

1322 Terminal Loop Rd, McQueeney, TX 78123

26-001730

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: 06/02/2026

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

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

2. Terms of Sale. Highest bidder for cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated April 21, 2017 and recorded in the real property records of Guadalupe County, TX and is recorded under Clerk's Instrument No. 2017009025 with Dale B. Gollehon (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for Gateway Mortgage Group, LLC, its successors and assigns mortgagee to which reference is herein made for all purposes.

4. Obligations Secured. Deed of Trust or Contract Lien executed by Dale B. Gollehon, securing the payment of the indebtedness in the original amount of \$150,719.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Rocket Mortgage, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to be Sold. LOT 1, LAKE MCQUEENEY ESTATES, IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 3, PAGE 73, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

POSTED

10:51 A.M. _____ P.M.

MAR 12 2026

TERESA KIEL, County Clerk
Guadalupe County Texas

By Maria Lu Deputy

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

Rocket Mortgage, LLC
8950 Cypress Waters Blvd
Coppell, TX 75019

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

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

March 9, 2026
Executed on

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

03/12/2026
Executed on

[Signature]
SUBSTITUTE TRUSTEE
Agency Sales and Posting LLC, or AUCTION.COM
LLC, or Tejas Corporate Services, LLC
7500 Dallas Pkwy #200, Plano, TX 75024

CERTIFICATE OF POSTING

My name is Terri Martin, and my address is 7500 Dallas Pkwy #200, Plano, TX 75024. I declare under penalty of perjury that on March 12, 2026 I filed at the office of the Guadalupe County Clerk and caused to be posted at the Guadalupe County courthouse this notice of sale.

[Signature]
Declarant's Name: Terri Martin
Date: March 12, 2026

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

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

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: March 11, 2026

NOTE: Note described as follows:

Date: January 18, 2018
 Maker: Juan P. Cortes
 Payee: NewRez LLC successor to original lender
 Original Principal Amount: \$137,464.00

POSTED

10:29 A.M. _____ P.M.

MAR 16 2026

TERESA KIEL, County Clerk
 Guadalupe County Texas

By Angelina Deputy

DEED OF TRUST: Deed of Trust described as follows:

Date: January 18, 2018
 Grantor: Juan P. Cortes and Diana L. Sanchez, husband and wife
 Trustee: Thomas E. Black, Jr.
 Beneficiary: NewRez LLC successor to original lender
 Recorded: INSTRUMENT NO. 2018002525, WHICH WAS RECORDED IN THE REAL PROPERTY RECORDS OF GUADALUPE COUNTY, TEXAS.

LENDER: NEWREZ LLC

BORROWERS: JUAN P. CORTES

PROPERTY: The property described as follows:

THE PROPERTY LOCATED IN GUADALUPE COUNTY, TEXAS, INCLUDING PERSONAL PROPERTY, IF ANY, AS DESCRIBED IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES, together with all buildings, structures, fixtures and

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

SUBSTITUTE TRUSTEE: Jason West, Nicole Baethge, Matthew D. Johnson, Nicole Correa, Dean W. Greer, David Garvin, 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

Substitute Trustee's Mailing Address:

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

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

JUNE 2, 2026, the first Tuesday of the month, to commence at 1:00 P.M., or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

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

RECITALS

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

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

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

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

APPOINTMENT OF SUBSTITUTE TRUSTEE

DEED OF TRUST: Deed of Trust described as follows:

Date: January 18, 2018
Grantor: Juan P. Cortes and Diana L. Sanchez, husband and wife
Trustee: Thomas E. Black, Jr.
Beneficiary: NewRez LLC successor to original lender
Recorded: INSTRUMENT NO. 2018002525, WHICH WAS RECORDED IN THE REAL PROPERTY RECORDS OF GUADALUPE COUNTY, TEXAS.

PROPERTY: The property described as follows:

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

SUBSTITUTE TRUSTEE: Jason West, Nicole Baethge, Matthew D. Johnson, Nicole Correa, Dean W. Greer, David Garvin, 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

Substitute Trustee's Mailing Address:

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

Each Substitute Trustee is appointed **effective as of MARCH 11, 2026**, pursuant to Texas Property Code § 51.0075 to succeed to all title, powers, and duties of the original or successor trustees under the Deed of Trust.

Appointment of Substitute Trustees:

By: Lillian Riley

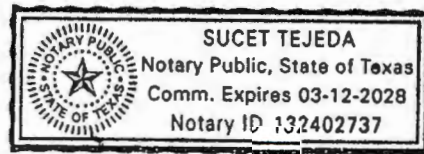
Name: Lillian A. Riley, Attorney for NewRez
LLC

THE STATE OF TEXAS §
 §
COUNTY OF DALLAS §

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

GIVEN UNDER MY HAND AND SEAL OF OFFICE on March 11th, 2026.

SUCET TEJEDA
Notary Public, State of Texas



Notice of Sale executed by:
David Garvin

Name: David Garvin

Substitute Trustee

EXHIBIT A

Being 0.739 acres of land, more or less, situated in the J.S. Johnson Survey No 47, Abstract 190, Guadalupe County, Texas, and being that same property described in the General Warranty Deed recorded in Volume 4080, Page 319, Deed Records, Guadalupe County, Texas, said 0.739 acres being more particularly described by metes and bounds as follows:

BEGINNING at a 1/2 inch iron rod found for the West corner of this 0.739 acres, same being the North corner of the Olsoda03, LLC 0.392 acres (Document 2017020470) and on the southeast Right-of-Way line of Ferryboat Lane, same also being the POINT OF BEGINNING;

THENCE along the southeast Right-of-Way line of said Ferryboat Lane, North 45 degrees 26 minutes 16 seconds East (called North 44 degrees 30 minutes East), a distance of 192.00 feet (called 194 feet) to a 1/2 inch iron rod found for the North corner of this 0.739 acres, same being the West corner of the Belinda Rosales 0.277 acres (Volume 2646, Page 530);

THENCE along the line common to this 0.739 acres and said Rosales, 0.277 acres, South 40 degrees 20 minutes 42 seconds East (called South 40 degrees 15 minutes, East) a distance of 192.96 feet (called 195.84 feet) to a wood post found for the East corner of this 0.739 acres, same being an angle corner of the Jeffrey A. Lindley et ux 1.92 acres (Volume 1059, Page 720);

THENCE along the line common to this 0.739 acres and said Lindley 1.92 acres, South 62 degrees 41 minutes 31 seconds West (called South 62 degrees 53 minutes West), a distance of 76.44 feet (called 77.35 feet) to a 1/2 inch iron rod found for the southeast corner of this 0.739 acres, same being the lower corner of said Lindley 1.92 acres and the North corner of the Joe Miller 0.797 acres (Volume 738, Page 319);

THENCE along the line common to this 0.739 acres and said Miller 6.737 acres, South 44 degrees 46 minutes 38 seconds West called South 45 degrees 05 minutes West), a distance of 102.02 feet (called 102.54 feet) to a 1/2 inch iron rod found for the South corner of this 0.739 acres, Same being the East corner of said Osado03, LLC 0.392 acres (Document 2017020470);

THENCE along the line common to this 0.739 acres and said Osado03, LLC 0.392 acres, North 45 degrees 30 minutes 00 seconds West (bearing basis), a distance of 170.96 feet (called 170 feet) to the POINT OF BEGINNING and containing 0.739 acres of land, more or less.

POSTED

A.M. 2:19 P.M.

000163

MAR 19 2026

TERESA KIEL, County Clerk

Guadalupe County Texas

By sd Deputy

Notice of Substitute Trustee Sale

T.S. #: 25-17758

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: **6/2/2026**
Time: The sale will begin no earlier than **11:00 AM** or no later than three hours thereafter. The sale will be completed by no later than **2:00 PM**
Place: **Guadalupe County Courthouse in GINNIEMAE II, Texas, at the following location: "The north porch of the Guadalupe County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court " 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 1, Block 12, Dove Crossing Subdivision-Unit 4A, a Subdivision in the City of New Braunfels, Guadalupe County, Texas, according to the map or plat thereof recorded in Volume 6, Page 660, of the map and plat records of Guadalupe County, Texas.

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust is dated 5/17/2019 and is recorded in the office of the County Clerk of Guadalupe County, Texas, under County Clerk’s File No 201999011041, recorded on 5/22/2019, The subject Deed of Trust was modified by Loan Modification recorded on 05/30/2025 as Instrument No. 202599013259 of the Real Property Records of Guadalupe County, Texas.
Property Address: 221 BURLESON DRIVE NEW BRAUNFELS Texas 78130

Trustor(s): **NICHOLAS MCCARLEY AND JESSICA MCCARLEY** Original Beneficiary: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR AmCap Mortgage, Ltd. DBA Gold Financial Services ITS SUCCESSORS AND ASSIGNS**

Current Beneficiary: **Planet Home Lending, LLC** Loan Servicer: **Planet Home Lending, LLC**

Current Substituted Trustees: **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 Posting and Publishing LLC**

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

T.S. #: 25-17758

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 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 NICHOLAS JAMES MCCARLEY AND JESSICA MCCARLEY, HUSBAND AND WIFE. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$228,779.00, executed by NICHOLAS JAMES MCCARLEY AND JESSICA MCCARLEY, HUSBAND AND WIFE, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR AmCap Mortgage, Ltd. DBA Gold Financial Services ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of NICHOLAS JAMES MCCARLEY AND JESSICA MCCARLEY, HUSBAND AND WIFE to NICHOLAS MCCARLEY AND JESSICA MCCARLEY. Planet Home Lending, LLC is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

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

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

Planet Home Lending, LLC
321 Research Parkway
Meriden, Connecticut 06450-8301
(855) 884-2250

T.S. #: 25-17758

Dated: 3/19/26

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 Posting and Publishing LLC,

Shy Mas

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

AFTER RECORDING, PLEASE RETURN TO:

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

NOTICE OF FORECLOSURE SALE

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

1. Property to Be Sold. The property to be sold is described as follows: LOT FORTY-FOUR (44), BLOCK ONE (1), CAROLINA CROSSING SUBDIVISION, UNIT 1, SITUATED IN THE CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 5, PAGES 325A-325B, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 06/24/2003 and recorded in Book 1869 Page 0116 Document 13931 real property records of Guadalupe County, Texas.

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

- Date: 06/02/2026
Time: 11:00 AM
Place: Guadalupe County, Texas at the following location: NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

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

5. Obligations Secured. The Deed of Trust executed by KELLY D. KILLIAN, provides that it secures the payment of the indebtedness in the original principal amount of \$125,098.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. MIDFIRST BANK is the current mortgagee of the note and deed of trust and MIDFIRST BANK is mortgage servicer. A servicing agreement between the mortgagee, whose address is MIDFIRST BANK c/o MIDFIRST BANK, 999 N.W. Grand Blvd, Oklahoma City, OK 73118 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

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

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

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

For additional sale information visit: www.xome.com or (844) 400-9663

Certificate of Posting

I am Terri Martin whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 03/26/2026 I filed this Notice of Foreclosure Sale at the office of the Guadalupe County Clerk and caused it to be posted at the location directed by the Guadalupe County Commissioners Court.

POSTED
11:12 A.M. P.M.
MAR 26 2026
TERESA KIEL, County Clerk
Guadalupe County Texas
By [Signature] Deputy

132 YEAGER CIRCLE
CIBOLO, TX 78108

0000010759710

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: June 02, 2026

Time: The sale will begin at 1:00 PM or not later than three hours after that time.

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

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated October 05, 2023 and recorded in Document INSTRUMENT NO. 202399024989 real property records of GUADALUPE County, Texas, with JESUS GRANADO JOINED BY MY SPOUSE CRYSTAL F RAMIREZ, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by JESUS GRANADO JOINED BY MY SPOUSE CRYSTAL F RAMIREZ, securing the payment of the indebtednesses in the original principal amount of \$376,495.00, 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

____ A.M. 12:20 P.M.

MAR 26 2026

TERESA KIEL, County Clerk
Guadalupe County Texas

By *Effany Woodard* Deputy




132 YEAGER CIRCLE
CIBOLO, TX 78108

0000010759710

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: _____

132 YEAGER CIRCLE
CIBOLO, TX 78108

0000010759710

0000010759710

GUADALUPE



LOT 4, BLOCK 28, FALCON RIDGE, UNIT 7, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF
RECORDED IN VOLUME 6, PAGE 736, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

000192

POSTED

____ A.M. 3:28 P.M.

APR 02 2026

TERESA KIEL, County Clerk
Guadalupe County Texas

By Miguel Deputy

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.: 146945-TX

Date: March 27, 2026

County where Real Property is Located: Guadalupe

ORIGINAL MORTGAGOR: CARA J. SUTHERLAND, A SINGLE PERSON

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

CURRENT MORTGAGEE: PennyMac Loan Services, LLC

MORTGAGE SERVICER: PennyMac Loan Services, LLC

DEED OF TRUST DATED 6/30/2022, RECORDING INFORMATION: Recorded on 7/6/2022, as Instrument No.
202299020915

**SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): FIELD NOTES DESCRIBING A 0.244 OF AN
ACRE TRACT OF LAND SITUATED IN THE HUMPHRIES BRANCH SURVEY NO. 17, ABSTRACT 6,
CITY OF SEGUIN, GUADALUPE COUNTY, TEXAS, BEING THE SAME TRACT OF LAND CALLED
0.24 OF AN ACRE, CONVEYED TO MIGUEL CARRILLO AND MELISSA CARRILLO, BY DEED
RECORDED IN VOLUME 1834, PAGE 833, OFFICIAL RECORDS, GUADALUPE COUNTY, TEXAS
AND MORE PARTICULARLY DESCRIBED IN ATTACHED LEGAL EXHIBIT "A"**

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **6/2/2026**, 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



Matter No.: 146945-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 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(e) 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

146945-TX

Exhibit "A"

Field notes describing a 0.244 of an acre tract of land situated in the Humphries Branch Survey No. 17, Abstract 8, City of Seguin, Guadalupe County, Texas, being that same tract of land called 0.24 of an acre, conveyed to Miguel Carrillo and Melissa Carrillo, by deed recorded in Volume 1634, Page 833, Official Records, Guadalupe County, Texas and being more particularly described as follows: Note: All set pins are 1/2" diameter rebar with an orange plastic cap stamped "Tri-County".

Beginning at a 1/2" diameter iron pin found in the south right-of-way line of E. Pine Street for the northeast corner of a tract of land conveyed to Rogelo Hernandez and wife Maria J. Hernandez, by deed recorded in Volume 602, Page 298, Official Records, Guadalupe County, Texas, the northeast corner of the 0.24 of an acre tract and the herein described tract.

Thence, S 00° 38' 02" E, 136.42 feet with the west line of the Hernandez tract and the west line of the 0.24 of an acre tract, to a 1/2" diameter iron pin found in the north line of a tract of land called 1.23 acres, described in Volume 3018, Page 1026, Official Records, Guadalupe County, Texas, for the southwest corner of the Hernandez tract, the southeast corner of the 0.24 of an acre tract and the herein described tract.

Thence, N 89° 58' 16" W, 78.09 feet with the north line of the 1.23 acre tract and the south line of the 0.24 of an acre tract, to a 1/2" diameter pipe found for the southeast corner of a tract of land called 0.242 of an acre, described in Volume 2252, Page 772, Official Records, Guadalupe County, Texas, the southwest corner of the 0.24 of an acre tract and the herein described tract.

Thence, N 00° 35' 45" W, 136.27 feet with the east line of the 0.242 of an acre tract and the west line of the 0.24 of an acre tract, to a 1/2" diameter iron pin found in the south right-of-way line of E. Pine Street, for the northeast corner of the 0.242 of an acre tract, the northwest corner of the 0.24 of an acre tract and the herein described tract.

Thence, N 89° 54' 57" E, 78.00 feet with the south right-of-way line of E. Pine Street and the north line of the 0.24 of an acre tract, to the Place of Beginning and containing 0.244 of an acre of land according to a survey made on the ground on June 4, 2014, by Tri-County Surveying Inc.

202299020915

I certify this instrument was ELECTRONICALLY FILED
and RECORDED in the OFFICIAL PUBLIC RECORDS

of Guadalupe County, Texas on
07/06/2022 08:03:09 AM PAGES: 26 LEAH

TERESA KIEL, COUNTY CLERK



Teresa Kiel

POSTED

10:17 A.M. ____ P.M.

APR 09 2026

TERESA KIEL, County Clerk
Guadalupe County TexasBy Angela Deputy26-00980
4049 HICKORY FORREST DR, SEGUIN, TX 78155**NOTICE OF FORECLOSURE SALE AND
APPOINTMENT OF SUBSTITUTE TRUSTEE**

- Property:** The Property to be sold is described as follows:
- BEING ALL THAT CERTAIN LOT 188, HICKORY FORREST SUBDIVISION, H.&T.C.R.R. CO. SEC. 8, SURVEY, ABST. 464, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 3, PAGES 56-57, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.
- Security Instrument:** Decd of Trust dated April 17, 2024 and recorded on April 18, 2024 at Instrument Number 202499008684 in the real property records of GUADALUPE County, Texas, which contains a power of sale.
- Sale Information:** June 2, 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 GREGORY CLEVELAND AND AMANDA CLEVELAND secures the repayment of a Note dated April 17, 2024 in the amount of \$637,968.00. PENNYMAC LOAN SERVICES, LLC, whose address is c/o PennyMac Loan Services, LLC, P.O. Box 30597, Los Angeles, CA 90030, is the current mortgagee of the Deed of Trust and Note and PennyMac Loan Services, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.
- Substitute Trustee:** In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

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

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



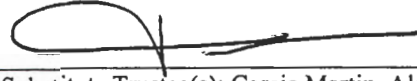
4871233

/s/Corey Lewis

Corey Lewis, Attorney at Law
Texas Bar No. 24134172
txsalesteam@decubaslewis.com
De Cubas & Lewis, P.C.

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

Phone: (954) 453-0365
Fax: (469) 518-4972



Substitute Trustee(s): 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 9th day of April, 2020 filed and posted this Notice of Foreclosure Sale in accordance with the requirements of GUADALUPE County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 4/6/2021	Grantor(s)/Mortgagor(s): HOMER LOYO, AN UNMARRIED MAN
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR VILLAGE CAPITAL & INVESTMENT, LLC, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Planet Home Lending, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 202199012273	Property County: GUADALUPE
Mortgage Servicer: Planet Home Lending, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 321 Research Parkway, Suite 303, Meriden, CT 06450
Date of Sale: 6/2/2026	Earliest Time Sale Will Begin: 1pm
Place of Sale of Property: Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LOT 23, BLOCK 28, WHISPER MEADOWS AT NORTCLIFFE II SUBDIVISION UNIT 5, A SUBDIVISION OF THE CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS, AS SHOWN BY THE MAP OR PLAT THEREOF RECORDED IN VOLUME 7, PAGES 289-290, MAP 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



Dated: 4/14/2026

4/14/2026

Alexis Martin

Printed Name:

Alexis Martin

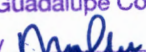
Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Planet Home Lending, LLC

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

POSTED

9:30 A.M. _____ P.M.

APR 14 2026

TERESA KIEL, County Clerk
Guadalupe County Texas
By  Deputy

MH File Number: TX-26-128218-POS
Loan Type: VA

T.S. #: 2026-23001-TX

APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF 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.

The undersigned, in accordance with Texas Property Code §51.0076, as attorney-in-fact for the Mortgagee or Mortgage Servicer, hereby removes the original trustee and any and all successor substitute trustees, and appoints in their stead: 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, or any one of them, c/o Nestor Solutions, LLC, 214 5th Street, Suite 205, Huntington Beach, California 92648, as Substitute Trustee, to hereafter exercise all powers and duties conferred upon the original trustee under the Deed of Trust, and further authorizes and directs the Substitute Trustee to conduct and execute the remedies provided to the beneficiary therein.

1. Date, Time, and Place of Sale.

Date: 6/2/2026
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.

2. Property To Be Sold. LOTS 29 AND 30, BLOCK 34, AVIATION HEIGHTS ADDITION TO THE CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 1, PAGE 11, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

Commonly known as: 527 Curtiss Ave Schertz, TX 78154

3. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 5/19/2023 and recorded in the office of the County Clerk of Guadalupe County, Texas, recorded on 5/22/2023 under County Clerk's File No 202399012725, in Book -- and Page -- in the Real Property Records of Guadalupe County, Texas.

Grantor(s):	APRIL MARIE LAMBERT, AN UNMARRIED WOMAN
Original Trustee:	Allan B Polunsky
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for SecurityNational Mortgage Company, its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

POSTED

9:38 A.M. ____ P.M.

APR 14 2026

TERESA KIEL, County Clerk
Guadalupe County TexasBy Nguyen Deputy

4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the 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. Pursuant to §51.009 of the Texas Property Code, the property will be sold in "AS IS, WHERE IS" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the Deed of Trust.

5. **Notice Regarding Federal Reporting Requirements.** Please be advised that the highest bidder ("purchaser") at this trustee's sale may be required to provide information, documentation and/or certification as mandated by applicable federal law, and entity and trust purchasers should be prepared to provide beneficial ownership information as may be required by federal reporting requirements effective for transfers of residential real property to covered transferees on or after 3/1/2026. If applicable, the required information must be provided to the trustee before a trustee's deed will be issued for covered transfers. Additional information regarding these regulations and the required transferee information and certifications can be found at https://www.fincen.gov/rre-faqs#D_5 or <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers>.

6. **Obligations Secured.** The Deed of Trust provides that it secures the payment of the indebtedness and obligations described therein (collectively, the "Obligations"), including, but not limited to: (1) the promissory note in the original principal amount of \$191,468.00, executed by APRIL MARIE LAMBERT, AN UNMARRIED WOMAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for SecurityNational Mortgage Company, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of the Trustor(s) to the current holder of the Obligations, secured by the Deed of Trust. Default has occurred in the payment of the indebtedness, and the same is now wholly due and payable. The owner and holder of the Obligations has requested that the Substitute Trustee sell the Property to satisfy the indebtedness.


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

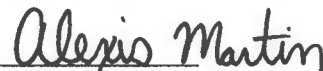
c/o Freedom Mortgage Corporation
11988 EXIT 5 PKWY BLDG 4
FISHERS IN 46037-7939
Phone: (855) 690-5900

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.

NESTOR SOLUTIONS, LLC, as attorney-in-fact for
FREEDOM MORTGAGE CORPORATION

By: _____


Christopher K. Baxter
Senior Vice President
Texas Bar No. 90001747
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115 Fax: (888) 345-5501



Dated: 4/7/2026

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

T.S. #: 2026-23001-TX

T.S. #: 2026-23076-TX

APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF 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.

The undersigned, in accordance with Texas Property Code §51.0076, as attorney-in-fact for the Mortgagee or Mortgage Servicer, hereby removes the original trustee and any and all successor substitute trustees, and appoints in their stead: 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, or any one of them, c/o Nestor Solutions, LLC, 214 5th Street, Suite 205, Huntington Beach, California 92648, as Substitute Trustee, to hereafter exercise all powers and duties conferred upon the original trustee under the Deed of Trust, and further authorizes and directs the Substitute Trustee to conduct and execute the remedies provided to the beneficiary therein.

1. Date, Time, and Place of Sale.

Date: 6/2/2026
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.

2. Property To Be Sold. LOT 11, BLOCK 10, OF ARROYO RANCH PHASE III, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGES 664-666, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

Commonly known as: 560 CHACO LOOP SEGUIN TX 78155

3. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 7/29/2024 and recorded in the office of the County Clerk of Guadalupe County, Texas, recorded on 7/30/2024 under County Clerk's File No 202499017842, in Book -- and Page -- in the Real Property Records of Guadalupe County, Texas.

Grantor(s): NICHOLAS SANGURIMA AND CANDACE SANGURIMA, HUSBAND AND WIFE
Original Trustee: Angela R Hernandez
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for DHI Mortgage Company, Ltd., its successors and assigns
Current Mortgagee: Freedom Mortgage Corporation
Mortgage Servicer: Freedom Mortgage Corporation

POSTED

9:39 A.M. ____ P.M.

APR 14 2026

TERESA KIEL, County Clerk
Guadalupe County TexasBy Angela R Hernandez Deputy

4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the 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. Pursuant to §51.009 of the Texas Property Code, the property will be sold in "AS IS, WHERE IS" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the Deed of Trust.

5. **Notice Regarding Federal Reporting Requirements.** Please be advised that the highest bidder ("purchaser") at this trustee's sale may be required to provide information, documentation and/or certification as mandated by applicable federal law, and entity and trust purchasers should be prepared to provide beneficial ownership information as may be required by federal reporting requirements effective for transfers of residential real property to covered transferees on or after 3/1/2026. If applicable, the required information must be provided to the trustee before a trustee's deed will be issued for covered transfers. Additional information regarding these regulations and the required transferee information and certifications can be found at https://www.fincen.gov/rre-faqs#D_5 or <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers>.

6. **Obligations Secured.** The Deed of Trust provides that it secures the payment of the indebtedness and obligations described therein (collectively, the "Obligations"), including, but not limited to: (1) the promissory note in the original principal amount of \$269,627.00, executed by NICHOLAS SANGURIMA AND CANDACE SANGURIMA, HUSBAND AND WIFE, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for DHI Mortgage Company, Ltd., its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of the Trustor(s) to the current holder of the Obligations, secured by the Deed of Trust. Default has occurred in the payment of the indebtedness, and the same is now wholly due and payable. The owner and holder of the Obligations has requested that the Substitute Trustee sell the Property to satisfy the indebtedness.

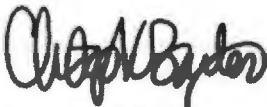
7. **Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and administer any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


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

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.

NESTOR SOLUTIONS, LLC, as attorney-in-fact for
FREEDOM MORTGAGE CORPORATION

By:


Christopher K. Baxter
Senior Vice President
Texas Bar No. 90001747
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115 Fax: (888) 345-5501



Dated: 4/7/2026

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

25-363628

Notice of Substitute Trustee's Sale

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

Deed of Trust Date: July 6, 2021	Original Mortgagor/Grantor: ALFRED ANTHONY ARRIOLA AND HEATHER LYNN ARRIOLA
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CHANGE LENDING, LLC, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: LAKEVIEW LOAN SERVICING, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 202199023573	Property County: GUADALUPE
Mortgage Servicer: LoanCare, LLC	Mortgage Servicer's Address: 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 \$348,804.00, executed by ALFRED ANTHONY ARRIOLA AND HEATHER LYNN ARRIOLA and payable to the order of Lender.

Property Address/Mailing Address: 137 SAMBAR MAIN, CIBOLO, TX 78108

Legal Description of Property to be Sold: LOT 30, BLOCK 2, VENADO CROSSING SUBDIVISION UNIT 1, CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGES 189-192, MAP AND/OR PLAT RECORDS, GUADALUPE COUNTY, TEXAS..

Date of Sale: June 02, 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 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 XOME Inc. whose address is 750 Highway 121 BYP Suite 100 Lewisville, TX 75067 OR Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.



POSTED

____ A.M. 2:15 P.M.

APR 16 2026

TERESA KIEL, County Clerk
Guadalupe County Texas

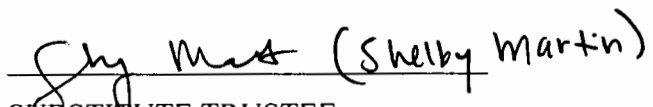
By [Signature] Deputy

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, XOME Inc. whose address is 750 Highway 121 BYP Suite 100 Lewisville, TX 75067 OR 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 XOME Inc. whose address is 750 Highway 121 BYP Suite 100 Lewisville, TX 75067 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

XOME, Inc. 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

26-397270

Notice of Substitute Trustee's Sale

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

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

* The mortgage servicer is authorized to represent the 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 \$186,300.00, executed by DANIEL C. HOLBROOK and payable to the order of Lender.

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

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

Date of Sale: June 02, 2026	Earliest time Sale will begin: 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 AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST*, the owner and holder of the Note, has requested 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 *U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL*



POSTED

_____ A.M. 2:10 P.M.

APR 16 2026

TERESA KIEL, County Clerk
Guadalupe County Texas

By Myler Deputy

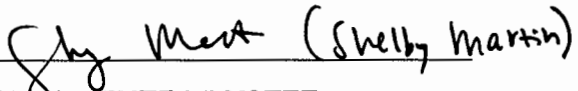
CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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

Pursuant to section 51.0075(a) of the Texas Property Code, 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 Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

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

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


SUBSTITUTE TRUSTEE

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

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

DATE, TIME, PLACE OF SALE:

Date: Tuesday, the 2nd day of June, 2026
Time: 1:00 PM or not later than three hours after that time
Place: AT "The north porch of the Guadalupe County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court" in Guadalupe County, Texas.

TERMS OF SALE: CERTIFIED FUNDS FOR FULL PURCHASE PRICE MUST BE PRESENTED AT THE TIME OF SALE. FinCEN data submission and certification requirements, if applicable, must be met timely by entities and trusts as defined by 89 CFR 70258. We ask for the required data or exemption to be submitted and certified to the law firm at the time of sale and no later than one (1) business day after the sale, if applicable.

DEED OF TRUST INFORMATION - INSTRUMENT TO BE FORECLOSED:

Date: June 10, 2022
Grantor(s): Colin Powell, a single man
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Rocket Mortgage, LLC, FKA Quicken Loans, LLC, its successors and assigns
Original Principal: \$299,250.00
Recording Information: Deed Inst.# 202299018679,
Current Mortgagee/Beneficiary: Lakeview Loan Servicing, LLC
Secures: The Promissory Note (the "Note") in the original principal amount of \$299,250.00 and all obligations contained therein. All sums secured by the Deed of Trust have been and are hereby declared immediately due and payable as a result of default under the Note and/or Deed of Trust.

MODIFICATIONS AND RENEWALS:

As used herein, the terms "Note" and "Deed of Trust" mean the Note and Deed of Trust as modified, renewed, and/or extended.

PROPERTY TO BE SOLD:

Property County: Guadalupe
Property Description: (See Attached Exhibit "A")
Property Address: 1517 Birmingham Dr, Seguin, TX 78155
Condition and Important Recitals: Should a conflict occur between the property address and the legal description contained in "Exhibit A" the legal description shall control. The property will be sold "AS IS" without any representations, warranties, or recourse, and subject to any liens or interests that may survive the sale. Any purchaser who purchases the property does so at his/her/its own risk and is strongly encouraged to engage in significant due diligence prior to sale.

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer represents the Current Mortgagee pursuant to a mortgage servicing agreement with the Mortgagee. Pursuant to Texas Property Code § 51.0025, as well as the mortgage servicing agreement, the Mortgage Servicer is authorized to collect the debt and to institute foreclosure of the deed of trust referenced above. The Mortgage Servicer information is below:

Mortgage Servicer: Rocket Mortgage, LLC s/b/m Nationstar Mortgage LLC
Mortgage Servicer Address: 8950 Cypress Waters Blvd Coppell, TX 75019

File No.: 25-02282TX

POSTED

10:57 A.M. _____ P.M.

APR 23 2026

TERESA KIEL, County Clerk
 Guadalupe County Texas

By *Teresa Kiel* Deputy

SUBSTITUTE TRUSTEE(S): McCalla Raymer Leibert Pierce, LLP, Auction.com LLC

SUBSTITUTE TRUSTEE ADDRESS: 1320 Greenway Drive, Suite 780 Irving, TX 75038

ATTENTION ALL PROSPECTIVE BIDDERS: On March 1, 2026, the data collection and reporting requirements under the U.S. Financial Crimes Enforcement Network (FinCEN) new Anti-Money Laundering Rule (Rule), found at 89 FR 70258, will go into effect.* The Rule applies to certain residential real estate sale transactions, including nonjudicial foreclosures, where the transfer is to a legal entity or trust, and the source of funds is non-financed (which includes cash, certified funds, private financing, or financing provided by an institution not subject to a federal Anti-Money Laundering or Suspicious Activity Report requirement.) As part of this Rule, non-exempt purchasers are required to provide additional information and documentation about themselves, their legal entities, and the source of funds used in the reportable transaction, if applicable.* The collection of this information and documentation by our firm is required to comply with the Rule's federal reporting requirements, if applicable. To submit and certify the required information, review informative resources/guides, or to certify an exemption please visit <https://fincen foreclosurehotline.net/>. Note that a data submission or exemption form provided by an auctioneer may not be complete, which could require further data collection by the firm. Please submit and certify the required information at the time of sale and no later than one (1) business day after the sale, if applicable. If you have questions about the Rule or its applicability to you, please seek the advice of your own independent legal counsel, as this firm cannot give you legal advice.

* The Rule is the subject of ongoing litigation in several jurisdictions. We suggest that you seek your own legal counsel if you have questions about the status of the Rule and its applicability to your sale, if any.

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code, (2) to final confirmation and audit of the status of the loan with the holder of the Deed of Trust, and (3) to confirmation that the successful bidder has timely provided to the firm all information required by the Rule, 89 FR 70258, if applicable.

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



/s/ Maisyn Oliver
Maisyn Oliver - Bar #: 24130719
Attorney for Lakeview Loan Servicing, LLC
Maisyn.Oliver@mccalla.com
1320 Greenway Drive, Suite 780
Irving, TX 75038
(469) 942-7141 Office
(469) 533-6670 Fax

DOCUMENT PREPARED BY:

McCalla Raymer Leibert Pierce, LLP
1320 Greenway Drive, Suite 780 Irving, TX 75038
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

I am Terri Martin whose address is 1320 Greenway Dr. Ste 780 Irving, TX 75038. I declare under penalty perjury that 03/23/2026 I filed and/or recorded this Notice of Foreclosure Sale at the office of the Guadalupe County Clerk and caused it to be posted at the location directed by the Guadalupe County Commissioners.

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

File No.: 25-02282TX

EXHIBIT "A"

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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

DATE, TIME, PLACE OF SALE:

Date: Tuesday, the 2nd day of June, 2026
Time: 11am or not later than three hours after that time
Place: AT NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE in Guadalupe County, Texas.

TERMS OF SALE: CERTIFIED FUNDS FOR FULL PURCHASE PRICE MUST BE PRESENTED AT THE TIME OF SALE. FinCEN data submission and certification requirements, if applicable, must be met timely by entities and trusts as defined by 89 CFR 70258. We ask for the required data or exemption to be submitted and certified to the law firm at the time of sale and no later than one (1) business day after the sale, if applicable.

DEED OF TRUST INFORMATION - INSTRUMENT TO BE FORECLOSED:

Date: May 31, 2022
Grantor(s): Radhakrishna Mohan Medasani and spouse, Pravallika Ravela
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Independent Bank, its successors and assigns
Original Principal: \$324,628.00
Recording Information: Deed Inst.# 202299018854,
Current Mortgagee/Beneficiary: NewRez LLC
Secures: The Promissory Note (the "Note") in the original principal amount of \$324,628.00 and all obligations contained therein. All sums secured by the Deed of Trust have been and are hereby declared immediately due and payable as a result of default under the Note and/or Deed of Trust.

MODIFICATIONS AND RENEWALS:

As used herein, the terms "Note" and "Deed of Trust" mean the Note and Deed of Trust as modified, renewed, and/or extended.

PROPERTY TO BE SOLD:

Property County: Guadalupe
Property Description: (See Attached Exhibit "A")
Property Address: 665 Oleander Creek, Seguin, TX 78155
Condition and Important Recitals: Should a conflict occur between the property address and the legal description contained in "Exhibit A" the legal description shall control. The property will be sold "AS IS" without any representations, warranties, or recourse, and subject to any liens or interests that may survive the sale. Any purchaser who purchases the property does so at his/her/its own risk and is strongly encouraged to engage in significant due diligence prior to sale.

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer represents the Current Mortgagee pursuant to a mortgage servicing agreement with the Mortgagee. Pursuant to Texas Property Code § 51.0025, as well as the mortgage servicing agreement, the Mortgage Servicer is authorized to collect the debt and to institute foreclosure of the deed of trust referenced above. The Mortgage Servicer information is below:

Mortgage Servicer: NewRez, LLC d/b/a Shellpoint Mortgage Servicing
Mortgage Servicer Address: 75 Beattie Place, Suite 300 Greenville, SC 29601

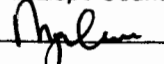
File No.: 26-04054TX

POSTED

10:54 A.M. _____ P.M.

APR 23 2026

TERESA KIEL, County Clerk
 Guadalupe County Texas

By  Deputy

SUBSTITUTE TRUSTEE(S): McCalla Raymer Leibert Pierce, LLP, Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez

SUBSTITUTE TRUSTEE ADDRESS: 1320 Greenway Drive, Suite 780 Irving, TX 75038

ATTENTION ALL PROSPECTIVE BIDDERS: On March 1, 2026, the data collection and reporting requirements under the U.S. Financial Crimes Enforcement Network (FinCEN) new Anti-Money Laundering Rule (Rule), found at 89 FR 70258, will go into effect.* The Rule applies to certain residential real estate sale transactions, including nonjudicial foreclosures, where the transfer is to a legal entity or trust, and the source of funds is non-financed (which includes cash, certified funds, private financing, or financing provided by an institution not subject to a federal Anti-Money Laundering or Suspicious Activity Report requirement.) As part of this Rule, non-exempt purchasers are required to provide additional information and documentation about themselves, their legal entities, and the source of funds used in the reportable transaction, if applicable.* The collection of this information and documentation by our firm is required to comply with the Rule's federal reporting requirements, if applicable. To submit and certify the required information, review informative resources/guides, or to certify an exemption please visit <https://fincen.foreclosurehotline.net/>. Note that a data submission or exemption form provided by an auctioneer may not be complete, which could require further data collection by the firm. Please submit and certify the required information at the time of sale and no later than one (1) business day after the sale, if applicable. If you have questions about the Rule or its applicability to you, please seek the advice of your own independent legal counsel, as this firm cannot give you legal advice.

* The Rule is the subject of ongoing litigation in several jurisdictions. We suggest that you seek your own legal counsel if you have questions about the status of the Rule and its applicability to your sale, if any.

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code, (2) to final confirmation and audit of the status of the loan with the holder of the Deed of Trust, and (3) to confirmation that the successful bidder has timely provided to the firm all information required by the Rule, 89 FR 70258, if applicable.

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



/s/ Maisyn Oliver
Maisyn Oliver - Bar #: 24130719
Attorney for NewRez LLC
Maisyn.Oliver@mccalla.com
1320 Greenway Drive, Suite 780
Irving, TX 75038
(469) 942-7141 Office
(469) 533-6670 Fax

DOCUMENT PREPARED BY:

McCalla Raymer Leibert Pierce, LLP
1320 Greenway Drive, Suite 780 Irving, TX 75038
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

Certificate of Posting

I am Terri Martin whose address is 1320 Greenway Dr. Ste 780
Irving, TX 75038. I declare

under penalty perjury that 04/23/2020 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.

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

File No.: 26-04054TX

EXHIBIT "A"

**LOT 24, BLOCK 1, IN GREENSPPOINT HEIGHTS UNIT #1, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS,
ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGES 358-360 OF THE MAP/PLAT RECORDS
OF GUADALUPE COUNTY, TEXAS.**

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 10/11/2019	Grantor(s)/Mortgagor(s): RYAN LEE AND CHEYENNE LEE, HUSBAND AND WIFE AS COMMUNITY PROPERTY
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR HOMETOWN LENDERS INC., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Wells Fargo Bank, N.A.
Recorded in: Volume: N/A Page: N/A Instrument No: 201999023708	Property County: GUADALUPE
Mortgage Servicer: Wells Fargo Bank, N.A. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 1 Home Campus, MAC 2301-04C, West Des Moines, IA 50328
Date of Sale: 6/2/2026	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 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LOT 39, BLOCK 34, FALCON RIDGE, UNIT 9, AN ADDITION IN THE CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 7, PAGE 84-85, 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 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: 4/21/2026

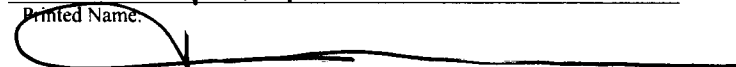


Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Wells Fargo Bank, N.A.

Dated: 04/23/2026

Terri Martin

Printed Name:




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

POSTED

~~10:53~~ A.M. _____ P.M.

APR 23 2026

TERESA KIEL, County Clerk
Guadalupe County Texas
By  Deputy

MH File Number: TX-26-128814-POS
Loan Type: VA

4622 PECOS PT
SCHERTZ, TX 78108

0000010747038

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: June 02, 2026

Time: The sale will begin at 1:00 PM or not later than three hours after that time.

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

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated November 30, 2018 and recorded in Document INSTRUMENT NO. 201899027223 real property records of GUADALUPE County, Texas, with ALEXANDRA LEE MONTALVO AND ALFRED G MONTALVO JR., WIFE AND HUSBAND, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

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

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

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

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

POSTED

_____ A.M. 12:01 P.M.

APR 23 2026

TERESA KIEL, County Clerk

Guadalupe County Texas

By Ngeline 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 AND BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Israel Saucedo

Certificate of Posting

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

Declarants Name: _____

Date: _____

4622 PECOS PT
SCHERTZ, TX 78108

00000010747038

00000010747038

GUADALUPE

EXHIBIT "A"

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

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

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

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: April 23, 2026

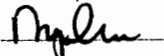
NOTE: Texas Home Equity Note (Fixed Rate – First Lien) described as follows:

Date: August 9, 2002
 Maker: Cynthia A. Ramirez
 Payee: NewRez LLC successor to original lender
 Original Principal Amount: \$70,000.00

POSTED

9:37 A.M. _____ P.M.

APR 27 2026

TERESA KIEL, County Clerk
 Guadalupe County Texas
 By  Deputy

DEED OF TRUST: Texas Home Equity Security Instrument (First Lien) described as follows:

Date: August 9, 2002
 Grantor: Cynthia A. Ramirez and Joe V. Ramirez, wife and husband
 Trustee: Don Ledbetter
 Beneficiary: NewRez LLC successor to original lender
 Recorded: INSTRUMENT NO. 14422, WHICH WAS RECORDED IN THE REAL PROPERTY RECORDS OF GUADALUPE COUNTY, TEXAS.

LENDER: NEWREZ LLC

BORROWERS: CYNTHIA A. RAMIREZ

PROPERTY: The property described as follows:

THE PROPERTY LOCATED IN GUADALUPE COUNTY, TEXAS, INCLUDING PERSONAL PROPERTY, IF ANY, AS DESCRIBED IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES, together with all buildings, structures, fixtures and improvements thereon

and any and all appurtenances and rights thereto, ***SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST.***

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

Substitute Trustee's Mailing Address:

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

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

JUNE 2, 2026, the first Tuesday of the month, to commence at 1:00 P.M., or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

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

HOME EQUITY FORECLOSURE ORDER: Order Granting Rule 736 Application for Foreclosure of Home Equity Lien authorizing foreclosure of home equity lien entered on April 8, 2026, in Cause No. 24-1323-CV-E, 456th Judicial District Court, Guadalupe County, Texas.

RECITALS

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

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

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, as Substitute Trustee, or any other substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the

Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants, representations, or warranties about the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS.

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

APPOINTMENT OF SUBSTITUTE TRUSTEE

DEED OF TRUST: Texas Home Equity Security Instrument (First Lien) described as follows:

Date: August 9, 2002
Grantor: Cynthia A. Ramirez and Joe V. Ramirez, wife and husband
Trustee: Don Ledbetter
Beneficiary: NewRez LLC successor to original lender
Recorded: INSTRUMENT NO. 14422, WHICH WAS RECORDED IN THE REAL PROPERTY RECORDS OF GUADALUPE COUNTY, TEXAS.

PROPERTY: The property described as follows:

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

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

Substitute Trustee's Mailing Address:

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

Each Substitute Trustee is appointed effective as of APRIL 23, 2026, pursuant to Texas Property Code § 51.0075 to succeed to all title, powers, and duties of the original or successor trustees under the Deed of Trust.

Appointment of Substitute Trustees:

By: Lillian Riley

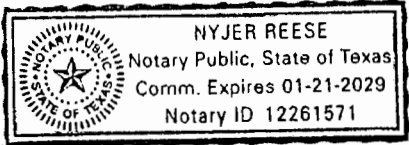
Name: Lillian A. Riley, Attorney for NewRez LLC

THE STATE OF TEXAS §
 §
COUNTY OF DALLAS §

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

GIVEN UNDER MY HAND AND SEAL OF OFFICE on April 23, 2026.

[Signature]
Notary Public, State of Texas



Notice of Sale executed by:
David A. Garvin

Name: David Garvin

Substitute Trustee

EXHIBIT A

BEING ALL THAT CERTAIN TRACT OR PARCEL OF LAND LYING AND BEING SITUATED IN GUADALUPE COUNTY, TEXAS, KNOWN AND DESIGNATED AS LOT 12, BLOCK 2, GREENSHIRE SUBDIVISION UNIT - 3, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 5, PAGE 232A, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

000251

POSTED

10:50 A.M. _____ P.M.

TS#: 26-002102
LOAN TYPE: Conventional

APR 30 2026

TERESA KIEL, County Clerk
Guadalupe County Texas

By ADD Deputy

NOTICE OF TRUSTEE'S FORECLOSURE SALE

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

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

LOT 313, BLOCK 10, 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

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the deed of trust recorded on **06/14/2023** as instrument **2023099014828**, of the real property records of **GUADALUPE County, TX.**

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

Dated: **06/02/2026**

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

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

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

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

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

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

Please be advised that the trustee will require any entity or trust bidder at this trustee's sale to provide beneficial ownership information, documentation, and written certification as required under FinCEN's Anti-Money Laundering Regulations for Residential Real Estate Transfers, effective for transfers to covered transferees closing on or after March 1, 2026. This requirement applies where the purchaser is a legal entity (including an LLC, corporation, or partnership) or a trust, and the transfer is not financed by an institutional lender subject to existing anti-money laundering requirements. The required information and certification must be provided to the trustee prior to issuance of the trustee's deed upon sale. No trustee's deed will be issued for a covered transfer until all required FinCEN information has been received and certified. Additional information regarding these regulations and required transferee disclosures can be found at: <https://www.fincen.gov/rre> and <https://www.fincen.gov/rre-faqs>

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

Pursuant to Section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

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

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

ILYA PIROGOV AND XENIA PIROGOV, HUSBAND AND WIFE

6. Obligations Secured. The Deed of Trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to (a) the promissory note in the original principal amount of \$ **373,606.00**, and payable to the order of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR KBHS HOME LOANS, LLC., ITS SUCCESSORS and ASSIGNS**; (b) all renewals and extensions of the note, if applicable; (c) any and all present and future indebtednesses owed to **LAKEVIEW LOAN SERVICING, LLC** who is the current owner and holder of the "Obligations" and is the current Mortgagee under the Deed of Trust.

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

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

7. Default and Request to Act. Default has occurred under the Deed of Trust, and the Mortgagee has requested me, as **Kirk Schwartz, Justin Ritchie, Carson Emmons, Jeffrey Kramer, America West Lender Services (AWEST), DeeAnn Gregory, Jeff Elliott, Auction.com LLC** to conduct this sale. Notice is given that before the sale the Mortgagee may appoint another person substitute trustee to conduct the sale.

Date: 04/28/2026

Jeff Elliott

Alexis Martin

**Kirk Schwartz, Justin Ritchie, Carson Emmons, Jeffrey Kramer, America West Lender Services (AWEST), DeeAnn Gregory, Jeff Elliott, Auction.com LLC
C/O America West Lender Services
5404 Cypress Center Drive, Suite 300
Tampa, FL 33609
844-693-4761
Fax: 877-317-0475**

T.S. #: 2025-20005-TX

APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF 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.

The undersigned, in accordance with Texas Property Code §51.0076, as attorney-in-fact for the Mortgagee or Mortgage Servicer, hereby removes the original trustee and any and all successor substitute trustees, and appoints in their stead: 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, or any one of them, c/o Nestor Solutions, LLC, 214 5th Street, Suite 205, Huntington Beach, California 92648, as Substitute Trustee, to hereafter exercise all powers and duties conferred upon the original trustee under the Deed of Trust, and further authorizes and directs the Substitute Trustee to conduct and execute the remedies provided to the beneficiary therein.

1. Date, Time, and Place of Sale.

Date: 6/2/2026
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.

2. Property To Be Sold. LOT SIX (6) IN BLOCK ONE (1) OF BELLA ROSA SUBDIVISION, BEING A 11.784 ACRE TRACT SITUATED IN THE TRINIDAD GARCIA SURVEY, ABSTRACT NO. 137, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGE(S) 561-562, OF THE PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

Commonly known as: 121 BELLA ROSA TRAIL CIBOLO, TX 78108

3. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 6/29/2023 and recorded in the office of the County Clerk of Guadalupe County, Texas, recorded on 6/30/2023 under County Clerk's File No 202399016423, in Book — and Page — in the Real Property Records of Guadalupe County, Texas.

Grantor(s):	RAYMOND LLOYD SCHNEIDER AND JENNIFER LYNN SCHNEIDER, HUSBAND AND WIFE
Original Trustee:	Charles H. Newman
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

11:13 A.M. _____ P.M.

APR 30 2026

TERESA KIEL, County Clerk
Guadalupe County TexasBy  Deputy

4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the 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. Pursuant to §51.009 of the Texas Property Code, the property will be sold in "AS IS, WHERE IS" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the Deed of Trust.

5. **Notice Regarding Federal Reporting Requirements.** Please be advised that the highest bidder ("purchaser") at this trustee's sale may be required to provide information, documentation and/or certification as mandated by applicable federal law, and entity and trust purchasers should be prepared to provide beneficial ownership information as may be required by federal reporting requirements effective for transfers of residential real property to covered transferees on or after 3/1/2026. If applicable, the required information must be provided to the trustee before a trustee's deed will be issued for covered transfers. Additional information regarding these regulations and the required transferee information and certifications can be found at https://www.fincen.gov/rre-faqs#D_5 or <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers>.

6. **Obligations Secured.** The Deed of Trust provides that it secures the payment of the indebtedness and obligations described therein (collectively, the "Obligations"), including, but not limited to: (1) the promissory note in the original principal amount of \$399,990.00, executed by RAYMOND LLOYD SCHNEIDER AND JENNIFER LYNN SCHNEIDER, HUSBAND AND WIFE, 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 the Trustor(s) to the current holder of the Obligations, secured by the Deed of Trust. Default has occurred in the payment of the indebtedness, and the same is now wholly due and payable. The owner and holder of the Obligations has requested that the Substitute Trustee sell the Property to satisfy the indebtedness.

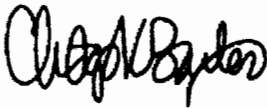
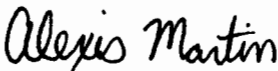
7. **Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and administer any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

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

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.

NESTOR SOLUTIONS, LLC, as attorney-in-fact for
FREEDOM MORTGAGE CORPORATION

By:

 
Christopher K. Baxter
Senior Vice President
Texas Bar No. 90001747
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115 Fax: (888) 345-5501

Dated: 4/24/2026

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

T.S. #: 2025-20005-TX

T.S. #: 2025-19457-TX

APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF 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.

The undersigned, in accordance with Texas Property Code §51.0076, as attorney-in-fact for the Mortgagee or Mortgage Servicer, hereby removes the original trustee and any and all successor substitute trustees, and appoints in their stead: 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, or any one of them, c/o Nestor Solutions, LLC, 214 5th Street, Suite 205, Huntington Beach, California 92648, as Substitute Trustee, to hereafter exercise all powers and duties conferred upon the original trustee under the Deed of Trust, and further authorizes and directs the Substitute Trustee to conduct and execute the remedies provided to the beneficiary therein.

1. Date, Time, and Place of Sale.**Date:** 6/2/2026**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.**2. Property To Be Sold.** LOT 100, CATER'S ADDITION TO PARKVIEW ESTATES, AN ADDITION OF GUADALUPE COUNTY TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 2, PAGES 10 AND 11 PLAT RECORDS GUADALUPE COUNTY TEXAS.**Commonly known as:** 105 RIO GRANDE DRIVE SEGUIN, TX 78155**3. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 11/20/2024 and recorded in the office of the County Clerk of Guadalupe County, Texas, recorded on 11/25/2024 under County Clerk's File No 202499029101, in Book -- and Page -- in the Real Property Records of Guadalupe County, Texas.

Grantor(s):	JOHN J BAKER AND KATHERINE BAKER, HUSBAND AND WIFE
Original Trustee:	ALLAN B. POLUNSKY
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for New American Funding, LLC., its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

POSTED

11:15 A.M. _____ P.M.

APR 30 2026

TERESA KIEL, County Clerk
Guadalupe County TexasBy  Deputy

4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the 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. Pursuant to §51.009 of the Texas Property Code, the property will be sold in "AS IS, WHERE IS" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the Deed of Trust.

5. **Notice Regarding Federal Reporting Requirements.** Please be advised that the highest bidder ("purchaser") at this trustee's sale may be required to provide information, documentation and/or certification as mandated by applicable federal law, and entity and trust purchasers should be prepared to provide beneficial ownership information as may be required by federal reporting requirements effective for transfers of residential real property to covered transferees on or after 3/1/2026. If applicable, the required information must be provided to the trustee before a trustee's deed will be issued for covered transfers. Additional information regarding these regulations and the required transferee information and certifications can be found at https://www.fincen.gov/tre-faqs#D_5 or <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers>.

6. **Obligations Secured.** The Deed of Trust provides that it secures the payment of the indebtedness and obligations described therein (collectively, the "Obligations"), including, but not limited to: (1) the promissory note in the original principal amount of \$280,830.00, executed by JOHN J BAKER AND KATHERINE BAKER, HUSBAND AND WIFE, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for New American Funding, LLC., its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of the Trustor(s) to the current holder of the Obligations, secured by the Deed of Trust. Default has occurred in the payment of the indebtedness, and the same is now wholly due and payable. The owner and holder of the Obligations has requested that the Substitute Trustee sell the Property to satisfy the indebtedness.

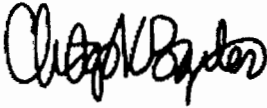
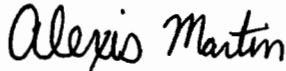
7. **Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and administer any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

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

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.

NESTOR SOLUTIONS, LLC, as attorney-in-fact for
FREEDOM MORTGAGE CORPORATION

By:

Christopher K. Baxter
Senior Vice President
Texas Bar No. 90001747
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115 Fax: (888) 345-5501

Dated: 4/28/2026

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

T.S. #: 2025-19457-TX

T.S. #: 2025-19043-TX

APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF 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.

The undersigned, in accordance with Texas Property Code §51.0076, as attorney-in-fact for the Mortgagee or Mortgage Servicer, hereby removes the original trustee and any and all successor substitute trustees, and appoints in their stead: 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, or any one of them, c/o Nestor Solutions, LLC, 214 5th Street, Suite 205, Huntington Beach, California 92648, as Substitute Trustee, to hereafter exercise all powers and duties conferred upon the original trustee under the Deed of Trust, and further authorizes and directs the Substitute Trustee to conduct and execute the remedies provided to the beneficiary therein.

1. Date, Time, and Place of Sale.

Date: 6/2/2026
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.

2. Property To Be Sold. LOT 12, BLOCK 11, TURNING STONE, UNIT - E3, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGES 197-198, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

Commonly known as: 252 CANSIGLIO CIBOLO, TX 78108

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

Grantor(s): MIRANDA LEIGH JOHNSON, AN UNMARRIED WOMAN
Original Trustee: L. Keller Mackie
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR FBC MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS
Current Mortgagee: Freedom Mortgage Corporation
Mortgage Servicer: Freedom Mortgage Corporation

POSTED

11:15 A.M. _____ P.M.

APR 30 2026

TERESA KIEL, County Clerk
Guadalupe County TexasBy  Deputy

4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the 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. Pursuant to §51.009 of the Texas Property Code, the property will be sold in "AS IS, WHERE IS" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the Deed of Trust.

5. **Notice Regarding Federal Reporting Requirements.** Please be advised that the highest bidder ("purchaser") at this trustee's sale may be required to provide information, documentation and/or certification as mandated by applicable federal law, and entity and trust purchasers should be prepared to provide beneficial ownership information as may be required by federal reporting requirements effective for transfers of residential real property to covered transferees on or after 3/1/2026. If applicable, the required information must be provided to the trustee before a trustee's deed will be issued for covered transfers. Additional information regarding these regulations and the required transferee information and certifications can be found at https://www.fincen.gov/rre-faqs#D_5 or <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers>.

6. **Obligations Secured.** The Deed of Trust provides that it secures the payment of the indebtedness and obligations described therein (collectively, the "Obligations"), including, but not limited to: (1) the promissory note in the original principal amount of \$336,787.00, executed by MIRANDA LEIGH JOHNSON, AN UNMARRIED WOMAN, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR FBC MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of the Trustor(s) to the current holder of the Obligations, secured by the Deed of Trust. Default has occurred in the payment of the indebtedness, and the same is now wholly due and payable. The owner and holder of the Obligations has requested that the Substitute Trustee sell the Property to satisfy the indebtedness.


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


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

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.

NESTOR SOLUTIONS, LLC, as attorney-in-fact for
FREEDOM MORTGAGE CORPORATION

By:


Christopher K. Baxter
Senior Vice President
Texas Bar No. 90001747
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115 Fax: (888) 345-5501



Dated: 4/28/2026

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

T.S. #: 2025-19043-TX

T.S. #: 2025-20454-TX

APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF 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.

The undersigned, in accordance with Texas Property Code §51.0076, as attorney-in-fact for the Mortgagee or Mortgage Servicer, hereby removes the original trustee and any and all successor substitute trustees, and appoints in their stead: 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, or any one of them, c/o Nestor Solutions, LLC, 214 5th Street, Suite 205, Huntington Beach, California 92648, as Substitute Trustee, to hereafter exercise all powers and duties conferred upon the original trustee under the Deed of Trust, and further authorizes and directs the Substitute Trustee to conduct and execute the remedies provided to the beneficiary therein.

1. Date, Time, and Place of Sale.

Date: 6/2/2026
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.

2. Property To Be Sold. LOT 8, BLOCK 35, FALCON RIDGE, UNIT-10, A SUBDIVISION IN THE CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 7, PAGE 163, OF THE MAP AND/OR PLAT RECORDS, GUADALUPE COUNTY, TEXAS, CORRECTED IN VOLUME 2328, PAGE 676, OFFICIAL PUBLIC RECORDS, GUADALUPE COUNTY, TEXAS.

Commonly known as: 412 DOVE WING CIBOLO, TX 78108

3. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 8/25/2021 and recorded in the office of the County Clerk of Guadalupe County, Texas, recorded on 8/26/2021 under County Clerk's File No 202199029603, in Book — and Page — , along with Correction Instrument recorded on 3/12/2026 in Instrument No. 202699006222 in the Real Property Records of Guadalupe County, Texas.

Grantor(s):	CARLOS NOEL JIMENEZ BUENDIA JOINED HEREIN PRO FORMA BY HIS SPOUSE, LUCIA G. MIRANDA PINEDA
Original Trustee:	ALLAN B. POLUNSKY
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for INTERLINC MORTGAGE SERVICES, LLC, its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

POSTED

11:00 A.M. _____ P.M.

APR 30 2026

TERESA KIEL, County Clerk
Guadalupe County TexasBy  Deputy

4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the 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. Pursuant to §51.009 of the Texas Property Code, the property will be sold in "AS IS, WHERE IS" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the Deed of Trust.

5. **Notice Regarding Federal Reporting Requirements.** Please be advised that the highest bidder ("purchaser") at this trustee's sale may be required to provide information, documentation and/or certification as mandated by applicable federal law, and entity and trust purchasers should be prepared to provide beneficial ownership information as may be required by federal reporting requirements effective for transfers of residential real property to covered transferees on or after 3/1/2026. If applicable, the required information must be provided to the trustee before a trustee's deed will be issued for covered transfers. Additional information regarding these regulations and the required transferee information and certifications can be found at https://www.fincen.gov/rre-faqs#D_5 or <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers>.

6. **Obligations Secured.** The Deed of Trust provides that it secures the payment of the indebtedness and obligations described therein (collectively, the "Obligations"), including, but not limited to: (1) the promissory note in the original principal amount of \$294,369.00, executed by CARLOS NOEL JIMENEZ BUENDIA JOINED HEREIN PRO FORMA BY HIS SPOUSE, LUCIA G. MIRANDA PINEDA, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for INTERLINC MORTGAGE SERVICES, LLC, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of the Trustor(s) to the current holder of the Obligations, secured by the Deed of Trust. Default has occurred in the payment of the indebtedness, and the same is now wholly due and payable. The owner and holder of the Obligations has requested that the Substitute Trustee sell the Property to satisfy the indebtedness.


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

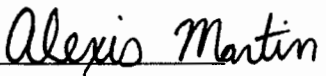
c/o Freedom Mortgage Corporation
11988 EXIT 5 PKWY BLDG 4
FISHERS IN 46037-7939
Phone: (855) 690-5900

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.

NESTOR SOLUTIONS, LLC, as attorney-in-fact for
FREEDOM MORTGAGE CORPORATION

By:


Christopher K. Baxter
Senior Vice President
Texas Bar No. 90001747
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115 Fax: (888) 345-5501



Dated: 4/23/2026

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

T.S. #: 2025-20454-TX

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: 12/28/2021
Grantor(s): JOSE RAFAEL DOMINGUEZ RAMIREZ, AN UNMARRIED MAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR WALLICK & VOLK, INC., ITS SUCCESSORS AND ASSIGNS
Original Principal: \$301,429.00
Recording Information: Instrument 202199044596
Property County: Guadalupe
Property: (See Attached Exhibit "A")
Reported Address: 433 SAND CHERRY, NEW BRAUNFELS, TX 78130-0198

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 2nd day of June, 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 or Meagan Vlasak or Arthur Demske, 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 or Meagan Vlasak or Arthur Demske, 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 or Meagan Vlasak or Arthur Demske, 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
 10:49 A.M. _____ P.M.

MAY 07 2026
 TERESA KIEL, County Clerk
 Guadalupe County, Texas
 By LOLR Deputy

Certificate of Posting

I am Cassie Martin whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 5/3/26 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: Cassie Martin

Exhibit "A"

LOT 23, BLOCK 12, OF ELLEY WEST UNIT 2, AN ADDITION TO THE CITY OF NEW BRAUNFELS, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN VOLUME 9, PAGE 335, OF THE MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

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

POSTED

_____ A.M. **3:00** P.M.

000273

MAY 07 2026

TERESA KIEL, County Clerk
Guadalupe County Texas

By *[Signature]* Deputy

NOTICE OF FORECLOSURE SALE

STATE OF TEXAS

§

KNOW ALL MEN BY THESE PRESENTS:

§

COUNTY OF GUADALUPE

§

Notice is hereby given of a public judicial foreclosure sale.

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

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

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

Date: June 2, 2026

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

Place: As directed by the Guadalupe County Commissioners Court.

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

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

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

The sale will be made expressly subject to any title matters set forth in the Deed of Trust or Security Document, but prospective bidders are reminded that by law the sale will necessarily

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

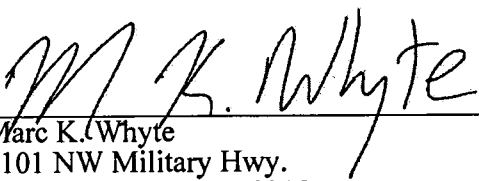
4. Type of Sale. The sale is a judicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust or other Security Document, dated November 10, 2020, and executed by Christopher D Hall and Keisha D Hall (the "Deed of Trust" or "Security Document").

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

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

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

DATED: May 7, 2026.

By: 

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

SUBSTITUTE TRUSTEE

EXHIBIT "A"

ADDRESS: 3325 Whisper Blf, Schertz, TX, 78108

LEGAL DESCRIPTION:

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

NOTICE OF FORECLOSURE SALE

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

Lot 221 and the adjacent 64 feet x 176.2 feet partial to Lot 220, Section III, Lake McQueeney Estates, as recorded in map of plat of record at Vol. 4, Page 174-175, of the map records of Guadalupe County, Texas, with 14x76 Redman Manufactured Home with add on, SN#12306769 Label #TXS554706.

2. *Instrument(s) to be Foreclosed.* The instrument(s) to be foreclosed is the deed of trust recorded in Document No. 2017023569 of the real property records of Guadalupe County, Texas.

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

Date: June 2, 2026

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

Place: Guadalupe County Courthouse in Seguin, Texas, at the following location:

Guadalupe County Courthouse at the North Porch, 101 E. Court Street, Seguin, Texas 78155

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

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

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

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

POSTED
A.M. 4:07 P.M.

MAY 07 2026
TERESA KIEL, County Clerk
Guadalupe County Texas
By AdR Deputy

Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the deed of trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

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

5. *Type of Sale.* The sale is a nonjudicial deed-of-trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust and security agreement executed by Richard Castle.

The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

6. *Obligations Secured.* The deed of trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to (a) the promissory note executed by Richard Castle, and payable to the order of Harold D. Tschirhart; and (b) all renewals and extensions of the note. Hattie Tschirhart, is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

Questions concerning the sale may be directed to the undersigned attorney.

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

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

Dated: May 7, 2026

Daniel H. Schulze

DANIEL H. SCHULZE, Substitute Trustee
202 N. La Vernia St.
P.O. Box 745
Marion, TX 78124
Telephone (830) 914-2328

Notice of Foreclosure Sale**June 2, 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, June 2, 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. **4:09** P.M.**MAY 07 2026**

TERESA KIEL, County Clerk

Guadalupe County Texas

By  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.

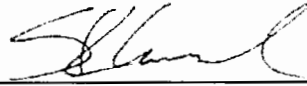
Pursuant to section 51.009 of the Texas Property Code, the Property will be sold **“AS IS,” without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust.** Prospective bidders are advised to conduct an independent investigation of the nature and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



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 FORECLOSURE SALE
BY PROPERTY OWNERS ASSOCIATION**

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

244 Blue Moon Gait, Selma, Texas 78154, and more fully described as Lot 26, Block 11, THE TRAILS AT KENSINGTON RANCH SUBDIVISION, UNIT 4 P.U.D., an addition to the City of Selma, Guadalupe County, Texas, according to the map or plat thereof recorded in Volume 7, Page 667, 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 December 2025, in Cause Number 25-2966-CV-E in the District Court, 456th Judicial District, Guadalupe County, Texas styled *In Re: Order of Foreclosure Concerning 44 Blue Moon Gait, Selma, Texas 78154 Under Tex. R. Civ. Proc. 736 Kensington Ranch Homeowners Association, Inc. vs. Leroy Armendariz, Jr.*
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: June 2, 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

POSTED

10:12 A.M. _____ P.M.

MAY 08 2026

TERESA KIEL, County Clerk
Guadalupe County Texas

By AdD Deputy

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 and all amendments, annexations, supplements and restatements thereto (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 December 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: May 8, 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 CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.


Notice of Foreclosure Sale

May 12, 2026

POSTED

9:07 A.M. _____ P.M.

MAY 11 2026

TERESA KIEL, County Clerk
Guadalupe County Texas
By  Deputy

Deed of Trust ("Deed of Trust"):

Dated: July 27, 2011
 Grantor: Brent A. Beicker and Katie M. Beicker
 Lender: Donco Investments, Ltd., a Texas limited partnership
 Trustee: A. Robert Raetzsch
 Recorded in: Volume 3020, Page 1015, Official Public Records of Guadalupe County, Texas
 Property: Being a 86.419 acre tract situated in the John Sowell Survey, Abstract No. 35, Guadalupe County, Texas, said 86.419 acre tract is comprised of all of a tract called Tract One (68.611 acres) in conveyance from Mark Troell, et al to Brent Beicker, et ux, dated January 27, 2004, recorded in Volume 1961 at Page 531 and the residue of a tract called "Exhibit A" (45 acres) in conveyance from Mark Troell, et al to Brent Beicker, et ux, dated January 27, 2004, recorded in Volume 1961 at Page 480, both of the Official Records of said county; said 86.419 acre tract being more particularly described in Exhibit "A" attached hereto and incorporated herein for all purposes.
 Secures: Promissory Note ("Note") in the original principal amount of \$250,000.00, executed by Brent A. Beicker and Katie M. Beicker ("Borrower") and payable to the order of Lender.
 Modifications: Reinstatement, Modification and Extension Agreement dated July 28, 2020 and recorded in Document No. 202499004249, Official Public Records of Guadalupe County, Texas; Reinstatement, Modification and Extension Agreement dated July 31, 2015 and recorded in Document No. 2015015204, Official Public Records of Guadalupe County, Texas; Reinstatement, Modification and Extension Agreement dated September 26, 2012 and recorded in Volume 3181, Page 1009, Official Public Records of Guadalupe County, Texas;
 Substitute Trustee: Michael Fritz Baird, Abstract/Trustees of Texas, LLC
 242 W. Sunset, Ste. 201
 San Antonio, TX 78209

Foreclosure Sale:

Date: Tuesday, June 2, 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 11:00 am and not later than three hours thereafter.
Place: In Guadalupe County, Texas, at Guadalupe County Courthouse, 101 E. Court Street, Seguin, Texas 78155; or any other place as mandated by the Commissioner's Court of Guadalupe County, Texas.
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 Beneficiary'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, Beneficiary, 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 Beneficiary's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Beneficiary'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 Beneficiary 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 Beneficiary. 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 BENEFICIARY OR MORTGAGE SERVICER.



Michael Fritz Baird
BairdLaw, PLLC
Attorney for Beneficiary
242 W. Sunset, Ste. 201
San Antonio, TX 78209
210-828-5844

EXHIBIT A

LEGAL DESCRIPTION

86.419 ACRE TRACT

Being an 86.419 ACRE TRACT situated in the John Sowell Survey, A-35, Seguin, Guadalupe County, Texas, said 86.419 ACRE TRACT is comprised of all of a tract called Tract One (68.611 acres) in conveyance from Mark Troell, et al to Brent Beicker, et ux, dated January 27, 2004, recorded in Volume 1961 at Page 531 and the residue of a tract called "Exhibit A" (45 acres) in conveyance from Mark Troell, et al to Brent Beicker, et ux, dated January 27, 2004, recorded in Volume 1961 at Page 480, both of the Official Records of said county and being described by metes and bounds as follows:

BEGINNING at a buried stone marking the southeast corner of the tract herein described, same being the southeast corner of said 68.611 acre tract, southwest corner of a tract called 95.1 Acres in conveyance from J.B. Dibrell, et al to Theodore Tiemann, recorded in Volume V at Page 81 of the Deed Records, lying in the north line of a tract called 151 Acres in conveyance from Auguste Tiemann, et al to Theodore Tiemann recorded in Volume V, Page 486 of the Deed Records.

THENCE with the common line of said 68.611 acre tract and said 151 acre tract, S89 degrees 47'02"W 1182.33 feet (called S89 degrees 47'02"W 1182.33 feet) to a ½ inch diameter rebar found marking a south corner of the tract herein described, same being a south corner of said 68.611 acre tract, northwest corner of said 151 acre tract, northeast corner of called Lot 1 (3.62 acres) (Baer Creek Hollow Subdivision) (unrecorded) in conveyance to Marvin Rinn, et ux recorded in Volume 1144 at Page 670 and being the southeast corner of a tract called 2.36 Acres in conveyance from Albert Troell to Marvin Rinn in Volume 661 at Page 219.

THENCE continuing with the south line of the tract herein described, same being the common line of said 68.611 acre tract with that of said 2.36 acre tract, as follows:

N02 degrees 24'59"W 237.10 feet (called N02 degrees 24'59"W 237.10 feet) to a ½ inch diameter rebar found, S89 degrees 42'00"W 178.42 feet (called S89 degrees 42'00"W 178.42 feet) to a ½ inch diameter rebar set with cap (B&A), S66 degrees 23'00"W at 303.94 feet (called S66 degrees 23'00"W 303.94 feet) to a ½ inch diameter rebar set with cap (B&A) marking the west most southwest corner of said 68.611 acre tract, southeast corner of said 45 acre tract and at 354.29 feet (called S66 degrees 23'00"W 50.35 feet) to a ½ inch diameter rebar found, and S49 degrees 51'36"W 143.95 feet (called S49 degrees 51'36"W 143.95 feet) to a ½ inch diameter rebar found marking a south corner of the tract herein described, same being the south most southeast corner of said 45 acre tract, west corner of said 2.36 acre tract, lying in the north line of Lot 15, Baer Creek Hollow Subdivision (unrecorded) in conveyance from John E. Ohlenbusch, et ux to Leonardo Molina III, et ux in Volume 1617 at Page 21.

THENCE continuing with the south line of the tract herein described, same being the common line of said residue 45 acre tract with that of said Lot 15, Baer Creek Hollow Subdivision, S89 degrees 39'07"W 510.84 feet (called S89 degrees 39'07"W 510.84 feet) to a ½ inch diameter rebar found marking the southwest corner of the tract herein described, same being the southwest corner of said residue 45 acre tract, northwest corner of said Lot 15, Baer Creek Hollow Subdivision, being the southeast corner of a tract called 0.03 Acres in conveyance from Donald Pomerantz, et al to County of Guadalupe in Volume 1141 at Page 928 and being the northeast corner of Troell Hollow, called 1.40 Acres in Volume 561 at Page 606.

THENCE with a segment of the west line of the tract herein described, same being the common line of said residue 45 acre tract with that of said 0.03 acre tract, N06 degrees 48'44"W 50.37 feet (called N06 degrees 48'44"W 50.37 feet) to a ½ inch diameter rebar found marking a re-entrant corner of said 45 acre tract, northeast corner of said 0.03 acre tract and southeast

corner of a tract called "Exhibit A" (27.192 acres) in conveyance from Brent Beicker, et ux to Korey S. Kirchner, et ux, dated February 17, 2011, recorded in Volume 2968 at Page 331.

THENCE with the west line of the tract herein described, same being the common line of said residue 45 acre tract and said 68.611 acre tract with that of said 27.192 acre tract, as follows:

N01 degrees 34'00"W 1107.34 feet (called S01 degrees 34'00"E 1107.34 feet in Volume 2968 at Page 331) to a ½ inch diameter rebar set with cap (B&A) marking the west most northwest corner of the tract herein described and a re-entrant corner of said 27.192 acre tract,

N88 degrees 27'14"E at 295.63 feet a ½ inch diameter rebar set with cap (B&A) and at 674.62 feet (called S88 degrees 27'14"W 674.62 feet) to a ½ inch diameter rebar set with cap (B&A) marking a re-entrant corner of the tract herein described, same being the east most southeast corner of said 27.192 acre tract, the northeast corner of said residue 45 acre tract, lying in the west line of said 68.611 acre tract, and

N01 degrees 31'20"W 682.00 feet (called S01 degrees 32'46"E 682.00 feet in Volume 2968 at Page 331) to a ½ inch diameter rebar set with cap (B&A) marking the north most northwest corner of the tract herein described, same being the northwest corner of said 68.611 acre tract, northeast corner of said 27.192 acre tract, lying in the south line of a tract called First Tract (residue 118 acre tract) in conveyance from Carla Ann Blumberg, Trustee, to Seguin Outdoor Learning Center in Volume 1564 at Page 396.

THENCE with the north line of the tract herein described, same being the common line of said 68.611 acre tract with that of said residue 118 acre tract and a tract conveyed by VLB State of Texas to Maynard H. Kolb in Volume 365 at Page 403, as follows:

S89 degrees 44'10"E (called S89 degrees 44'10"E) 266.66 feet to a ½ inch diameter rebar found marking the southeast corner of said residue 118 acre tract, southwest corner of said Kolb tract, and

N89 degrees 57'02"E 1412.50 feet (called N89 degrees 57'02"E 1412.50 feet) to a 12 inch diameter tree stump at fence corner marking the northeast corner of the tract herein described, same being the northeast corner of said 68.611 acre tract, lying in the south line of said Kolb tract, being the northwest corner of said 95.1 acre tract.

THENCE with the east line of the tract herein described, same being the common line of said 68.611 acre tract with that of said 95.1 acre tract, S00 degrees 31'42"E 1850.65 feet (called S00 degrees 31'42"E 1850.65 feet) to the PLACE OF BEGINNING and containing 86.419 ACRES OF LAND.

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

Notice of Foreclosure Sale

May 12, 2026

POSTED

9:08 A.M. _____ P.M.

Deed of Trust ("Deed of Trust"):

MAY 11 2026

TERESA KIEL, County Clerk

Guadalupe County Texas

By Donna Deputy

Dated:	July 28, 2011
Grantor:	Brent A. Beicker and Katie M. Beicker
Lender:	Shertz Bank & Trust
Trustee:	Melvin F. Golla
Recorded in:	Volume 3021, Page 713, Official Public Records of Guadalupe County, Texas
Property:	Being a 86.419 acre tract situated in the John Sowell Survey, Abstract No. 35, Guadalupe County, Texas, said 86.419 acre tract is comprised of all of a tract called Tract One (68.611 acres) in conveyance from Mark Troell, et al to Brent Beicker, et ux, dated January 27, 2004, recorded in Volume 1961 at Page 531 and the residue of a tract called "Exhibit A" (45 acres) in conveyance from Mark Troell, et al to Brent Beicker, et ux, dated January 27, 2004, recorded in Volume 1961 at Page 480, both of the Official Records of said county; said 86.419 acre tract being more particularly described in Exhibit "A" attached hereto and incorporated herein for all purposes.
Secures:	Promissory Note ("Note") in the original principal amount of \$275,000.00, executed by Brent A. Beicker and Katie M. Beicker ("Borrower") and payable to the order of Lender.
Modifications:	Reinstatement, Modification and Extension Agreement dated February 26, 2024 and recorded in Document No. 202499004248, Official Public Records of Guadalupe County, Texas;
Assignment:	The Note and the liens and security interests of the Deed of Trust were transferred and assigned to Donco Investments, Ltd., a Texas limited partnership ("Beneficiary") by an instrument dated August 15, 2015, recorded in Document No. 2015016678, Official Public Records of Guadalupe County, Texas.
Substitute Trustee:	Michael Fritz Baird, Abstract/Trustees of Texas, LLC 242 W. Sunset, Ste. 201 San Antonio, TX 78209

Foreclosure Sale:

Date: Tuesday, June 2, 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 11:00 am and not later than three hours thereafter.
Place: In Guadalupe County, Texas, at Guadalupe County Courthouse, 101 E. Court Street, Seguin, Texas 78155; or any other place as mandated by the Commissioner's Court of Guadalupe County, Texas.
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 Beneficiary'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, Beneficiary, 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 Beneficiary's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Beneficiary'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 Beneficiary 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 Beneficiary. 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 BENEFICIARY OR MORTGAGE SERVICER.



Michael Fritz Baird
BairdLaw, PLLC
Attorney for Beneficiary
242 W. Sunset, Ste. 201
San Antonio, TX 78209
210-828-5844

EXHIBIT A

LEGAL DESCRIPTION

86.419 ACRE TRACT

Being an 86.419 ACRE TRACT situated in the John Sowell Survey, A-35, Seguin, Guadalupe County, Texas, said 86.419 ACRE TRACT is comprised of all of a tract called Tract One (68.611 acres) in conveyance from Mark Troell, et al to Brent Beicker, et ux, dated January 27, 2004, recorded in Volume 1961 at Page 531 and the residue of a tract called "Exhibit A" (45 acres) in conveyance from Mark Troell, et al to Brent Beicker, et ux, dated January 27, 2004, recorded in Volume 1961 at Page 480, both of the Official Records of said county and being described by metes and bounds as follows:

BEGINNING at a buried stone marking the southeast corner of the tract herein described, same being the southeast corner of said 68.611 acre tract, southwest corner of a tract called 95.1 Acres in conveyance from J.B. Dibrell, et al to Theodore Tiemann, recorded in Volume V at Page 81 of the Deed Records, lying in the north line of a tract called 151 Acres in conveyance from Auguste Tiemann, et al to Theodore Tiemann recorded in Volume V, Page 486 of the Deed Records.

THENCE with the common line of said 68.611 acre tract and said 151 acre tract, S89 degrees 47'02"W 1182.33 feet (called S89 degrees 47'02"W 1182.33 feet) to a ½ inch diameter rebar found marking a south corner of the tract herein described, same being a south corner of said 68.611 acre tract, northwest corner of said 151 acre tract, northeast corner of called Lot 1 (3.62 acres) (Baer Creek Hollow Subdivision) (unrecorded) in conveyance to Marvin Rinn, et ux recorded in Volume 1144 at Page 670 and being the southeast corner of a tract called 2.36 Acres in conveyance from Albert Troell to Marvin Rinn in Volume 661 at Page 219.

THENCE continuing with the south line of the tract herein described, same being the common line of said 68.611 acre tract with that of said 2.36 acre tract, as follows:

N02 degrees 24'59"W 237.10 feet (called N02 degrees 24'59"W 237.10 feet) to a ½ inch diameter rebar found, S89 degrees 42'00"W 178.42 feet (called S89 degrees 42'00"W 178.42 feet) to a ½ inch diameter rebar set with cap (B&A), S66 degrees 23'00"W at 303.94 feet (called S66 degrees 23'00"W 303.94 feet) to a ½ inch diameter rebar set with cap (B&A) marking the west most southwest corner of said 68.611 acre tract, southeast corner of said 45 acre tract and at 354.29 feet (called S66 degrees 23'00"W 50.35 feet) to a ½ inch diameter rebar found, and S49 degrees 51'36"W 143.95 feet (called S49 degrees 51'36"W 143.95 feet) to a ½ inch diameter rebar found marking a south corner of the tract herein described, same being the south most southeast corner of said 45 acre tract, west corner of said 2.36 acre tract, lying in the north line of Lot 15, Baer Creek Hollow Subdivision (unrecorded) in conveyance from John E. Ohlenbusch, et ux to Leonardo Molina III, et ux in Volume 1617 at Page 21.

THENCE continuing with the south line of the tract herein described, same being the common line of said residue 45 acre tract with that of said Lot 15, Baer Creek Hollow Subdivision, S89 degrees 39'07"W 510.84 feet (called S89 degrees 39'07"W 510.84 feet) to a ½ inch diameter rebar found marking the southwest corner of the tract herein described, same being the southwest corner of said residue 45 acre tract, northwest corner of said Lot 15, Baer Creek Hollow Subdivision, being the southeast corner of a tract called 0.03 Acres in conveyance from Donald Pomerantz, et al to County of Guadalupe in Volume 1141 at Page 928 and being the northeast corner of Troell Hollow, called 1.40 Acres in Volume 561 at Page 606.

THENCE with a segment of the west line of the tract herein described, same being the common line of said residue 45 acre tract with that of said 0.03 acre tract, N06 degrees 48'44"W 50.37 feet (called N06 degrees 48'44"W 50.37 feet) to a ½ inch diameter rebar found marking a re-entrant corner of said 45 acre tract, northeast corner of said 0.03 acre tract and southeast

corner of a tract called "Exhibit A" (27.192 acres) in conveyance from Brent Beicker, et ux to Korey S. Kirchner, et ux, dated February 17, 2011, recorded in Volume 2968 at Page 331.

THENCE with the west line of the tract herein described, same being the common line of said residue 45 acre tract and said 68.611 acre tract with that of said 27.192 acre tract, as follows:

N01 degrees 34'00"W 1107.34 feet (called S01 degrees 34'00"E 1107.34 feet in Volume 2968 at Page 331) to a ½ inch diameter rebar set with cap (B&A) marking the west most northwest corner of the tract herein described and a re-entrant corner of said 27.192 acre tract,

N88 degrees 27'14"E at 295.63 feet a ½ inch diameter rebar set with cap (B&A) and at 674.62 feet (called S88 degrees 27'14"W 674.62 feet) to a ½ inch diameter rebar set with cap (B&A) marking a re-entrant corner of the tract herein described, same being the east most southeast corner of said 27.192 acre tract, the northeast corner of said residue 45 acre tract, lying in the west line of said 68.611 acre tract, and

N01 degrees 31'20"W 682.00 feet (called S01 degrees 32'46"E 682.00 feet in Volume 2968 at Page 331) to a ½ inch diameter rebar set with cap (B&A) marking the north most northwest corner of the tract herein described, same being the northwest corner of said 68.611 acre tract, northeast corner of said 27.192 acre tract, lying in the south line of a tract called First Tract (residue 118 acre tract) in conveyance from Carla Ann Blumberg, Trustee, to Seguin Outdoor Learning Center in Volume 1564 at Page 396.

THENCE with the north line of the tract herein described, same being the common line of said 68.611 acre tract with that of said residue 118 acre tract and a tract conveyed by VLB State of Texas to Maynard H. Kolb in Volume 365 at Page 403, as follows:

S89 degrees 44'10"E (called S89 degrees 44'10"E) 266.66 feet to a ½ inch diameter rebar found marking the southeast corner of said residue 118 acre tract, southwest corner of said Kolb tract, and

N89 degrees 57'02"E 1412.50 feet (called N89 degrees 57'02"E 1412.50 feet) to a 12 inch diameter tree stump at fence corner marking the northeast corner of the tract herein described, same being the northeast corner of said 68.611 acre tract, lying in the south line of said Kolb tract, being the northwest corner of said 95.1 acre tract.

THENCE with the east line of the tract herein described, same being the common line of said 68.611 acre tract with that of said 95.1 acre tract, S00 degrees 31'42"E 1850.65 feet (called S00 degrees 31'42"E 1850.65 feet) to the PLACE OF BEGINNING and containing 86.419 ACRES OF LAND.

NOTICE OF TRUSTEE'S SALE

OWNER OF RECORD: Joanie Lyn McCann
LIEN HOLDER: Carolina Crossing Homeowners Association, Inc.
AMOUNT OF LIEN: \$7,001.92 (\$3,110.82* homeowner assessments and late fees; \$3,891.10** attorney's fees and expenses)
 *Includes \$2,421.15 in pre-petition debt subject to discharge in Bankruptcy Case No. 24-52519, United States Bankruptcy Court, Western District of Texas, San Antonio Division and
 **Includes \$2,440.00 in pre-petition debt subject to discharge in Bankruptcy Case No. 24-52519, United States Bankruptcy Court, Western District of Texas, San Antonio Division

PROPERTY ADDRESS: 3536 Piedmont Place, Schertz, Texas 78154-2522
LEGAL DESCRIPTION: Lot 46, Block 1, Carolina Crossing Subdivision, Unit 1, Guadalupe County, Texas

Notice is hereby given that the above-described Property is encumbered to the lien holder in the amount set forth above for due but unpaid association assessments, late fees, legal expenses, and filing fees, levied and authorized pursuant to the Carolina Crossing Subdivision Unit 1 Declaration of Covenants, Conditions and Restrictions, executed on November 13, 1996, recorded in Volume 1239, Page 0277, et seq., Official Public Records of Guadalupe County, Texas as amended. Notice is further given that the amount of the Lien may increase if future assessments are not timely paid, and said subsequent indebtedness will be secured by the Lien herein described.

Carolina Crossing Homeowners Association, Inc. hereby gives notice that the above-described Property will be auctioned for sale at a public sale held at the place designated for public foreclosure auctions by the Commissioners of Guadalupe County, Texas. The sale shall commence no earlier than 10:00 a.m. on June 2, 2026. The property will be sold to the highest bidder for cash or some other form of payment acceptable to the Lien Holder.

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

POSTED

9:01 A.M. _____ P.M.

MAY 12 2026

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

Executed on May 8, 2026.

CAROLINA CROSSING HOMEOWNERS
ASSOCIATION, INC.,
a Texas non-profit corporation


By:

[Signature]
TOM L. NEWTON, JR., Its Trustee

STATE OF TEXAS §
 §
COUNTY OF BEXAR §

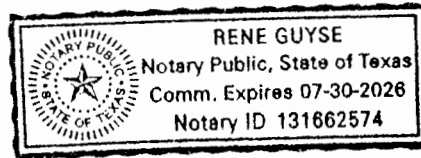
Before me, the undersigned notary public, on this day personally appeared Tom L. Newton, Jr., acting on behalf of CAROLINA CROSSING HOMEOWNERS ASSOCIATION, INC., known to me or proved to me by presentation to me of a governmentally-issued identification card to be the person whose name is subscribed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

Given under my hand and seal of office on May 8, 2026.



Notary Public, State of Texas

AFTER RECORDING RETURN TO:
Tom L. Newton, Jr.
Allen, Stein & Durbin, P.C.
P. O. Box 101507
San Antonio, Texas 78201



05670.0018.2844617

NOTICE OF TRUSTEE'S SALE

OWNER OF RECORD: Ernesto Escobedo
LIEN HOLDER: Cibolo Vistas Homeowners Association
AMOUNT OF LIEN: \$3,723.53 (\$458.53 homeowner assessments and late fees;
\$3,265.00 attorney's fees and expenses)
PROPERTY ADDRESS: 328 Windmill Way, Cibolo, Texas 78108
LEGAL DESCRIPTION: Lot 42, Block 8, Cibolo Vistas Subdivision, Phase 4,
Guadalupe County, Texas

Notice is hereby given that the above-described Property is encumbered and the Owner is legally indebted to the lien holder in the amount set forth above for due but unpaid owner's association assessments, late fees, legal expenses, and filing fees, levied and authorized pursuant to the Declaration of Covenants, Conditions and Restrictions for Cibolo Vistas, Phase-1, and Providing for Cibolo Vistas Homeowners Association, executed on March 23, 2007, recorded in Volume 2457, Page 214, Official Public Records of Real Property of Guadalupe County, Texas, as amended by the Supplemental Declaration of Covenants, Conditions and Restrictions for Cibolo Vistas, Phase 4, executed on May 15, 2014, recorded in Volume 4230, Page 663, Official Public Records of Real Property of Guadalupe County, Texas as amended. Notice is further given that the amount of the Lien may increase if future assessments are not timely paid, and said subsequent indebtedness will be secured by the Lien herein described.

Cibolo Vistas Homeowners Association hereby gives notice that the above-described Property will be auctioned for sale at a public sale held at the place designated for public foreclosure auctions by the Commissioners of Guadalupe County, Texas. The sale shall commence no earlier than 10:00 a.m. on June 2, 2026. The property will be sold to the highest bidder for cash or some other form of payment acceptable to the Lien Holder.

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

POSTED

9:02 A.M. _____ P.M.

MAY 12 2026

TERESA KIEL, County Clerk
Guadalupe County Texas
By Durr Deputy

Executed on May 8, 2026.

CIBOLO VISTAS HOMEOWNERS
ASSOCIATION, a Texas non-profit corporation

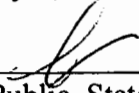
By:


TOM L. NEWTON, JR., Its Trustee

STATE OF TEXAS §
 §
COUNTY OF BEXAR §

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

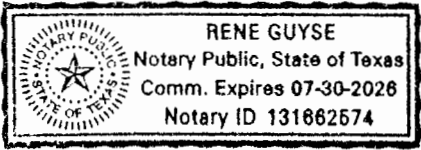
Given under my hand and seal of office on May 8, 2026.



Notary Public, State of Texas

AFTER RECORDING RETURN TO:
Tom L. Newton, Jr.
Allen, Stein & Durbin, P.C.
P. O. Box 101507
San Antonio, Texas 78201

05918.0069.2836358



NOTICE OF TRUSTEE'S SALE

THE STATE OF TEXAS *

COUNTY OF GUADALUPE *

Date: May 7, 2026

Deed of Trust:

Date: April 24, 2023

Grantor: Valentin Jaramillo Rodriguez, 7709 Jacobean Way, Austin, Texas 78724

Beneficiary: Fortress Ranch Investments Ltd.

Recorded under Clerks Document Number 202399010655, Official Public Records, Guadalupe County, Texas.

Property: Being a 10.01 acre tract or parcel of land known as Tract U and being part of the B. & G. Fulcher Survey, A-21 in Guadalupe County, Texas and being more particularly described in Exhibit "A" attached to the Deed of Trust filed in Clerk's Document #202399010655 of the Guadalupe County Deed Records.

Date of Sale: June 2, 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, 101 E. Court Street, Seguin, Texas 78155

Designated Area: The north porch of the Guadalupe County Courthouse, bearing the address of 101 E. 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

POSTED

10:30 A.M. _____ P.M.

For more information:

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

MAY 12 2026

TERESA KIEL, County Clerk
Guadalupe County Texas

By TDur Deputy

NOTICE OF FORECLOSURE SALE

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

- 1. **Property to Be Sold.** The property to be sold is described as follows: LOT 7, BLOCK 1, VOSS FARMS SUBDIVISION UNIT 1, SITUATED IN GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 6, PAGE 558. MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.
- 2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 10/21/2004 and recorded in Book 2082 Page 0501 Document 22964 real property records of Guadalupe County, Texas.

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

Date: 06/02/2026

Time: 11:00 AM

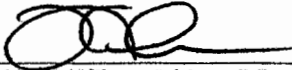
Place: Guadalupe County, Texas at the following location: NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

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

5. **Obligations Secured.** The Deed of Trust executed by LOUIS TUTTLE AND KRISTY TUTTLE, provides that it secures the payment of the indebtedness in the original principal amount of \$28,800.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Wilmington Savings Fund Society, FSB as trustee for RRA CP Opportunity Trust 2 is the current mortgagee of the note and deed of trust and REAL TIME RESOLUTIONS, INC. is mortgage servicer. A servicing agreement between the mortgagee, whose address is Wilmington Savings Fund Society, FSB as trustee for RRA CP Opportunity Trust 2 c/o REAL TIME RESOLUTIONS, INC., 1349 Empire Central Drive, Suite 1300, Dallas, TX 75247 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

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

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



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

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

Certificate of Posting

I am Teri Martin whose address is c/o AVT Title Services, L.L.C. 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 05/12/2026 I filed this Notice of Foreclosure Sale at the office of the Guadalupe County Clerk and caused it to be posted at the location directed by the Guadalupe County Commissioners Court.

POSTED

11:59 A.M. _____ P.M.

MAY 12 2026

TERESA KIEL, County Clerk
Guadalupe County Texas

By JDurr Deputy

Notice of Trustee's Sale**Date:** May 12, 2026**Substitute Trustee:**


Stephen D. Finch

Substitute Trustee's Address:105 West Donegan
Seguin, Texas 78155**Mortgagee:** Dale Dyess and Susan Z. Dyess, a married couple**Note:** Note dated September 14, 2018 in the amount of \$101,983.50**Deed of Trust****Date:** September 14, 2018**Grantor:** John Roderick Stoker and Margo C. Hill, a married couple**Mortgagee:** Dale Dyess and Susan Z. Dyess, a married couple**Recording information:** Document Number 201899021545 of the Official Public Records of Guadalupe County, Texas**Property:**

Being a 7.302 acre tract situated in the Thomas G. Weeks Survey, Abstract 344, Guadalupe County, Texas, and being that same tract called a 7.307 acre tract as described in a conveyance from Ruben Zuniga to Martha Zuniga recorded in Volume 2152, Page 716, Official Public Records of Guadalupe County, Texas, and being more fully described in Exhibit "A" attached hereto.

County: Guadalupe**Date of Sale (first Tuesday of month):** June 2, 2026**Time of Sale:** 1:00 p.m.**Place of Sale:** North Porch of the Guadalupe County Courthouse

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

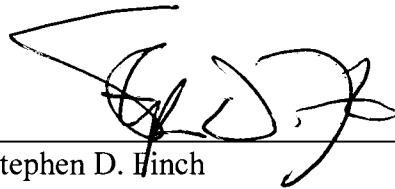
POSTED____ A.M. ~~1:25~~ P.M.**MAY 12 2026**TERESA KIEL, County Clerk
Guadalupe County TexasBy  Deputy

MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

Mortgagee has appointed Stephen D. Finch as Trustee under the Deed of Trust. Mortgagee has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

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

Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS". THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT, OR THE LIKE FOR ANY PERSONAL PROPERTY IN THIS DISPOSITION. The sale will begin at the Time of Sale or not later than three hours thereafter. The sale will be conducted subject to the right of rescission contained in section 51.016 of the Texas Property Code.

A handwritten signature in black ink, appearing to read 'S.D. Finch', is written over a horizontal line.

Stephen D. Finch
105 West Donegan
Seguin, Texas 78155

EXHIBIT "A"

Being a 7.302 acre tract situated in the Thomas G. Weeks Survey, Abstract 344, Guadalupe County, Texas and being that same 7.307 acre tract as described in a conveyance from Ruben Zuniga to Martha Zuniga recorded in Volume 2152, Page 716, Official Public Records of Guadalupe County, Texas and being the south portion of a 14.23 acre tract as described in a conveyance from Henri Paul Stewart et ux to Frederick Gould, Jr. recorded in Volume 635, Page 868, Deed Records of Guadalupe County, Texas; said 7.302 acre tract surveyed by Jeffrey B. Berger, R.P.L.S. No. 5558 and being more particularly described as follows:

BEGINNING at a 5/8" steel rod found (controlling monument) on the east line of F. M. Highway No. 1117 (Right-of-Way varies) at the southwest corner of a 7.31 acre tract as described in a conveyance to Helen L. Elliott, Trustee for the Jeremy Lane Burton Irrevocable Trust recorded in Volume 4246, Page 878, Official Public Records of Wilson County, Texas, for the northwest corner of said 7.307 acre tract and the herein described tract; said point being located South 02° 14' 25" West 41.98 feet from a found concrete monument;

THENCE South 89° 16' 00" East 1415.76 feet (deed call South 89° 16' 00" East 1415.84 feet) (Basis of Bearings) generally along a wire fence with the common line of said 7.307 acre tract and said 7.31 acre tract to an iron pipe found (controlling monument) on the west line of a 20.000 acre tract as described in a conveyance to Harold E. Alves recorded in Volume 4134, Page 606, Official Public Records of Guadalupe County, Texas, for the northeast corner of said 7.307 acre tract and the herein described tract;

THENCE South 01° 33' 21" West 221.10 feet generally along a wire fence with the common line of said 7.307 acre tract and said 20.000 acre tract to an iron pipe found on the north line of a 20.000 acre tract as described in a conveyance to Harold E. Alves recorded in Volume 4106, Page 644, Official Public Records of Guadalupe County, Texas at the southwest corner of the previously mentioned 20.000 acre tract, for the southeast corner of said 7.307 acre tract and the herein described tract;

THENCE generally along a wire fence and a barbed wire fence with the common line of said 7.307 acre tract and said 20.000 acre tract with the following calls:

North 89° 42' 48" West 733.30 feet to an angle point of said 7.307 acre tract and the herein described tract;

North 89° 26' 20" West 252.56 feet to an iron pipe found for an angle point of said 7.307 acre tract and the herein described tract;

and North 89° 26' 36" West 418.32 feet to an iron pipe found on said east line of F. M. Highway No. 1117 at a northwest corner of said 20.000 acre tract, for the southwest corner of said 7.307 acre tract and the herein described tract;

THENCE generally along a wire fence with said east line of F. M. Highway No. 1117, North 00° 32' 47" East 70.94 feet to a concrete monument found for an angle point of said west line of F. M. Highway No. 1117 and North 02° 14' 25" West 158.12 feet to the POINT OF BEGINNING and containing 7.302 acres.