Recorded in: Document No. 202199038680 of the real property records of Guadalupe County, Texas

Legal Description: All that certain tract or parcel of land situated in Guadalupe County, Texas, being a part of subdivision No. 10, in the G. Malpaz Survey No. 67, Abstract 221, more particularly described and designated as being Lot 7, in a subdivision of the Ebert tract, in the town of Schertz according to a plat of said subdivision recorded in Volume 89, Page 397, Deed Records, Guadalupe County, Texas, LESS & EXCEPT, HOWEVER, all that certain 532 square feet of land described in deed dated August 12, 1970, executed by Ellen Ebert Horne and husband, Frank Horne to Urban Renewal Agency of the City of Schertz, recorded in Volume 432, page 204, Deed Records, Guadalupe County, Texas.

Secures: Promissory Note (“Note”) in the original principal amount of \$172,000.00, executed by MGC Legacy LLC (“Borrower”) and payable to the order of Lender

Foreclosure Sale:

Date: Tuesday, May 5, 2026

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

Place: The north steps of the Guadalupe County Courthouse located at 101 E Court St, Seguin, TX 78155

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that First Commercial Bank, N.A.’s bid may be by credit against the

**POSTED**\_\_\_\_ A.M. **3:50** P.M.**MAR 18 2026**TERESA KIEL, County Clerk  
Guadalupe County TexasBy *Teresa Kiel* Deputy

indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, First Commercial Bank, N.A., the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

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

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

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

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

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

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

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

**THIS INSTRUMENT 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.**



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Christopher H. Moore and/or Stephen K. Ganske  
536 E. Court Street  
Seguin, Texas 78155  
Telephone (830) 386-3805  
Telecopier (830) 542-4455

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:** 09/18/2020  
**Grantor(s):** MANUEL MIRANDA RAMIREZ AND MARIA GUADALUPE JIMENEZ SANCHEZ, HUSBAND AND WIFE  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR DHI MORTGAGE COMPANY, LTD., ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$196,377.00  
**Recording Information:** Instrument 202099026035 ; re-recorded under Instrument 202199004294  
**Property County:** Guadalupe  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 2606 TERMINAL LOOP ROAD, MCQUEENEY, TX 78123-3379

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 5th day of May, 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 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 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. 2:21 P.M.

**MAR 19 2026**

TERESA KIEL, County Clerk  
 Guadalupe County Texas  
 By del D 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, Aleena Litton, Bob Frisch, Jo Woolsey, Jodi Steen, Janice Stoner, Auction.com, LLC, Braden Barnes 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 Shelby Martin whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 3/19/26 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: Shelby Martin

Exhibit "A"

LOT 4, LAKESIDE VILLAGE SUBDIVISION, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 6, PAGE 704, AS AMENDED IN VOLUME 6, PAGE 724 OF THE MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

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

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2026-22261-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: **5/5/2026**  
 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 Four Hundred Thirty Nine (439) in Block Sixteen (16) of HIDDENBROOKE SUBDIVISION, UNIT 3, a subdivision of 30.14 acres of land situated in the Joseph D. Clements Survey No. 18, Abstract No. 11, Guadalupe County, Texas, according to the map or plat thereof recorded in Volume 10, Page(s) 17 and 18, of the Plat Records of Guadalupe County, Texas.

**Commonly known as:** 2537 SOLON LANE SEGUIN, TX 78155

**Instrument to be Foreclosed** – The instrument to be foreclosed is the Deed of Trust dated **10/29/2024** and recorded in the office of the County Clerk of Guadalupe County, Texas, recorded on **10/30/2024** under County Clerk's File No **202499026611**, in Book -- and Page -- of the Real Property Records of Guadalupe County, Texas.

**Grantor(s):** TYANA COATNEY, AN UNMARRIED WOMAN  
**Original Trustee:** CHARLES H. NEWMAN  
**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 INSPIRE HOME LOANS INC., its successors and assigns  
**Current Mortgagee:** Freedom Mortgage Corporation  
**Mortgage Servicer:** Freedom Mortgage Corporation

**POSTED**  
 \_\_\_\_\_ A.M. **2:27** P.M.

**MAR 19 2026**  
 TERESA KIEL, County Clerk  
 Guadalupe County Texas  
 By AdD Deputy

T.S. #: 2026-22261-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](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 \$270,186.00, executed by TYANA COATNEY, AN UNMARRIED WOMAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for INSPIRE HOME LOANS INC., 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

T.S. #: 2026-22261-TX

**FISHERS IN 46037-7939**

**Phone: (855) 690-5900**

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

Dated: 3/19/20

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**

<b>Deed of Trust Date:</b> 10/20/2021	<b>Grantor(s)/Mortgagor(s):</b> ELDRED GEORGE, AN UNMARRIED MAN
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR VILLAGE CAPITAL & INVESTMENT, LLC, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Planet Home Lending, LLC
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 202199037639	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> Planet Home Lending, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 321 Research Parkway, Suite 303, Meriden, CT 06450
<b>Date of Sale:</b> 5/5/2026	<b>Earliest Time Sale Will Begin:</b> 1pm
<b>Place of Sale of Property:</b> Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LOT 43, BLOCK 1, FAIRWAY RIDGE SUBDIVISION UNIT 1, AN ADDITION TO THE CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS. ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 7, PAGE 202, MAP AND/OR 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 their 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(D): 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: 3/25/2026

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

Dated: 03/26/2026

03/26/2026

Terri Martin

Printed Name:

Substitute Trustee  
c/o Auction.com  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for Planet Home Lending, LLC

**POSTED**

11:08 A.M. \_\_\_\_ P.M.

**MH File Number:** TX-26-127769-POS  
**Loan Type:** VA

MAR 26 2026  
TERESA KIEL, County Clerk  
Guadalupe County Texas  
By Nguyen Deputy

26-399473

**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)**

<b>Deed of Trust Date:</b> November 21, 2018	<b>Original Mortgagor/Grantor:</b> OSCAR RODRIGUEZ AND DIANA N MARTINEZ DE RODRIGUEZ
<b>Original Beneficiary / Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR EAGLE HOME MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b> LAKEVIEW LOAN SERVICING, LLC
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 201899027564	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> LoanCare, LLC	<b>Mortgage Servicer's Address:</b> 3637 Sentara Way, Virginia Beach, Virginia 23452

\* 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 \$255,003.00, executed by OSCAR RODRIGUEZ AND DIANA N MARTINEZ DE RODRIGUEZ and payable to the order of Lender.

**Property Address/Mailing Address:** 408 BEE CAVES COVE, CIBOLO, TX 78108

**Legal Description of Property to be Sold:** LOT 56, BLOCK 1, TURNING STONE UNIT-W4, AN ADDITION TO THE CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 8, PAGE 343, OF THE MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

APN #: 1G3995-W401-05600-0-00.

<b>Date of Sale:</b> May 05, 2026	<b>Earliest time Sale will begin:</b> 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, LAKEVIEW LOAN SERVICING, LLC, 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**

11:09 A.M. \_\_\_\_ P.M.

MAR 26 2026

TERESA KIEL, County Clerk  
Guadalupe County Texas  
By Angela 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 *LAKEVIEW LOAN SERVICING, LLC* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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

Pursuant to section 51.0075(a) of the Texas Property Code. 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.



SUBSTITUTE TRUSTEE

Auction.com, LLC OR Tejas Corporate Services, LLC,  
Trustee

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



## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2026-22318-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: **5/5/2026**  
 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 21, 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.

**Commonly known as:** 9229 LUCIANO PLACE SEGUIN, TX 78155

**Instrument to be Foreclosed** – The instrument to be foreclosed is the Deed of Trust dated **6/3/2024** and recorded in the office of the County Clerk of Guadalupe County, Texas, recorded on **6/4/2024** under County Clerk's File No **202499012925**, in Book -- and Page -- of the Real Property Records of Guadalupe County, Texas.

**Grantor(s):** **MOLLY LILLIAN MAGEE, AN UNMARRIED PERSON**

**Original Trustee:** **Allan B. Polunsky**

**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 Lennar Mortgage, LLC., its successors and assigns**

**Current Mortgagee:** **Freedom Mortgage Corporation**

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

**POSTED**

11:17 A.M. \_\_\_\_\_ P.M.

MAR 26 2026

TERESA KIEL, County Clerk  
Guadalupe County Texas

By Angela Deputy

T.S. #: 2026-22318-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](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 \$221,999.00, executed by MOLLY LILLIAN MAGEE, AN UNMARRIED PERSON, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Lennar 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**

T.S. #: 2026-22318-TX

**FISHERS IN 46037-7939**  
**Phone: (855) 690-5900**

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

Dated: 03/26/2020

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



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

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

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

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

000191

POSTED

\_\_\_\_ A.M. 3:27 P.M.

APR 02 2026

TERESA KIEL, County Clerk  
Guadalupe County Texas

By *Nayelin* Deputy

25TX935-0355  
2913 PAWTUCKET ROAD, SCHERTZ, TX 78108

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### NOTICE OF FORECLOSURE SALE

Property:

The Property to be sold is described as follows:

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

Security Instrument:

Deed of Trust dated December 23, 2015 and recorded on December 29, 2015 as Instrument Number 2015026361 in the real property records of GUADALUPE County, Texas, which contains a power of sale.

Sale Information:

May 05, 2026, at 11:00 AM, or not later than three hours thereafter, at the north porch of the Guadalupe County Courthouse, or as designated by the County Commissioners Court.

Terms of Sale:

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

Obligation Secured:

The Deed of Trust executed by DERRICK K SMITH AND PRECIOUS RONETTE SMITH secures the repayment of a Note dated December 23, 2015 in the amount of \$286,500.00. TEXAS VETERANS LAND BOARD, whose address is c/o Rocket Mortgage, LLC s/b/m Nationstar Mortgage LLC, 8950 Cypress Waters Blvd., Coppel, TX 75019, is the current mortgagee of the Deed of Trust and Note and Rocket Mortgage, LLC s/b/m Nationstar 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.

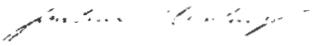


4870832

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

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

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



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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



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

Certificate of Posting

I, Terri Martin, declare under penalty of perjury that on the 2nd day of April, 2024 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).

000193

POSTED

\_\_\_\_ A.M. 3:31 P.M.

APR 02 2026

TERESA KIEL, County Clerk  
Guadalupe County Texas

By Angela Deputy

22-055033

**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)**

<b>Deed of Trust Date:</b> June 9, 2017	<b>Original Mortgagor/Grantor:</b> LANCE D. YOUNG AND ALISON YOUNG
<b>Original Beneficiary / Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR INTERLINC MORTGAGE SERVICES, LLC. ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b> PLANET HOME LENDING, LLC
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 2017013988	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> Planet Home Lending, LLC	<b>Mortgage Servicer's Address:</b> 321 RESEARCH PARKWAY, SUITE 303, MERIDEN, CT 06450

\* 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 \$289,500.00, executed by LANCE D. YOUNG AND ALISON YOUNG and payable to the order of Lender.

**Property Address/Mailing Address:** 2460 JANE ADDAMS DRIVE, SCHERTZ, TX 78154

**Legal Description of Property to be Sold:** LOT 10, BLOCK 1, JONAS WOODS SUBDIVISION, UNIT 3, CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 6, PAGE 625-26, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

<b>Date of Sale:</b> May 05, 2026	<b>Earliest time Sale will begin:</b> 11:00 AM
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**Place of sale of Property:** NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

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

**Appointment of Substitute Trustee:** Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *PLANET HOME LENDING, LLC*, 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 *PLANET HOME LENDING, LLC* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.



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

Pursuant to section 51.0075(a) of the Texas Property Code, 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.



SUBSTITUTE TRUSTEE

Auction.com, LLC OR Tejas Corporate Services, LLC,  
Trustee

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

**NOTICE OF FORECLOSURE SALE  
BY PROPERTY OWNERS ASSOCIATION**

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

3553 Irish Creek Road, Schertz, Texas 78154, and more fully described as Lot 3, Block 14, Kensington Ranch Estates Subdivision, Unit 2 P.U.D., a subdivision to the City of Schertz, Guadalupe County, Texas, according to the plat thereof recorded in Volume 7, Page 444, Plat Records, Guadalupe County, Texas, together with all improvements, fixtures, and appurtenances thereto.

2. *Lien.* The foreclosure is pursuant to the Order entered the 13th day of January 2026, in Cause Number 25-2169-CV-E in the District Court, 456th Judicial District, Guadalupe County, Texas styled *In Re: Order of Foreclosure Concerning 3553 Irish Creek Road, Schertz, Texas 78154 Under Tex. R. Civ. Proc. 736 Kensington Ranch Homeowners Association, Inc. vs. Ester R. Martinez.*

3. *Holder of Lien.* Kensington Ranch Homeowners Association, Inc. (the "Association").

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

Date: May 5, 2026

Time: The sale will begin no earlier than 1:00 P.M. or no later than three hours thereafter. The sale will be completed by no later than 4:00 P.M.

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

The Holder reserves the right to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee appointed by the Order 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.

5. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder for cash. Holder reserves the right to bid on the property and credit the bid amount to the amount due according to the Order.

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 and all title matters affecting the title to the property. Bidders are cautioned to independently research and determine the priority of the Holder's lien. The sale of the property shall not extinguish the lien affecting the property as described in the Declaration of Covenants, Conditions and Restrictions for Kensington Ranch, recorded in Volume 2406, Page 223 *et. seq.*, Official Public Records of Guadalupe County, Texas; as amended by Amendment to Declaration of Covenants, Conditions and Restrictions for Kensington Ranch, recorded in Volume 2698, Page 775 *et. seq.*, Official Public Records of Guadalupe County, Texas; Amendment to Declaration of Covenants Conditions and Restrictions for Kensington Ranch recorded in Volume 4037, Page 239 *et. seq.*, Official Public Records



of Guadalupe County, Texas; and Amendment to Declaration of Covenants, Conditions and Restrictions for Kensington Ranch, recorded in Volume 15292, Page 2262 *et. seq.*, Official Public Records of Guadalupe County, Texas (hereinafter referred to as the "Declaration"). Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of matters, if any, affecting title.

Pursuant to TEX. PROP. CODE § 51.009, the property will be sold in "as is, where is" condition, without any express or implied warranties. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

Pursuant to TEX. PROP. CODE § 51.0075, 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 property shall be sold subject to the Right of Redemption After Foreclosure pursuant to TEX. PROP. CODE § 209.011.

6. *Obligations Secured.* The lien secures the assessments, late fees, interest, expenses and attorney's fees as contained in the Declaration of Covenants, Conditions and Restrictions for Kensington Ranch, recorded in Volume 2406, Page 223 *et. seq.*, Official Public Records of Guadalupe County, Texas, as amended. Amounts shall continue to accrue until paid in full.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, Kensington Ranch Homeowners Association, Inc. c/o Michael B. Thurman, Thurman & Phillips, P.C., 4093 De Zavala Road, Shavano Park, Texas 78249; Phone number 210-341-2020.

7. *Default and Request to Act.* Default has occurred under the Declaration of Covenants, Conditions and Restrictions for Kensington Ranch, recorded in Volume 2406, Page 223 *et. seq.*, Official Public Records of Guadalupe County, Texas, as amended, and the beneficiary has requested me, as Trustee appointed by Order dated January 13, 2026, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

**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, as defined in section 101(d)(1) of Title 10, United States Code or a member of the Texas National Guard or National Guard of another state on active service authorized by the President or the Secretary of the Defense or as a member of a reserve component of the armed forces of the United States, you may have special rights or relief related to the collection or enforcement action under Federal Law, including the Servicemembers Civil Relief Act, 50 United States Code Section 501 *et. seq.* If this notice should apply, you must provide evidence of your eligibility to the undersigned immediately.

Dated: April 9, 2026

  
MICHAEL B. THURMAN  
Thurman & Phillips, P.C.  
4093 De Zavala Road  
Shavano Park, Texas 78249  
210-341-2020 Telephone  
210-344-6460 Facsimile

**NOTICE OF FORECLOSURE SALE  
BY PROPERTY OWNERS ASSOCIATION**

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

3609 Cherokee Hill, Selma, Texas 78154, more fully described as Lot 7, Block 8, The Trails at Kensington Ranch Subdivision, Unit 3 P.U.D., City of Selma, Guadalupe County, Texas, Volume 7, Page 481, Plat Records, Guadalupe County, Texas, together with all improvements, fixtures, and appurtenances thereto.

2. *Lien.* The foreclosure is pursuant to the Order entered the 29th day of October 2025, in Cause Number 25-2225-CV-E in the District Court, 456th Judicial District, Guadalupe County, Texas styled *In Re: Order of Foreclosure Concerning 3609 Cherokee Hill, Selma, Texas 78154 Under Tex. R. Civ. Proc. 736 Kensington Ranch Homeowners Association, Inc. vs. Esmeralda Claudia Salguero.*

3. *Holder of Lien.* Kensington Ranch Homeowners Association, Inc. (the "Association").

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

Date: May 5, 2026

Time: The sale will begin no earlier than 1:00 P.M. or no later than three hours thereafter. The sale will be completed by no later than 4:00 P.M.

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

The Holder reserves the right to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee appointed by the Order 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.

5. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder for cash. Holder reserves the right to bid on the property and credit the bid amount to the amount due according to the Order.

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 and all title matters affecting the title to the property. Bidders are cautioned to independently research and determine the priority of the Holder's lien. The sale of the property shall not extinguish the lien affecting the property as described in the Declaration of Covenants, Conditions and Restrictions for Kensington Ranch, recorded in Volume 2406, Page 223 *et. seq.*, Official Public Records of Guadalupe County, Texas; as amended by Amendment to Declaration of Covenants, Conditions and Restrictions for Kensington Ranch, recorded in Volume 2698, Page 775 *et. seq.*, Official Public Records of Guadalupe County, Texas; Amendment to Declaration of Covenants Conditions and Restrictions for Kensington Ranch recorded in Volume 4037, Page 239 *et. seq.*, Official Public Records of Guadalupe County, Texas; and Amendment to Declaration of Covenants, Conditions and Restrictions

**POSTED**

9:28 A.M. \_\_\_\_\_ P.M.

APR 09 2026

TERESA KIEL, County Clerk  
Guadalupe County Texas

By *[Signature]* Deputy

for Kensington Ranch, recorded in Volume 15292, Page 2262 *et. seq.*, Official Public Records of Guadalupe County, Texas (hereinafter referred to as the "Declaration"). Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of matters, if any, affecting title.

Pursuant to TEX. PROP. CODE § 51.009, the property will be sold in "as is, where is" condition, without any express or implied warranties. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

Pursuant to TEX. PROP. CODE § 51.0075, 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 property shall be sold subject to the Right of Redemption After Foreclosure pursuant to TEX. PROP. CODE § 209.011.

6. *Obligations Secured.* The lien secures the assessments, late fees, interest, expenses and attorney's fees as contained in the Declaration of Covenants, Conditions and Restrictions for Kensington Ranch, recorded in Volume 2406, Page 223 *et. seq.*, Official Public Records of Guadalupe County, Texas, as amended. Amounts shall continue to accrue until paid in full.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, Kensington Ranch Homeowners Association, Inc. c/o Michael B. Thurman, Thurman & Phillips, P.C., 4093 De Zavala Road, Shavano Park, Texas 78249; Phone number 210-341-2020.

7. *Default and Request to Act.* Default has occurred under the Declaration of Covenants, Conditions and Restrictions for Kensington Ranch, recorded in Volume 2406, Page 223 *et. seq.*, Official Public Records of Guadalupe County, Texas, as amended, and the beneficiary has requested me, as Trustee appointed by Order dated October 29, 2025, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

**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, as defined in section 101(d)(1) of Title 10, United States Code or a member of the Texas National Guard or National Guard of another state on active service authorized by the President or the Secretary of the Defense or as a member of a reserve component of the armed forces of the United States, you may have special rights or relief related to the collection or enforcement action under Federal Law, including the Servicemembers Civil Relief Act, 50 United States Code Section 501 *et. seq.* If this notice should apply, you must provide evidence of your eligibility to the undersigned immediately.

Dated: April 9, 2026

  
MICHAEL B. THURMAN  
Thurman & Phillips, P.C.  
4093 De Zavala Road  
Shavano Park, Texas 78249  
210-341-2020 Telephone  
210-344-6460 Facsimile

**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:** 03/03/2020  
**Grantor(s):** JAVIER GARCIA, A SINGLE MAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR FAIRWAY INDEPENDENT MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS  
  
**Original Principal:** \$211,095.00  
**Recording Information:** Instrument 202099005675  
**Property County:** Guadalupe  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 420 QUARTER MARE, 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:** 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 5th day of May, 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 Auction.com, LLC, Braden Barnes 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. Auction.com, LLC, Braden Barnes or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

**Substitute Trustee(s):** Auction.com, LLC, Braden Barnes or Jamie E. Silver, any to act.

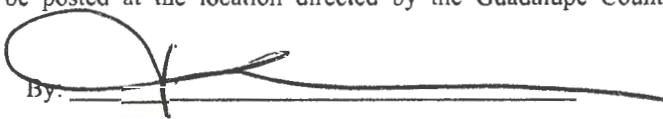
**Substitute Trustee Address:** 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

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

**POSTED**  
10:09 A.M. \_\_\_\_\_ P.M.  
  
**APR 09 2026**  
TERESA KIEL, County Clerk  
Guadalupe County Texas  
By Angela Deputy

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 04/09/2020 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"**

LOT 5, BLOCK 14, SARATOGA SUBDIVISION UNIT TEN (10), CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 8, PAGE 355-358, MAP AND/OR PLAT RECORDS, 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:	<b>January 26, 2018</b>	
Grantor(s):	<b>Betty J. McMurray, unmarried woman</b>	
Original Mortgagee:	<b>Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Southwest Stage Funding, LLC dba Cascade Financial Services, its successors and assigns</b>	
Original Principal:	<b>\$67,651.00</b>	<div style="border: 1px solid black; padding: 5px; text-align: center;"> <p><b>POSTED</b></p> <p>10:11 A.M. ____ P.M.</p> </div>
Recording Information:	<b>2018001909</b>	
Property County:	<b>Guadalupe</b>	<div style="border: 1px solid black; padding: 5px; text-align: center;"> <p><b>APR 09 2026</b></p> <p>TERESA KIEL, County Clerk Guadalupe County Texas</p> <p>By <u><i>Angela</i></u> Deputy</p> </div>
Property:	<b>See "Exhibit A"</b>	
Property Address:	<b>3053 Blue Bonnet Street Seguin, TX 78155</b>	

**MORTGAGE SERVICING INFORMATION:**

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

Current Mortgagee: **Southwest Stage Funding, LLC dba Cascade Financial Services**  
Mortgage Servicer: **Cascade Financial Services**  
Mortgage Servicer Address: **2290 E. Yeager Drive  
Suite 250  
Chandler, AZ 85286**

**SALE INFORMATION:**

Date of Sale: **May 5, 2026**  
Time of Sale: **11:00 AM or within three hours thereafter.**  
Place of Sale: **NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE.**  
Substitute Trustee: **Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX LLC, or 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. *The Financial Crimes Enforcement Network ("FinCEN"), a bureau of the U.S. Department of Treasury, now requires the collection, certification and reporting of certain information relating to non-financed transfers of real property to legal entities and/or trusts, which such information the successful bidder(s) shall be expected to provide to the auctioneer at the time of the subject sale. Interested bidders with questions regarding the necessary information to be provided are hereby directed, generally, to FinCEN's website and, more specifically to the FinCEN Real Estate Report located in the forms bank thereof.*
4. 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.
5. 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.
6. 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.

*Paige*

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

**CERTIFICATE OF POSTING**

My name is Terri Martin, and my address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092. I declare under penalty of perjury that on 04/09/2026 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: Terri Martin

Date: 04/09/2026

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

EXHIBIT "A"

Being 0.134 acres of land, more or less, out of the E. Gortari League, Abstract 23, Guadalupe County, Texas, and being the same tract of land described in a Trustee's Deed recorded in Document No. 2017013076, Deed Records of Guadalupe County, Texas, said tract being more particularly described by metes and bounds attached hereto.

**COMMENCING** at a 1/2 inch iron rod found for the southwest corner of the Rebecca A. Morales 0.181 acres (Volume 2597, Page 1016), same being on the North Right-of-Way line of Cottage Street and the southeast corner of the Delores Springs, et vir 0.258 acres (Volume 3004, Page 747), same also being the **POINT OF COMMENCEMENT**;

**THENCE** along the line common to said Morales 0.181 acres and said Springs 0.258 acres, North 01 degrees 37 minutes 07 seconds West, a distance of 125.32 feet (called 125 feet) to a 1/2 inch iron rod found for the southeast corner of this 0.134 acres, same being the northwest corner of said Morales 0.181 acres and the northeast corner of said Springs 0.258 acres, same also being the southwest corner of the Charleen Morales 0.306 acres (Volume 1906, Page 836) and the **POINT OF BEGINNING**;

**THENCE** along the line common to this 0.134 acres and said Springs 0.258 acres, South 86 degrees 45 minutes 29 seconds West (called West), a distance of 90.00 feet to a 1/2 inch iron rod set for the southwest corner of this 0.134 acres, same being on the East Right-of-Way line of Blue Bonnet Street;

**THENCE** along the East Right-of-Way line of said Blue Bonnet Street, North 01 degrees 37 minutes 07 seconds West, a distance of 65.00 feet to a point for the northwest corner of this 0.134 acres, same being the southwest corner of the Juan Rodriguez, et ux 0.106 acres (Volume 1536, Page 164);

**THENCE** along the line common to this 0.134 acres and said Rodriguez 0.106 acres, North 86 degrees 45 minutes 29 seconds East (East), a distance of 90.00 feet to a point for the northeast corner of this 0.134 acres, same being the southeast corner of said Rodriguez 0.106 acres and on the West line of said Morales 0.306 acres;

**THENCE** along the line common to this 0.134 acres and said Morales 0.306 acres, South 01 degrees 37 minutes 07 seconds East (called South), a distance of 65.00 feet to the **POINT OF BEGINNING** and containing 0.134 acres of land, more or less.

**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:** 01/26/2023  
**Grantor(s):** HARLEY RENEE WHITFIELD A SINGLE WOMAN AND RAUL M CRUZ CARDONA A SIGLE MAN.  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK., ITS SUCCESSORS AND ASSIGNS.  
**Original Principal:** \$237,616.00  
**Recording Information:** Instrument 202399002106  
**Property County:** Guadalupe  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 608 ROOSEVELT DR, SEGUIN, TX 78155-1706

**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 5th day of May, 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.

WIHEREAS, 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

WIHEREAS, 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 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 or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

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

**POSTED**

10:12 A.M. \_\_\_\_ P.M.

APR 09 2026

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

**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 04/02/2020 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"**

BEING ALL THAT CERTAIN TRACT OR PARCEL OF LAND LYING AND BEING SITUATED WITHIN THE CITY OF SEGUIN, GUADALUPE COUNTY, TEXAS, KNOWN AND DESCRIBED AS LOT 23, BLOCK 3, ROSELAND HEIGHTS ADDITION NO. 2, ACCORDING TO FINAL REPLAT THEREOF RECORDED IN VOLUME 6, PAGE(S) 482-484, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

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

000211

POSTED

A.M. 3:14 P.M.

APR 10 2026

TERESA KIEL, County Clerk  
Guadalupe County Texas

By Angela Deputy

**NOTICE OF TRUSTEE'S SALE**

THE STATE OF TEXAS \*

COUNTY OF GUADALUPE \*

Date: April 9, 2026

Deed of Trust:

Date: December 19, 2025

Grantor: Juan Alfredo Moreno Gonzalez and Sulma Yaneth Zaldana Gutierrez, 1273  
Woodrow Center Road, Kingsbury, Texas 78638

Beneficiary: Woodland Holdings Partners, LLC

Recorded under Clerks Document Number 202699001248, Official Public Records, Guadalupe  
County, Texas.

Property: Lot 13C of the Revision of Plat of The Woodlands, a subdivision in Guadalupe  
County, Texas, according to the map or plat thereof recorded in Clerk's Document Number  
202499031229, Deed and Plat Records of Guadalupe County, Texas.

Date of Sale: May 5, 2026

Time of Sale: The earliest time at which the sale will occur is 10:00 a.m. and no later than 1:00 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 TRUSTEE'S SALE**POSTED**

\_\_\_\_ A.M. 3:17 P.M.

THE STATE OF TEXAS \*

COUNTY OF GUADALUPE \*

Date: April 9, 2026

Deed of Trust:

Date: November 3, 2025

Grantor: Eddie Benavidez and Samantha Renee Martinez, 305 Merrill Drive, Corpus Christi, Texas 78408

Beneficiary: L Rash Ltd.

Recorded under Clerks Document Number 202599028073, Official Public Records, Guadalupe County, Texas.

Property: Lot 1, Eden Farms Subdivision, Section 2, a subdivision in Guadalupe County, Texas according to the map or plat of record in Volume 6, Page 727, of the Map and Plat Records of Guadalupe County, Texas.

APR 10 2026  
TERESA KIEL, County Clerk  
Guadalupe County Texas  
By Murphy Deputy

Date of Sale: May 5, 2026

Time of Sale: The earliest time at which the sale will occur is 10:00 a.m. and no later than 1:00 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 SALE BY TRUSTEE AND SUBSTITUTE TRUSTEE**

THE STATE OF TEXAS                   §  
   §       KNOW ALL MEN BY THESE PRESENTS:  
 COUNTY OF GUADALUPE               §

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

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

**TRACT 1:**

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

**TRACT 2:**

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

**TRACT 3:**

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

**POSTED**

11:14 A.M. \_\_\_\_ P.M.

APR 13 2026

TERESA KIEL, County Clerk  
Guadalupe County TexasBy Angela Deputy

**TRACT 4:**

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

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

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

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

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

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

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

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

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

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

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

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

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

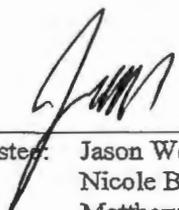
NOW, THEREFORE, I, the undersigned, SARA E. DYSART and/or JASON WEST, NICOLE BAETHGE, MATTHEW D. JOHNSON, NICOLE CORREA, DEAN W. GREER AND DAVID GARVIN, acting jointly or separately as Trustee or Substitute Trustee, do hereby give notice that after due publication of this notice as required by law and the Deed of Trust, I will sell the Premises at public venue, to the highest bidder or bidders, for cash, which sale will begin no earlier than 10:00a.m. and not later than 1:00p.m. on the first Tuesday in May next, the same being May 5, 2026 at the County Courthouse in Guadalupe County, Texas, in the area where foreclosure sales are to take place as designated by the Commissioner's Court of said county, said designation having been recorded in the Official Public records of said county.

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

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

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

EXECUTED on this the 13 day of April 2026.

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

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

Tract 1

EXHIBIT "A"  
ODaniel Road

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

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

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

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

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

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

Tract 2

EXHIBIT "A"

ODaniel Road & 844 ODaniel Road

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

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

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

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

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

THENCE with the common line between this tract and the 5.001 acre tract, N 39° 00' E 358.22 feet to the PLACE OF BEGINNING and containing 5.077 acres of land.

Tract 3

EXHIBIT "A"  
O Daniel Road

5.027 acres of land situated in a tract called 31.0 acres in a conveyance to Harry Doege from Elvin L. Anderson, et al volume 398, page 222, J. Perez Survey, A-262, Guadalupe County, Texas, and described by metes and bounds as follows:

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

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

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

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

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



STATE OF TEXAS  
COUNTY OF GUADALUPE

FIELD NOTE DESCRIPTION  
OFA  
5.001 ACRE TRACT

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

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

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

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

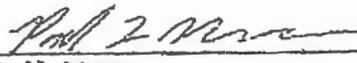
**THENCE:-** along the southwest line of the aforementioned 5.001 acre tract and the northeast line of the aforementioned 5.064 acre tract, N51°09'08"W, a distance of 613.39 feet (Record – N50°48'30"W – 613.39') to a railroad tie fence corner post found in the southeast line of a 9.961 acre tract of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

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

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

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



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

Job #22081  
June 21, 2022  
PLM

**NOTICE OF TRUSTEE OR SUBSTITUTE TRUSTEE'S SALE****Deed of Trust**

**Date:** 06/06/2025  
**Grantor(s):** KEAAA Global Inc., a Texas Corporation  
**Mortgagee:** Casas Express, LLC, a Texas Limited Liability Company  
**Recorded in:** Clerk's File No. 202599017908  
**Property County:** Guadalupe County

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

**Date of Sale:** 5/5/2026

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

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

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

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

**ACTIVE MILITARY SERVICE NOTICE**

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

**POSTED**

9:28 A.M. \_\_\_\_ P.M.

APR 14 2026

TERESA KIEL, County Clerk  
Guadalupe County TexasBy M. Kiel Deputy

The Mortgagee, whose address is:

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

Dated this 4/14/2026

Alexis Martin

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

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 12/10/2019	<b>Grantor(s)/Mortgagor(s):</b> JAIME AGUILAR JR, SINGLE MAN
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GUARANTEED RATE, INC., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> U.S. BANK NATIONAL ASSOCIATION
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 201999028359	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> U.S. Bank National Association is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 2800 Tamarack Road, Owensboro, KY 42301
<b>Date of Sale:</b> 5/5/2026	<b>Earliest Time Sale Will Begin:</b> 1pm
<b>Place of Sale of Property:</b> Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LOT 11, BLOCK 35, WHISPER MEADOWS AT NORTHCLIFFE II SUBDIVISION UNIT 4, A SUBDIVISION IN THE CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 7, PAGE 52, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

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

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

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

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

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

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

Dated: 4/9/2026

*Thuy Frazier*

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

Dated: 4/14/2026

*Alexis Martin*

Printed Name:

*Alexis Martin*

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

**POSTED**

9:29 A.M. \_\_\_\_ P.M.

APR 14 2026

TERESA KIEL, County Clerk  
Guadalupe County Texas  
By *Myelin* Deputy

MH File Number: TX-25-125251-POS  
Loan Type: FHA

## NOTICE OF TRUSTEE'S SALE

**DEED OF TRUST INFORMATION:**

<b>Grantor(s)</b>	Joan C Mccord and Christopher S. Dallal	<b>Deed of Trust Date</b>	January 28, 2022
<b>Original Mortgagee</b>	Mortgage Electronic Registration Systems, Inc. ("MERS") as beneficiary, as nominee for Prosperity Bank, its successors and assigns	<b>Original Principal</b>	\$485,500.00
<b>Recording Information</b>	Instrument #: 202299004268 in Guadalupe County, Texas	<b>Original Trustee</b>	David Zalman
<b>Property Address</b>	353 Ashley Ranch Rd., Seguin, TX 78155	<b>Property County</b>	Guadalupe

**MORTGAGE SERVICER INFORMATION:**

<b>Current Mortgagee</b>	Prosperity Bank	<b>Mortgage Servicer</b>	Prosperity Bank
<b>Current Beneficiary</b>	Prosperity Bank	<b>Mortgage Servicer Address</b>	2101 Custer Road, Plano, TX 75075

**SALE INFORMATION:**

<b>Date of Sale</b>	05/05/2026
<b>Time of Sale</b>	11:00 AM or no later than 3 hours thereafter
<b>Place of Sale</b>	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.
<b>Substitute Trustees</b>	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
<b>Substitute Trustees' Address</b>	15851 N. Dallas Parkway, Suite 410, Addison, TX 75001

**PROPERTY INFORMATION:**

**Legal Description as per the Deed of Trust:  
See Exhibits A, B, and C.**

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.

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

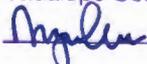
Pursuant to the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the Deed of Trust. Purchasers will buy the property "at the purchaser's own risk" and "at his/her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

# POSTED

9:31 A.M. \_\_\_\_\_ P.M.

APR 14 2026

TERESA KIEL, County Clerk  
Guadalupe County Texas

By  Deputy

## NOTICE OF TRUSTEE'S SALE

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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.

The U.S. Financial Crimes Enforcement Network (FinCEN) has implemented a new Anti-Money Laundering Rule (the "Rule"), found at 89 FR 70258 and 31 CFR 1031.320. The Rule applies to certain non-financed residential real estate sale transactions (including nonjudicial foreclosures) where the transfer is to a legal entity or trust. More information regarding the Rule can be found at:

<https://www.fincen.gov/rre>

You are encouraged to consult with your own independent legal counsel if you have questions about how the Rule affects your transactions.

If the property being purchased is residential real property and the Purchaser is a legal entity or trust, then the sale is conditional and contingent upon the Purchaser, **WITHIN SEVEN (7) DAYS OF THE DATE OF THE FORECLOSURE SALE ("Deadline")** providing the required information for reporting under the Rule to the law firm that was handling the foreclosure on behalf of the mortgagee or mortgage servicer. The specific information you will be required to produce can be found at:

<https://bsaefiling-sandbox.fincen.gov/forms/RERX.pdf>

Purchaser hereby agrees that the Reporting Person has the SOLE RIGHT to use its reasonable discretion to determine if the Purchaser has complied with the conditions of sale regarding the Rule.

**THE PURCHASER HEREBY AGREES THAT THE PURCHASER IS SOLELY RESPONSIBLE FOR ANY PENALTIES ASSESSED AND/OR INCURRED FOR INCOMPLETE AND/OR INACCURATE INFORMATION PROVIDED BY PURCHASER.**

**THE PURCHASER HEREBY AGREES TO INDEMNIFY THE REPORTING PERSON FOR ANY PENALTIES CHARGED DUE TO THE INACCURACY OF THE REQUIRED INFORMATION OF THE PURCHASER UNDER THE RULE.**

Time is of the essence to ensure compliance with the Rule. **IF THE REQUIRED INFORMATION IS NOT FULLY AND COMPLETELY PROVIDED BY THE PURCHASER TO THE REPORTING PERSON, BY THE DEADLINE, THE FORECLOSURE SALE WILL BE RESCINDED PURSUANT TO TEXAS PROPERTY CODE SECTION 51.016.** You are advised to contact the law firm that handled the foreclosure as soon as possible in order to determine the best way to provide the necessary forms and information needed to comply with the Rule.

**If you are unsure if you can comply with the conditions of sale, including but not limited to the timelines as provided therein, then DO NOT BID. If the sale must be rescinded pursuant to the conditions stated herein, Purchaser hereby agrees that the SOLE and ABSOLUTE remedy for the Purchaser due to the rescission of the foreclosure sale because of the Rule will be the return of the consideration/purchase price paid, MINUS THE REASONABLE AND NECESSARY FEES AND COSTS INCURRED BY THE LAW FIRM FOR RESCINDING THE SALE AND RE-FORECLOSURE 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.**

## NOTICE OF TRUSTEE'S SALE

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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 April 10, 2026.

/s/ Selim H. Taherzadeh  
Selim H. Taherzadeh

TAHERZADEH, PLLC  
15851 N. Dallas Parkway, Suite 410  
Addison, TX 75001  
Foreclosure@taherzlaw.com  
P: (469) 729-6800 F: (469) 828-2772

4/14/2026  
posted by:  
Alexis Martin

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



290 S. Castell Avenue, Ste. 100  
New Braunfels, TX 78130  
(830) 625-8555  
TBPE-FIRM F-10961  
TBPLS FIRM 10153600

## EXHIBIT "A"

METES AND BOUNDS DESCRIPTION  
FOR A  
22.716 ACRE TRACT OF LAND

Being a 22.716 acre tract of land out of the Green DeWitt Survey No. 13, Abstract No. 18, Guadalupe County, Texas, and being all of a called 22.728 acres, described in Volume 858, Page 147 Official Public Records, Guadalupe County, Texas, said 22.716 acre tract of land being more particularly described as follows:

BEGINNING at a 1/2" iron pin found for the Northeast corner of the herein described tract and said 22.716 acre tract, common with the Southeast corner of a called 21.805 acre tract recorded in Document No. 2017021125, Official Public Records, Guadalupe County, Texas and being in the West line of a called 68.5 acre tract recorded in Volume 2745, Page 555, Volume 313, Page 157, Official Public Records, Guadalupe County, Texas and described in Volume 184, Pages 160-163, Deed Records, Guadalupe County, Texas;

THENCE along the East line of the herein described tract, common with the West line of said 68.5 acre tract, the following 3 calls:

1. S 01°52'11" E a distance of 575.36 feet to an old wood fence post;
2. S 01°58'58" E a distance of 110.61 feet to a 1/2" iron pin (with cap stamped "HMT") set;
3. S 01°20'48" E a distance of 24.90 feet to a 1/2" iron pin found for the Southeast corner of the herein described tract and said 22.728 acre tract, and being the Northeast corner of a called 22.728 acre tract recorded in Volume 1151, Page 951, and described in Volume 859, Page 392, Official Public Records, Guadalupe County, Texas;

THENCE along the South line of herein described tract, common with the North line of said 22.728 acre tract, S 88°57'30" W, passing at 406.07 feet a 3" pipe post, and continuing in all a distance of 1263.97 feet to a 1/2" iron pin found for the Southwest corner of the herein described tract and said 22.728 acre tract and being the Northwest corner of said 22.728 acre tract and being in the East line of a called 83 acre tract recorded in Volume 611, Page 637, Official Public Records, Guadalupe County, Texas and described in Volume 250, Pages 169-171, Deed Records, Guadalupe County, Texas;

THENCE along the West line of herein described tract, common with the East line of said 83 acre tract, the following 3 calls

1. N 01°16'19" W a distance of 986.77 feet to an old wood fence post;
2. N 01°18'44" W a distance of 69.46 feet to an old wood fence post, being the Northeast corner of said 83 acre tract;
3. N 01°03'12" W a distance of 92.29 feet to a 1/2" iron pin found for the Northeast corner of the herein described tract and said 22.728 acre tract;

THENCE along the North line of the herein described tract, the following 2 calls:

1. N 60°56'46" E a distance of 93.49 feet to a 1/2" iron pin found;

2. N 54°01'41" E a distance of 197.58 feet to a 1/2" iron pin found for the North corner of the herein described tract and being in the East line of the aforementioned 21.805 acre tract;

THENCE along the East line of the herein described tract common with the West line of said 21.805 acre tract the following 2 calls:

1. S 24°05'49" W a distance of 144.30 feet to a 60d Nail found in an oak tree;
2. S 03°22'23" E a distance of 471.91 feet to a 1" pipe found for an interior corner of the herein described tract and being the Southwest corner of said 21.805 acre tract;

THENCE along the North line of the herein described tract common with the South line of said 21.805 acre tract the following 5 calls:

1. S 88°19'57" E a distance of 67.18 feet; to a 1/2" iron pin (with cap stamped "HMT") set;
2. N 06°10'16" E a distance of 5.96 feet to a 1/2" iron pin found;
3. N 88°44'14" E a distance of 582.19 feet to a RR tie fencepost found;
4. N 88°30'30" E a distance of 169.59 feet to a RR tie fencepost found;
5. N 88°41'41" E a distance of 235.98 feet to the POINT OF BEGINNING and containing 22.716 acres of land in Guadalupe County, Texas.

## EXHIBIT B:

### ACCESS EASEMENT #1

Field notes describing the west line of a 60' easement situated in the Green DeWitt Survey, Abst. 18, Guadalupe County, Tx. Said 60' easement is situated in and being part of a tract called First Tract (100.22 acres) in conveyance from Douglas C. Turner to Calvin Turner, et al recorded in Volume 738 at Page 269 of the Official Records of said county and being described by metes and bounds, as follows:

BEGINNING at a fence corner marking the intersection of the west line of said 100.22 acre tract and the south line of Capote Rd. as called for in said 100.22 acre tract same being the northeast corner of a tract called 83 acres in conveyance from H.H. Boenig, et ux to Charles Grimm recorded in Volume 250 at Page 169 of the Deed Records;

THENCE with a fence along said west line and common line of said 100.22 acre tract and said 83 acre tract, as follows:

- S 0° 16'E 1006.1 feet;
- S 0° 19'E at 309.2 feet an iron stake set, at 340.9 feet a point;
- S 0° 14'E 611.6 feet to a three way fence corner and;
- S 0° 17'E at 193.6 feet an iron stake set, at 1028.7 feet an iron stake set, at 1862.4 feet an iron stake set and at 2596.5 feet an iron stake set marking the south end of a 60' easement.

EXHIBIT "C"

H. S. BETTERS WORTH & ASSOCIATES, INC.

10390  
1410-L-G  
May 28, 1987

Engineers

215 S. Crockett Street  
Seguin, Texas 78155  
A.C. 512/379-5552

Surveyors

Kenneth L. Reininger, P.E. & R.P.S.

H.S. Betterworth, P.E. & R.P.S.

Ernest Jimenez, R.P.S.

60 FOOT EASEMENT  
(0.554 ACRE TRACT)

Field notes describing the north line of a 60' easement situated in the Green DeWitt Survey, Abst. 18, Guadalupe County, Tx. Said 60' easement is part of a tract called 83 acres in conveyance from E.H. Bozalg, et ux to Charles Grims recorded in Volume 250 at Page 169 of the Deed Records and part of a tract called 69.44 acres in conveyance from Augusta Giesick to Charlie Grims recorded in Volume 322 at Page 316 of the Deed Records of said county and being described by metes and bounds, as follows:

**BEGINNING** at a fence corner marking the east terminus of this easement same being the approximate location of the northeast corner of said 83 acre tract, and lying in the south line of said Old Capote Rd. and lying in a fence along the west line of a tract called First Tract (100.22 acres) in conveyance from Douglas C. Turner to Calvin Turner, et al recorded in Volume 738 at Page 269 of the Deed Records, said point bears, S 0° 15' E 92.6 feet from the approximate location of the northwest corner of said 100.22 acre tract;

**THENCE** with a fence along the north line of the herein described 60' easement same being the approximate location of the common line of said 83 acre tract and 69.44 acre tract with that of the south line of said Old Capote Rd., as follows:

- S 87° 34' W 178.5 feet;
- S 70° 53' W 58.7 feet;
- S 61° 55' W 53.4 feet;
- S 57° 48' W 58.9 feet to a point in the southeast line of FM Hwy. 466
- and;
- S 51° 20' W 63.2 feet to the west terminus of this easement and lying in the south line of FM Hwy. 466;

I hereby certify the foregoing field notes represent the results of an on-the-ground survey made under my supervision May and November 1985 and January, 1986.

*Kenneth L. Reininger*  
KEN L. REININGER

202299004268  
I certify this instrument was ELECTRONICALLY FILED  
and RECORDED in the OFFICIAL PUBLIC RECORDS  
of Guadalupe County, Texas on  
02/08/2022 11:15:59 AM PAGES: 25 JEANNE  
TERESA KIEL, COUNTY CLERK



*Teresa Kiel*

Notice of Foreclosure Sale

000222

April 14, 2026

Deed of Trust:

Dated: August 26, 2015

Grantor: Gilberto Flores and Deborah A. Flores

Original Trustee: Steve D. Taylor

Lender: Chad Koehler and Curtis N. Koehler

POSTED

11:31 A.M. \_\_\_\_\_ P.M.

APR 14 2026

TERESA KIEL, County Clerk  
Guadalupe County Texas

By *[Signature]* Deputy

Recorded in: Document # 2015017652 of the real property records of Guadalupe County, Texas

Legal Description: Lot 1, HOMESTEAD RANCH SUBDIVISION, Guadalupe County, Texas, according to the plat recorded in Volume 8, Page 329, Map and Plat Records of Guadalupe County, Texas.

Secures: Promissory Note ("Note") in the original principal amount of \$62,400.00, executed by Gilberto Flores and Deborah A. Flores ("Borrowers") and payable to the order of Lender

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

Assignment: The Note and the liens and security interests of the Deed of Trust were transferred and assigned to ATH Investments, Ltd. ("Beneficiary") by an instrument dated October 15, 2015, recorded in Document # 2015020952 of the real property records of Guadalupe County, Texas

Foreclosure Sale:

Date: Tuesday, May 5, 2026

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

Place: The North Porch of the Guadalupe County courthouse or as designated by the County Commissioner.

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 ATH Investments, Ltd.'s bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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

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

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law. If ATH Investments, Ltd. passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

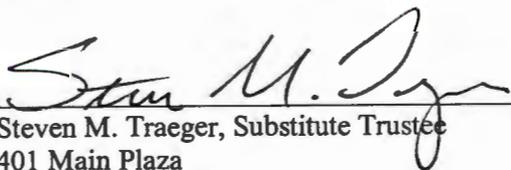
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain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

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

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

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

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

  
\_\_\_\_\_  
Steven M. Traeger, Substitute Trustee  
401 Main Plaza  
New Braunfels, TX 78130  
Telephone (830) 627-3850