

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

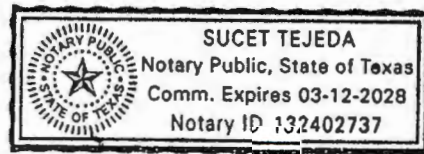
Name: Lillian A. Riley, Attorney for NewRez LLC

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 11<sup>th</sup>, 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 by 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*

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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.

[Signature]
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

Page 1 of 2



4870305

AP NOS/SOT 08212019

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:** Deed 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.**



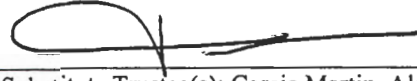
4871233

/s/Corey Lewis

Corey Lewis, Attorney at Law  
Texas Bar No. 24134172  
[txsalesteam@decubaslewis.com](mailto: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 9<sup>th</sup> 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**

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

**Legal Description:** LOT 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



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

Dated: 4/14/2026

Alexis Martin

Printed Name:

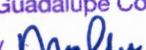
Alexis Martin

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

**POSTED**

9:30 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 5<sup>th</sup> 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.

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

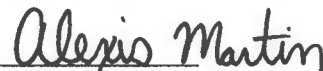
c/o Freedom Mortgage Corporation  
11988 EXIT 5 PKWY BLDG 4  
FISHERS IN 46037-7939  
Phone: (855) 690-5900

**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 5<sup>th</sup> 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.

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

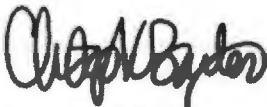

7. **Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and administer any 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

T.S. #: 2026-23076-TX

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)

<b>Deed of Trust Date:</b> July 6, 2021	<b>Original Mortgagor/Grantor:</b> ALFRED ANTHONY ARRIOLA AND HEATHER LYNN ARRIOLA
<b>Original Beneficiary / Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CHANGE LENDING, LLC, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b> LAKEVIEW LOAN SERVICING, LLC
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 202199023573	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> LoanCare, LLC	<b>Mortgage Servicer's Address:</b> 3637 Sentara Way, Virginia Beach, Virginia 23452

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

**Secures:**Note in the original principal amount of \$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..

<b>Date of Sale:</b> June 02, 2026	<b>Earliest time Sale will begin:</b> 11:00 AM
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**Place of sale of Property:** NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

**Appointment of Substitute Trustee:** Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, 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

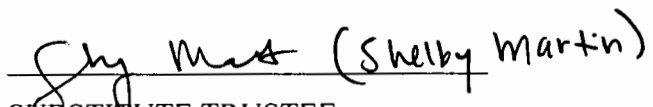
By [Signature] Deputy

**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)**

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

<b>Date of Sale:</b> June 02, 2026	<b>Earliest time Sale will begin:</b> 11:00 AM
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**Place of sale of Property:** NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR 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

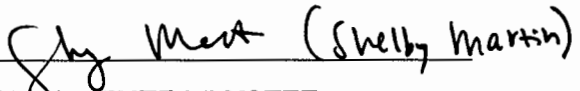
*CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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 04/23/2026 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**

<b>Deed of Trust Date:</b> 10/11/2019	<b>Grantor(s)/Mortgagor(s):</b> RYAN LEE AND CHEYENNE LEE, HUSBAND AND WIFE AS COMMUNITY PROPERTY
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR HOMETOWN LENDERS INC., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Wells Fargo Bank, N.A.
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 201999023708	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> Wells Fargo Bank, N.A. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 1 Home Campus, MAC 2301-04C, West Des Moines, IA 50328
<b>Date of Sale:</b> 6/2/2026	<b>Earliest Time Sale Will Begin:</b> 11:00 AM
<b>Place of Sale of Property:</b> NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LOT 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

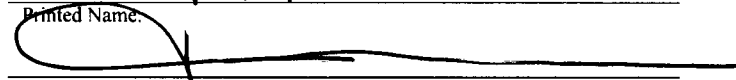


Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for Wells Fargo Bank, N.A.

Dated: 04/23/2026

Terri Martin

Printed Name:

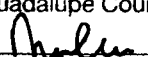


Substitute Trustee  
c/o Tejas Trustee  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
<https://sales.mccarthyholthus.com>

**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

00000010747038

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

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

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

Date: 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**

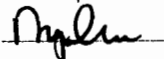
**POSTED**

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

**DATE: April 23, 2026**

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

**APR 27 2026**

TERESA KIEL, County Clerk  
Guadalupe County Texas  
By  Deputy

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

**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

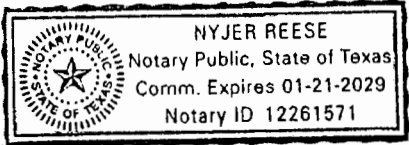
Name: Lillian A. Riley, Attorney for NewRez LLC

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 5<sup>th</sup> 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.

<b>Grantor(s):</b>	<b>RAYMOND LLOYD SCHNEIDER AND JENNIFER LYNN SCHNEIDER, HUSBAND AND WIFE</b>
<b>Original Trustee:</b>	Charles H. Newman
<b>Original Mortgagee:</b>	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Inspire Home Loans Inc., its successors and assigns
<b>Current Mortgagee:</b>	Freedom Mortgage Corporation
<b>Mortgage Servicer:</b>	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](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.

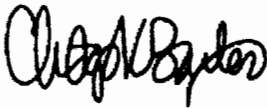
7. **Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and administer any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

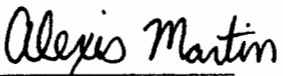
c/o Freedom Mortgage Corporation  
11988 EXIT 5 PKWY BLDG 4  
FISHERS IN 46037-7939  
Phone: (855) 690-5900

**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 5<sup>th</sup> 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.

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

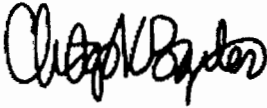
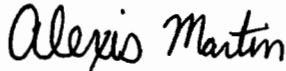
7. **Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and administer any 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 5<sup>th</sup> 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](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 5<sup>th</sup> 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.

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

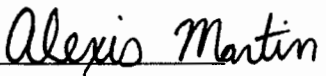
c/o Freedom Mortgage Corporation  
11988 EXIT 5 PKWY BLDG 4  
FISHERS IN 46037-7939  
Phone: (855) 690-5900

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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.

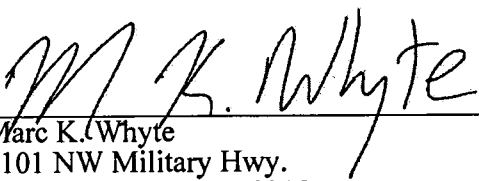
4. Type of Sale. The sale is a judicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust or other Security Document, dated November 10, 2020, and executed by Christopher D Hall and Keisha D Hall (the "Deed of Trust" or "Security Document").

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"**

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

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**LEGAL DESCRIPTION:**

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

**NOTICE OF FORECLOSURE SALE**

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*

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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.

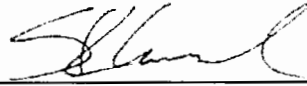
Pursuant to section 51.009 of the Texas Property Code, the Property will be sold **“AS IS,” without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust.** Prospective bidders are advised to conduct an independent investigation of the nature and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



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