

C&M No. 44-25-03992/ FILE NOS

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated December 08, 2023 and recorded under Clerk's File No. 202399030114, in the real property records of GUADALUPE County Texas, with Frank Villa, an unmarried man as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for DHI Mortgage Company, Ltd., its successors and assigns as Original Mortgagee.

Deed of Trust executed by Frank Villa, an unmarried man securing payment of the indebtedness in the original principal amount of \$285,525.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Frank Villa. PENNYMAC LOAN SERVICES, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

Legal Description:

LOT 84, BLOCK 5, 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.

SALE INFORMATION

Date of Sale: 07/07/2026

Earliest Time Sale Will Begin: 1:00 PM

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

TERMS OF SALE

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

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

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

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

44-25-03992
GUADALUPE



4871623

POSTED

9:43 A.M. ____ P.M.

APR 14 2026

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

SUCCESSFUL BIDDER PROVIDING ALL INFORMATION NECESSARY FOR STRICT COMPLIANCE WITH FINCEN.

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

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri Martin, Auction.com, LLC, or Codilis & Moody, P.C., as Substitute Trustee.

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Executed on April 10, 2026.

/s/ Will Morphis SBOT No. 24131905, Attorney at Law
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Posted and filed by: Alexis Martin
Printed Name: Alexis Martin

C&M No. 44-25-03992

 **COPY**

000228

Vylla Solutions, LLC
P.O. Box 3309
Anaheim, California 92803
For Sale Information: (888) 313-1969
For Reinstatement Requests: 1-866-874-5860
Pay Off Requests: 1-800-561-4567
TS#: 26-39439

POSTED

_____ A.M. 2:03 P.M.

APR 16 2026

TERESA KIEL, County Clerk
Guadalupe County Texas

By  Deputy

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 1/18/2023, Alfredo Palma and Thabata Palma, husband and wife, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Angela R Hernandez, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for DHI Mortgage Company, Ltd., as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$327,349.00, payable to the order of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for DHI Mortgage Company, Ltd., which Deed of Trust is Recorded on 1/19/2023 as Volume 202399001408, Book , Page , in Guadalupe County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including , but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

Lot 25, Block 4, of Arroyo Ranch Phase II, a subdivision in Guadalupe County, Texas, according to the Map or Plat thereof recorded in Volume 9, Pages 399-400 of the Map and Plat Records of Guadalupe County, Texas.

Commonly known as: **845 PRONGHORN TRAIL SEGUIN, TX 78155**

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri Martin**, or any one of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Carrington Mortgage Services, LLC whose address is 500 N. State College Blvd., Suites 1030, 1300 & 1400, Orange, CA 92868, is acting as the mortgage servicer for **Carrington Mortgage Services, LLC**, which is the mortgagee of the Note and Deed of Trust or mortgage and the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on **7/7/2026 at 11:00 AM**, or no later than three (3) hours after such time, in **Guadalupe County, Texas**, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **The North porch of the Guadalupe County Courthouse**

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

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



4871887

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

Please be advised that the trustee may require entity or trust bidders at this trustee's sale to provide information, documentation and/or certification of the vesting instructions and the data required to be reported pursuant to FinCEN regulations effective for transfers of residential real property to covered transferees on or after March 1, 2026. The required information must be provided to the trustee before a substitute trustee's deed will be issued for covered transfers. The Buyer may be required to pay charges associated with the gathering and reporting of information to FinCEN. Additional information regarding these regulations and the required transferee information and certifications can be found at:

<https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers> and https://www.fincen.gov/rre-faqs#D_5

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

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

WITNESS, my hand this 4/13/2026

WITNESS, my hand this 4/16/26

Grecia Moreno

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

Shy Martin

By: Substitute Trustee(s)
Cassie Martin, Alexis Martin, Martha Rossington,
Reyn Rossington, Wayne Daughtrey, Shelby
Martin, Jennyfer Sakiewicz, Terri Martin
C/O Vylla Solutions, LLC
1600 South Douglass Road, Suite 140
Anaheim, CA 92806

910 Pumpkin Ridge, New Braunfels, TX 78130

24-011587

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: 07/07/2026

Time: Between 1:00 PM – 4:00 PM and beginning not earlier than 1:00 PM and ending on not later than three hours thereafter.

Place: At the Guadalupe County Courthouse steps located at 211 W Court St, Seguin, TX 78155., or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.

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 May 1, 2018 and recorded in the real property records of Guadalupe County, TX and is recorded under Clerk's Instrument No. 201899009406 with Eric Zumwalt and Ashlee Kristen Zumwalt (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for DHI Mortgage Company, Ltd, its successors and assigns mortgage to which reference is herein made for all purposes.

4. Obligations Secured. Deed of Trust or Contract Lien executed by Eric Zumwalt and Ashlee Kristen Zumwalt, securing the payment of the indebtedness in the original amount of \$215,916.00, 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. LOT 76, BLOCK B, OF AVERY PARK SUBDIVISION UNIT 10, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGES 594-595, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

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. Wells Fargo Bank, N.A., as Mortgage Servicer, is representing the current Mortgagee whose address is:

Wells Fargo Bank, N.A.
11625 N Community House Rd
Charlotte, NC 28277

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 AWEST, 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, 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

POSTEDA.M. 2:14 P.M.

APR 16 2026

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

SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

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>

April 10, 2026

Executed on

/s/ Justin Ritchie

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

4/16/26

Executed on

Shelby Martin
SUBSTITUTED 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 Shelby Martin, and my address is 7500 Dallas Pkwy #200, Plano, TX 75024. I declare under penalty of perjury that on 4/16/26 I filed at the office of the Guadalupe County Clerk and caused to be posted at the Guadalupe County courthouse this notice of sale.

Shelby Martin
Declarant's Name:

Date:

Shelby Martin
4/16/26

Our Case No. 26-02257-FC

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

THE STATE OF TEXAS
COUNTY OF GUADALUPE

Deed of Trust Date:
August 21, 2023

Property address:
9056 NAVARRO VISTA
SEGUIN, TX 78155

Grantor(s)/Mortgagor(s):
KAYLA BREANNE ENDICOTT, AN UNMARRIED
WOMAN, AND LORNA SOPHIA ROSALES, AN
UNMARRIED WOMAN

LEGAL DESCRIPTION: Lot 4, in Block 11, of Final Plat of Navarro Subdivision, Unit 1B, a subdivision in Guadalupe County, Texas, according to the map or plat thereof recorded in Volume 9, Page 546, of the Plat Records of Guadalupe County, Texas.

Original Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR
LENNAR MORTGAGE, LLC, ITS SUCCESSORS AND
ASSIGNS

Earliest Time Sale Will Begin: 11:00 AM

Current Mortgagee:
LAKEVIEW LOAN SERVICING, LLC

Date of Sale: JULY 7, 2026

Property County: GUADALUPE

Original Trustee: ALLAN B. POLUNSKY

Recorded on: August 22, 2023
As Clerk's File No.: 202399021032
Mortgage Servicer:
LAKEVIEW LOAN SERVICING, LLC

Substitute Trustee:
Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX LLC,
Marinosci Law Group, PC.

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

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

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

POSTED

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

APR 23 2026

TERESA KIEL, County Clerk
Guadalupe County Texas

By *[Signature]* Deputy

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, JULY 7, 2026** between ten o'clock AM and four o'clock PM and beginning not earlier than **11:00 AM** or not later than three hours thereafter. The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will be conducted at the NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE as designated by the Commissioners' Court. of said county pursuant to Section 51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

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

ACTIVE MILITARY SERVICE NOTICE

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

WITNESS MY HAND, 4/20/26

MARINOSCI LAW GROUP, P.C.

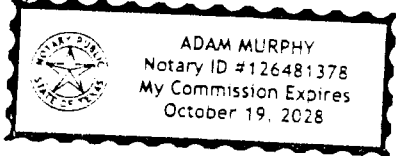
By: [Signature]
SAMMY HOODA
MANAGING ATTORNEY

THE STATE OF TEXAS
COUNTY OF DALLAS

Before me, Adam MURPHY, the undersigned officer, on this, the 20 day of APRIL 2026, personally appeared SAMMY HOODA. known to me, who identified herself/himself to be the MANAGING ATTORNEY of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal

(SEAL)



[Signature]
Notary Public for the State of TEXAS
My Commission Expires: 10-19-28
Adam Murphy
Printed Name and Notary Public

Grantor: LAKEVIEW LOAN SERVICING, LLC
3637 SENTARA WAY
SUITE 303
VIRGINIA BEACH, VA 23452
Our File No. 26-02257

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

C&M No. 44-26-01611/ FILE NOS

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated August 28, 2024 and recorded under Clerk's File No. 202499020906, in the real property records of GUADALUPE County Texas, with Marilyn Credeur Sangurima, an unmarried woman as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for DHI Mortgage Company, Ltd., its successors and assigns as Original Mortgagee.

Deed of Trust executed by Marilyn Credeur Sangurima, an unmarried woman securing payment of the indebtedness in the original principal amount of \$270,224.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Marilyn Credeur Sangurima. PennyMac Loan Services, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

Legal Description:

LOT 12, BLOCK 10, OF ARROYO RANCH PHASE III, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGE 664-666, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 07/07/2026

Earliest Time Sale Will Begin: 1:00 PM

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

TERMS OF SALE

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

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

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

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

44-26-01611
GUADALUPE



4872801

POSTED
10:59 A.M. _____ P.M.

APR 23 2026
TERESA KIEL, County Clerk
Guadalupe County Texas
By *[Signature]* Deputy

SUCCESSFUL BIDDER PROVIDING ALL INFORMATION NECESSARY FOR STRICT COMPLIANCE WITH FINCEN.

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

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri Martin, Auction.com, LLC, or Codilis & Moody, P.C., as Substitute Trustee.

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Executed on 04/22/2026.

/s/ Will Morphis SBOT No. 24131905, Attorney at Law
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Posted and filed by: _____

Printed Name: Terri Martin

C&M No. 44-26-01611

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

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

DEED OF TRUST INFORMATION:

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

MORTGAGE SERVICING INFORMATION:

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

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

SALE INFORMATION:

Date of Sale: Tuesday, the 7th day of July, 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.

POSTED

10:49 A.M. _____ P.M.

APR 30 2026

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

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

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

Certificate of Posting

I am Alexis Martin whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 4/30/2026 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Guadalupe County Clerk and caused it to be posted at the location directed by the Guadalupe County Commissioners Court.

By: Alexis Martin

Exhibit "A"

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

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

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 7/27/2023	Grantor(s)/Mortgagor(s): OLLIE LEE CARADINE, A SINGLE MAN
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR ROCKET MORTGAGE, LLC ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Lakeview Loan Servicing, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 202306023865	Property County: COMAL
Mortgage Servicer: M&T Bank is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 1 Fountain Plaza, Buffalo, NY 14203
Date of Sale: 7/7/2026	Earliest Time Sale Will Begin: 10:00 AM
Place of Sale of Property: THE NORTHEAST PORCH OF THE HISTORIC COMAL COUNTY COURTHOUSE, 100 MAIN PLAZA, NEW BRAUNFELS, TX 78130 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LOT 2, BLOCK 14, THE FAIRWAYS AT SCENIC HILL, UNIT 2, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN VOLUME 15, PAGE 86, MAP AND PLAT RECORDS OF COMAL COUNTY, TEXAS AND VOLUME 6, PAGE 745, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX LLC, Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Terri Martin, Deanna Ray or Shelby Martin, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

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

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

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

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

NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(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: 4/28/2026



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

Dated:

4/30/2026

Alexis Martin

Printed Name:


Alexis Martin

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

POSTED

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

APR 30 2026

TERESA KIEL, County Clerk
Guadalupe County, Texas
By  Deputy

MH File Number: TX-25-109626-POS
Loan Type: FHA

000253

POSTED

10:56 A.M. _____ P.M.

APR 30 2026

TERESA KIEL, County Clerk

Guadalupe County Texas

By AdD Deputy

Notice of Substitute Trustee Sale

T.S. #: 25-17780

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

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

LOT 13, BLOCK 6, PARKLAND VILLAGE SUBDIVISION, UNIT 2, CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT RECORDED IN VOLUME 3, PAGE 65, PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust is dated 2/28/2013 and is recorded in the office of the County Clerk of Guadalupe County, Texas, under County Clerk's File No 13-004842, recorded on 3/6/2013, in Book 4049, Page 475, of the Real Property Records of Guadalupe County, Texas.
Property Address: 1513 OAK STREET SCHERTZ, TX 78154-1536

Trustor(s): **JOE D. FELL AND NANCY FELL** Original Beneficiary: **BANK OF AMERICA, N.A.**

Current Beneficiary: **Newrez LLC d/b/a Shellpoint Mortgage Servicing** Loan Servicer: **NewRez LLC, F/K/A New Penn Financial, LLC, D/B/A Shellpoint Mortgage Servicing**

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 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

T.S. #: 25-17780

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 JOE D FELL, JOINED HEREIN PRO FORMA BY HIS WIFE, NANCY FELL. 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 \$36,533.00, executed by JOE D FELL, JOINED HEREIN PRO FORMA BY HIS WIFE, NANCY FELL, and payable to the order of BANK OF AMERICA, N.A.; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of JOE D FELL, JOINED HEREIN PRO FORMA BY HIS WIFE, NANCY FELL to JOE D. FELL AND NANCY FELL. Newrez LLC d/b/a Shellpoint Mortgage Servicing 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:
Newrez LLC d/b/a Shellpoint Mortgage Servicing c/o NewRez LLC, F/K/A New Penn Financial, LLC, D/B/A Shellpoint Mortgage Servicing
75 Beattie Place, Suite 300
Greenville, South Carolina 29601-2743
800-365-7107

T.S. #: 25-17780

Dated: 4/30/2026

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

Alexis Martin

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

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

000254

POSTED

10:66 A.M. ____ P.M.

APR 30 2026

TERESA KIEL, County Clerk
Guadalupe County Texas
By AdJ Deputy

Notice of Substitute Trustee Sale

T.S. #: 25-17653

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

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

Lot 203, Block 6, Deercrest, Unit 5, Guadalupe, Texas, according to the map or plat thereof recorded in Volume 10, Page(s) 74-75, Official Public Records of Guadalupe County, Texas.

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust is dated 2/7/2024 and is recorded in the office of the County Clerk of Guadalupe County, Texas, under County Clerk's File No 202499002920, recorded on 2/9/2024, of the Real Property Records of Guadalupe County, Texas.
Property Address: 436 BLACKTAIL DR NEW BRAUNFELS Texas 78130

Trustor(s): SHAWNA GIBSON
Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR KBHS Home Loans, LLC 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 authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

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

T.S. #: 25-17653

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

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$291,874.00, executed by SHAWNA GIBSON, UNMARRIED WOMAN, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR KBHS Home Loans, LLC ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of SHAWNA GIBSON, UNMARRIED WOMAN to SHAWNA GIBSON. 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. #: 25-17653

Dated: 4/30/2026

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

Alexis Martin

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

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

C&M No. 44-26-01672/ FILE NOS

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated December 02, 2020 and recorded under Clerk's File No. 202099036155, in the real property records of GUADALUPE County Texas, with Albert Joseph Turner Ledet and Debra Monette Ledet, a married couple as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Guild Mortgage Company LLC, A California Limited Liability Company, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Albert Joseph Turner Ledet and Debra Monette Ledet, a married couple securing payment of the indebtedness in the original principal amount of \$262,163.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Albert Joseph Turner Ledet and Debra Monette Ledet. Lakeview Loan Servicing, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. LoanCare, LLC is acting as the Mortgage Servicer for the Mortgagee. LoanCare, LLC, is representing the Mortgagee, whose address is: 3637 Sentara Way, Virginia Beach, VA 23452.

Legal Description:

LOT 85, BLOCK 7, OF PARKRIDGE ESTATES, UNIT TWO, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGES 592-593 OF THE MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 07/07/2026

Earliest Time Sale Will Begin: 1:00 PM

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

TERMS OF SALE

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

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

44-26-01672
GUADALUPE



4873519

POSTED

11:06 A.M. _____ P.M.

APR 30 2026

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

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

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

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

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I **HEREBY APPOINT AND DESIGNATE Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri Martin, Auction.com, LLC, or Codilis & Moody, P.C., as Substitute Trustee.**

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Executed on 04/29/2026.

/s/ Will Morphis SBOT No. 24131905, Attorney at Law
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Posted and filed by: Alexis Martin
Printed Name: Alexis Martin

C&M No. 44-26-01672

C&M No. 44-26-01870/ FILE NOS

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated September 30, 2025 and recorded under Clerk's File No. 202599024977, in the real property records of GUADALUPE County Texas, with George Michael Richards, An Unmarried person as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for DHI Mortgage Company, Ltd., its successors and assigns as Original Mortgagee.

Deed of Trust executed by George Michael Richards, An Unmarried person securing payment of the indebtedness in the original principal amount of \$374,000.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by George Michael Richards. PennyMac Loan Services, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

Legal Description:

LOT 22, BLOCK 25, OF STEELE CREEK - UNIT 6, A SUBDIVISION IN THE CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 10, PAGES 410-416, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS AND IN DOCUMENT NO. 202599010286, OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 07/07/2026

Earliest Time Sale Will Begin: 11:00 AM

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

TERMS OF SALE

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

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

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

44-26-01870
GUADALUPE



4873561

POSTED

11:09 A.M. _____ P.M.

APR 30 2026

TERESA KIEL, County Clerk
Guadalupe County Texas
By Angela Deputy

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

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

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Saklewicz, Terri Martin, Agency Sales and Posting, LLC, or Codills & Moody, P.C., as Substitute Trustee.

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:

Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Executed on 04/29/2026.

/s/ Will Morphis SBOT No. 24131905, Attorney at Law
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Posted and filed by: Alexis Martin

Printed Name: Alexis Martin

C&M No. 44-26-01870

TS No.: 2026-00564-TX
26-000275-673

Notice of [Substitute] Trustee 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: 07/07/2026

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

Place: Guadalupe County, Texas at the following location: **NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

Property Address: 242 CHERRY CREEK, CIBOLO, TX 78108

2. Terms of Sale: The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only 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. Any conveyance of the property is subject to all matters of record affecting the property.

3. Instrument to be Foreclosed: The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 05/22/2024 and recorded 05/29/2024 in Document 202499012282, real property records of Guadalupe County, Texas, with **AMANDA KATHLEEN LINDNER, AND NICHOLAS JAMES LINDNER; A MARRIED COUPLE** grantor(s) and Loandepot.com, LLC as Lender, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary.

4. Appointment of Substitute Trustee: In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint 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.

5. Obligation Secured: Deed of Trust or Contract Lien executed by **AMANDA KATHLEEN LINDNER, AND NICHOLAS JAMES LINDNER; A MARRIED COUPLE**, securing the payment of the indebtedness in the original principal amount of **\$387,835.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **ONITY MORTGAGE CORPORATION F/K/A PHH MORTGAGE CORPORATION** is the current mortgagee of the note and deed of trust or contract lien.

POSTED

11:19 A.M. _____ P.M.

APR 30 2026

TERESA KIEL, County Clerk

Guadalupe County Texas

By  Deputy

TS No.: 2026-00564-TX
26-000275-673

Notice of [Substitute] Trustee Sale

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

7. Property to be sold: The property to be sold is described as follows:

Lot 10, Block 2, LEGENDARY TRAILS SUBDIVISION, UNIT 4, an Addition to Guadalupe County, Texas, according to the map or plat thereof recorded in Volume 10, Page(s) 175-176 of the Map and Plat Records, Guadalupe County, Texas.

8. 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. **Onity Mortgage Corporation f/k/a PHH Mortgage Corporation**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

C/O Onity Mortgage Corporation f/k/a PHH Mortgage Corporation

PO BOX 24605

West Palm Beach, FL 33416-4605

Phone: 877-744-2506

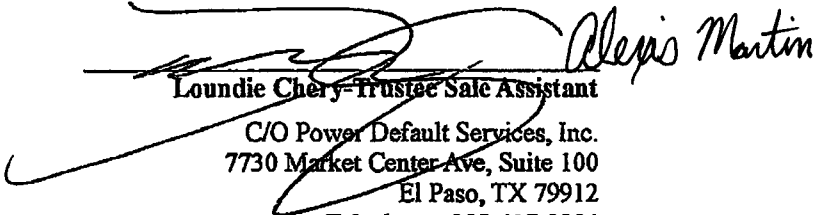
TS No.: 2026-00564-TX
26-000275-673

Notice of [Substitute] Trustee Sale

9. Limitation of Damages: If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the 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.

Date: April 29, 2026


Loundie Cheryl - Trustee Sale Assistant
C/O Power Default Services, Inc.
7730 Market Center Ave, Suite 100
El Paso, TX 79912
Telephone: 855-427-2204
Fax: 866-960-8298

For additional sale information visit: www.hubzu.com or (855) 882-1314

POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

I am Alexis Martin Certificate of Posting
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 April 30, 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.

NEWREZ LLC, D/B/A SHELLPOINT MORTGAGE
SERVICING (ALW)
ROSAS, JAMES
128 CASTLE BREEZE DRIVE, SEGUIN, TX 78155

CONVENTIONAL
Firm File Number: 26-044239

NOTICE OF TRUSTEE'S SALE

WHEREAS, on January 6, 2005, JAMES ROSAS AND CYNTHIA POLANCO-ROSAS, HUSBAND AND WIFE, as Grantor(s), executed a Deed of Trust conveying to W.R. STARKEY, JR., as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR WR STARKEY MORTGAGE, L.L.P., ITS SUCCESSORS AND ASSIGNS in payment of a debt therein described. The Deed of Trust was filed in the real property records of GUADALUPE COUNTY, TX and is recorded under Clerk's File/Instrument Number 05-00662 Volume 2105, Page 0792, to which reference is herein made for all purposes.

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on , **Tuesday, July 7, 2026** between ten o'clock AM and four o'clock PM and beginning not earlier than 12:00 PM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate at the County Courthouse in GUADALUPE COUNTY, TX to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

Said Real Estate is described as follows: In the County of Guadalupe, State of Texas:

LOT 76, CASTLEWOOD ESTATES EAST, PHASE II, GUADALUPE COUNTY, TEXAS, AS SHOWN ON PLAT RECORDED IN VOL. 6, PAGES 168-169, AND AMENDED PLAT RECORDED IN VOL. 6, PAGE 232-233, PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

Property Address: 128 CASTLE BREEZE DRIVE
SEGUIN, TX 78155
Mortgage Servicer: NEWREZ LLC, D/B/A SHELLPOINT MORTGAGE SERVICING
Mortgagee: NEWREZ LLC DBA SHELLPOINT MORTGAGE SERVICING
601 OFFICE CENTER DRIVE
SUITE 100
FORT WASHINGTON, PA 19034

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.

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
Auction.com LLC
1 Mauchly
Irvine, CA 92618

X Cassie Martin

WITNESS MY HAND this day May 4, 2026.

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

MAY 07 2026

TERESA KIEL, County Clerk
Guadalupe County Texas

By ddp Deputy

By: [Signature]
Grant Tabor
Texas Bar No. 24027905
gtabor@logs.com
13105 Northwest Freeway, Suite 960
Houston, TX 77040
Telephone No: (713) 462-2565

Facsimile No: (847) 879-4823
Attorneys for NewRez LLC dba Shellpoint Mortgage
Servicing

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 military service to the sender of this notice immediately.

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 43 BLOCK 1 CAP ROCK, UNIT 2 IN THE CITY OF NEW BRAUNFELS, GUADALUPE COUNTY, TEXAS ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 7, PAGE 339, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 05/08/2020 and recorded in Document 202099011269 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: 07/07/2026

Time: 11:00 AM

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

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

5. Obligations Secured. The Deed of Trust executed by JOANNA O LEAL-LOPEZ AND ANDREW L LOPEZ, provides that it secures the payment of the indebtedness in the original principal amount of \$188,522.00, 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, L.L.C, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

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



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

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

Certificate of Posting

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

POSTED

11:58 A.M. _____ P.M.

MAY 12 2026

TERESA KIEL, County Clerk
 Guadalupe County Texas

By VDurr Deputy



T.S. #: 2025-19396-TX

APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE'S SALE

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

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

1. Date, Time, and Place of Sale.

Date: 7/7/2026

Time: The earliest time the sale will begin is 11:00 AM, or within three (3) hours after that time.

Place: Guadalupe County Courthouse, Texas, at the following location: 101 East Court Street, Seguin, TX 78155 NORTH PORCH OF THE GUADALUPE COURTHOUSE
, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court.

2. Property To Be Sold. LOT 5, BLOCK 1 OF CIBOLO VISTAS, PHASE 3B & 2C-1, A SUBDIVISION IN THE CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT RECORDED IN VOLUME 8, PAGE(S) 37, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

Commonly known as: 116 TRANQUIL VIEW CIBOLO, TX 78108

3. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 2/16/2018 and recorded in the office of the County Clerk of Guadalupe County, Texas, recorded on 2/22/2018 under County Clerk's File No 201899003738, in Book -- and Page -- The subject Deed of Trust was modified by Loan recorded 12/30/2021 as Instrument No. 202199044670; Loan Modification recorded 04/25/2023 as Instrument No. 202399009971; Loan Modification recorded 07/08/2024 as Instrument No. 202499015736; Loan Modification recorded 06/11/2025 as Instrument No. 202599014275; Along with correction instrument recorded 02/28/2024 in Instrument No. 202499004314; correction instrument recorded 03/28/2025 in Instrument No. 202599007253; correction instrument recorded 04/21/2025 in Instrument No. 202599009363 in the Real Property Records of Guadalupe County, Texas.

Grantor(s):	JUSTIN R ARRAIGA and AMANDA L STRUBLE, husband and wife
Original Trustee:	Allan B. Polunsky
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Academy Mortgage Corporation, its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

POSTED

____ A.M. 12:05 P.M.

MAY 12 2026

TERESA KIEL, County Clerk
Guadalupe County Texas
By VDUW Deputy

4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Mortgagee thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale. Pursuant to §51.009 of the Texas Property Code, the property will be sold in "AS IS, WHERE IS" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the Deed of Trust.

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

6. **Obligations Secured.** The Deed of Trust provides that it secures the payment of the indebtedness and obligations described therein (collectively, the "Obligations"), including, but not limited to: (1) the promissory note in the original principal amount of \$269,969.00, executed by JUSTIN R ARRAIGA and AMANDA L STRUBLE, husband and wife, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Academy Mortgage Corporation, 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: 5/7/2026

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

T.S. #: 2025-19396-TX

COPY

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: **August 15, 2022**
 Grantor(s): **ROBERT MARK EGGLESTON, AN UNMARRIED MAN**
 Original Mortgagee: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR DHI MORTGAGE COMPANY, LTD.**
 Original Principal: **\$282,783.00**
 Recording Information: **202299026309**
 Property County: **Guadalupe**
 Property: **LOT 170, BLOCK 8, OF NAVARRO OAKS UNIT 2, AN ADDITION TO THE CITY OF SEGUIN, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN DOCUMENT NO. 202199017976, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.**
 Property Address: **1449 Parkwood
 Seguin, TX 78155**

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: **NewRez LLC dba Shellpoint Mortgage Servicing**
 Mortgage Servicer: **Shellpoint Mortgage Servicing**
 Mortgage Servicer Address: **75 Beattie Place
 Greenville, SC 29601**

SALE INFORMATION:

Date of Sale: **July 7, 2026**
 Time of Sale: **1:00 PM or within three hours thereafter.**
 Place of Sale: **Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155, or, if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.**
 Substitute Trustee: **Auction.com, LLC, and Padgett Law Group, any to act**
 Substitute Trustee Address: **546 Silicon Dr., Suite 103
 Southlake, TX 76092**

PLG File Number: 26-007034-1

1

POSTED
 _____ A.M. 12:04 P.M.

MAY 12 2026

TERESA KIEL, County Clerk
 Guadalupe County Texas
 By VDUNN Deputy

APPOINTMENT OF SUBSTITUTE TRUSTEE:

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

The undersigned is the attorney for the mortgagee and/or mortgage servicer, and in such capacity does hereby remove the original trustee and all successor substitute trustees under the above-described Deed of Trust and appoints in their place, any to act, those substitute trustees identified in the SALE INFORMATION section of this notice, whose address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092 as Substitute Trustee, who shall hereafter exercise all powers and duties to set aside the said original trustee under said Deed of Trust, and further does hereby request, authorize, and instruct said Substitute Trustees to conduct and direct the execution of remedies set aside to the beneficiary therein.

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

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

WHEREAS, the original Trustee and any previously appointed Substitute Trustee under said Deed of Trust has been hereby removed and the herein described Substitute Trustees, have been appointed as Substitute Trustees and authorized by the Mortgage Servicer to enforce the power of sale granted in the Deed of Trust; and

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

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

1. The maturity of the Note is hereby accelerated, and all sums secured by the Deed of Trust are declared to be immediately due and payable.
2. The herein appointed Substitute Trustees, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. *The Financial Crimes Enforcement Network ("FinCEN"), a bureau of the U.S. Department of Treasury, now requires the collection, certification and reporting of certain information relating to non-financed transfers of real property to legal entities and/or trusts, which such information the successful bidder(s) shall be expected to provide to the auctioneer at the time of the subject sale. Interested bidders with questions regarding the necessary information to be provided are hereby directed, generally, to FinCEN's website and, more specifically to the FinCEN Real Estate Report located in the forms bank thereof.*
4. This sale shall be subject to any legal impediments to the sale of the Property to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien imposed by the Deed of Trust.
5. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for the particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be sold "AS-IS", purchaser's will buy the property "at the purchaser's own risk" and "at his peril" and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interest of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.
6. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of

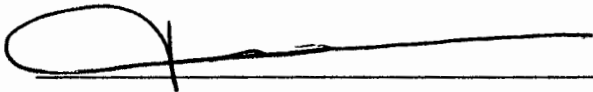
the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, the Mortgagee's Attorney, or the duly appointed Substitute Trustee.

Paige

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

CERTIFICATE OF POSTING

My name is Terri Martin, and my address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092. I declare under penalty of perjury that on 05/12/2020, I filed at the office of the Guadalupe County Clerk to be posted at the Guadalupe County courthouse this notice of sale.

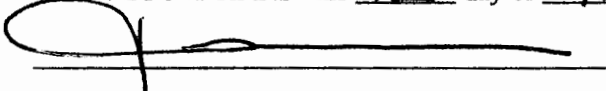


Declarant's Name: Terri Martin

Date: 05/12/2020

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

WITNESS MY HAND this 12 day of May, 2020



2650 LONESOME CREEK TRL
NEW BRAUNFELS, TX 78130

00000010813467

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: July 07, 2026

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

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

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated December 12, 2014 and recorded in Document INSTRUMENT NO. 2014022500; AS AFFECTED BY LOAN MODIFICATION AGREEMENTS INSTRUMENT NO'S. 2016028489, 202099011492, 202199022092, 202299011653 & 202499016622 real property records of GUADALUPE County, Texas, with JACQUELINE R ZAMORA A SINGLE WOMAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by JACQUELINE R ZAMORA A SINGLE WOMAN, securing the payment of the indebtednesses in the original principal amount of \$175,683.00, 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. 12:11 P.M.

MAY 12 2026
TERESA KIEL, County Clerk
Guadalupe County Texas
By VDW Deputy



2650 LONESOME CREEK TRL
NEW BRAUNFELS, TX 78130

0000010813467

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.

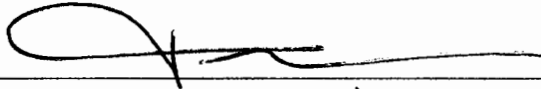
The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead AUCTION.COM, LLC AND BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 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 Terri Martin, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 05/12/2026 I filed at the office of the GUADALUPE County Clerk and caused to be posted at the GUADALUPE County courthouse this notice of sale.



Declarants Name: Terri Martin

Date: May 12, 2026

2650 LONESOME CREEK TRL
NEW BRAUNFELS, TX 78130

00000010813467

00000010813467

GUADALUPE

EXHIBIT "A"

LOT 12, BLOCK 2, OF LONESOME DOVE SUBDIVISION, UNIT 1, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS,
ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 8, PAGES 184-185, PLAT RECORDS OF GUADALUPE
COUNTY, TEXAS

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 3/17/2021	Grantor(s)/Mortgagor(s): COREY JAMAL BRIGGS, A SINGLE MAN
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GARDNER FINANCIAL SERVICES LTD, DBA LEGACY MUTUAL MORTGAGE, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Planet Home Lending, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 202199009324	Property County: GUADALUPE
Mortgage Servicer: Planet Home Lending, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 321 Research Parkway, Meriden, CT 45342
Date of Sale: 7/7/2026	Earliest Time Sale Will Begin: 1:00 PM
Place of Sale of Property: Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LOT 19, BLOCK 9, SADDLE CREEK RANCH SUBDIVISION UNIT-3, CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 7, PAGE 789 OF THE MAP AND/OR PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

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, Auction.com, LLC, 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.

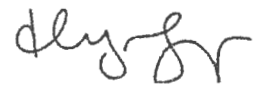
The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical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

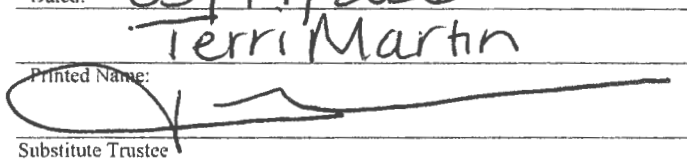
NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A 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: 5/12/2026



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

Dated: 05/14/2026



Printed Name:
Substitute Trustee
c/o Auction.com
1255 West 15th Street, Suite 1060
Plano, TX 75075
www.auction.com

MH File Number: TX-26-128718-POS
Loan Type: VA

POSTED
A.M. 2:15 P.M.

MAY 14 2026
TERESA KIEL, County Clerk
Guadalupe County Texas
By ADun Deputy

NOTICE OF SUBSTITUTE TRUSTEE SALE

000304

Deed of Trust Date: 6/13/2018	Grantor(s)/Mortgagor(s): MATTHEW CHRISTOPHER SAN MIGUEL, A SINGLE MAN
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GARDNER FINANCIAL SERVICES LTD, DBA LEGACY MUTUAL MORTGAGE, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: NewRez LLC dba Shellpoint Mortgage Servicing
Recorded in: Volume: N/A Page: N/A Instrument No: 201899012932	Property County: GUADALUPE
Mortgage Servicer: NewRez LLC, d/b/a Shellpoint Mortgage Servicing is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 75 Beattie Place, Greenville, MN 29601
Date of Sale: 7/7/2026	Earliest Time Sale Will Begin: 1:00 PM
Place of Sale of Property: Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LOT 2, BLOCK 6, WILLOWBRIDGE SUBDIVISION UNIT 2, CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO MAP OR PLAT RECORDED IN VOLUME 6, PAGE 404, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Auction.com, LLC, 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: 5/15/2026 _____

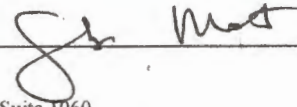


Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for NewRez LLC, d/b/a Shellpoint Mortgage Servicing

Dated: 5/21/26 _____

Shelby marth

Printed Name: _____



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

POSTED

11:50 A.M. _____ P.M.

MAY 21 2026

TERESA KIEL, County Clerk
Guadalupe County Texas
By WDurk Deputy

MH File Number: TX-26-125902-POS
Loan Type: Conventional Residential

copy

T.S. #: 2023-06558-TX

APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE'S SALE

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

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

1. Date, Time, and Place of Sale.

- Date:** 7/7/2026
- Time:** The earliest time the sale will begin is 11:00 AM, or within three (3) hours after that time.
- Place:** Guadalupe County Courthouse, Texas, at the following location: 101 East Court Street, Seguin, TX 78155 NORTH PORCH OF THE GUADALUPE COURTHOUSE, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court.

2. Property To Be Sold. LOT 48, BLOCK 11, TURNING STONE, UNIT-E3, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGES 197-198, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

Commonly known as: 273 ALBARELLA CIBOLO, TX 78108

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

Grantor(s):	Rickey Lynn Terrell, II and Crystal Terrell, husband and wife
Original Trustee:	Chris A. Peirson
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for ClearPath Lending, its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

POSTED
 11:55 A.M. _____ P.M.
 MAY 21 2026
 TERESA KIEL, County Clerk
 Guadalupe County Texas
 By UDWR Deputy

4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Mortgagee thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale. Pursuant to §51.009 of the Texas Property Code, the property will be sold in "AS IS, WHERE IS" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the Deed of Trust.

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

6. **Obligations Secured.** The Deed of Trust provides that it secures the payment of the indebtedness and obligations described therein (collectively, the "Obligations"), including, but not limited to: (1) the promissory note in the original principal amount of \$297,700.00, executed by Rickey Lynn Terrell, II and Crystal Terrell, husband and wife, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for ClearPath Lending, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of 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.

X Shy Mat
Shelby Mann
5/21/26

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: 5/12/2026

NOTICE OF FORECLOSURE SALE

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

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

Security Instrument: Deed of Trust dated June 11, 2024 and recorded on June 12, 2024 as Instrument Number 202499013632 in the real property records of GUADALUPE County, Texas, which contains a power of sale.

Sale Information: July 07, 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 ETHAN WAYNE BAKER AND WILLETTA MICHELLE FLENTIE secures the repayment of a Note dated June 11, 2024 in the amount of \$197,538.00. CARRINGTON MORTGAGE SERVICES, LLC, whose address is c/o Carrington Mortgage Services, LLC, 500 N. State College Blvd. Suites 1030, 1300 and 1400, Orange, CA 92868, is the current mortgagee of the Deed of Trust and Note and Carrington Mortgage 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.

POSTED____ A.M. 12:00 P.M.**MAY 21 2026**TERESA KIEL, County Clerk
Guadalupe County TexasBy VDuvv Deputy

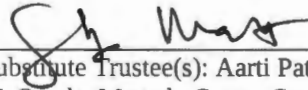
Substitute Trustee(s): Aarti Patel, Violet Nunez, Daniel McQuade, Marcela Cantu, Cary Corenblum, Joshua Sanders, Aleena Litton, Bob Frisch, Jo Woolsey, Jodi Steen, Janice Stoner, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri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

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

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



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



Substitute Trustee(s): Aarti Patel, Violet Nunez, Daniel McQuade, Marcela Cantu, Cary Corenblum, Joshua Sanders, Aleena Litton, Bob Frisch, Jo Woolsey, Jodi Steen, Janice Stoner, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri Martin, Troy Martin, Deborah Martin, Vicki Rodriguez, Dustin George
c/o Tromberg, Miller, Morris & Partners, PLLC
6080 Tennyson Parkway Suite 100
Plano, TX 75024

Certificate of Posting

I, Shelby Martin
may, 2026, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of GUADALUPE County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2). on the 21st day of

copy

POSTED
A.M. 12:00 P.M.

000308

MAY 21 2026
TERESA KIEL, County Clerk
Guadalupe County Texas
By VDUVR Deputy

TS No.: 2025-06514
25-000121-568

Notice of Substitute Trustee 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: 07/07/2026

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

Place: Guadalupe County, Texas at the following location: **NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

Property Address: 708 Ridge View Drive, Seguin, TX 78155

2. Terms of Sale: The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only 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. Any conveyance of the property is subject to all matters of record affecting the property. If the sale is set aside or otherwise rescinded, the Purchaser at the sale shall be entitled to the return of the funds paid pursuant to section 51.016 of the Texas Property Code.

3. Instrument to be Foreclosed: The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 06/27/2022 and recorded 06/28/2022 in Document 202299020126, real property records of Guadalupe County, Texas, with **Tommy Garcia and Yvonne Garcia, husband and wife** grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR AMERICAN PACIFIC MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Lender, **SERVIS ONE, INC DBA BSI FINANCIAL SERVICES** as Beneficiary.

4. Appointment of Substitute Trustee: In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint 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.

5. Obligation Secured: Deed of Trust or Contract Lien executed by **Tommy Garcia and Yvonne Garcia, husband and wife**, securing the payment of the indebtedness in the original principal amount of **\$276,358.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **SERVIS ONE, INC DBA BSI FINANCIAL SERVICES** is the current mortgagee of the note and deed of trust or contract lien.

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

7. Property to be sold: The property to be sold is described as follows: SEE EXHIBIT A

8. Mortgage Servicer Information: The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement.

Servis One, Inc., dba BSI Financial Services
4200 Regent Blvd, Suite B200
Irving, TX 75063
Phone: 800-327-7861

TS No.: 2025-06514
25-000121-568

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

Date: 5/19/2026

Marisa Udine
Printed Name: Marisa Udine

X Shelly Martin
Shelly Martin

Entra Default Solutions, LLC
1355 Willow Way, Suite 115
Concord, CA 94520

Telephone: (925) 272-4993

Authorized Agent of the Mortgage or Mortgage Servicer

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

Certificate of Posting
I am Shelly 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 5/21/26 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.

TS No.: 2025-06514
25-000121-568

EXHIBIT A

Lot 503, Block 3, Ridge View Estates, Unit 1, a subdivision in Guadalupe County, Texas, according to Map or Plat thereof recorded in Volume 9, Pages 356-357, Map and Plat Records, Guadalupe County, Texas.

COPY

000311

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 SALE

PURSUANT TO AUTHORITY conferred upon the Trustee by that certain Deed of Trust dated August 24, 2023, executed by SIERRA CONCEPCION GONZALES AND TRAVIS BARBOUR LEE JOHN GONZALES, A MARRIED COUPLE AND ARMANDO RAMOS ARAMBULA A/K/A ARMANDO ARAMBULA, SR. AND NANCY DAVILA ARAMBULA, A MARRIED COUPLE, ("Mortgagor") to Tim Williams, Trustee, for the benefit of 21ST MORTGAGE CORPORATION ("Mortgagee"), filed for record under Instrument No. 202399023626, Official Public Records of Guadalupe County, Texas, Mortgagee appoints K. Clifford Littlefield or Norma Jean Hesselstine, whose address is listed below, or Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez, whose business address is 14800 Landmark Blvd., Suite 850, Dallas, Texas 75254, under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, default having been made in the covenants of the Deed of Trust, to sell on **Tuesday, July 7, 2026**, (that being the first Tuesday of the month), at public auction to the highest bidder for cash, at the Guadalupe County Courthouse at the place designated by the Commissioner's Court for such sales in Guadalupe County, Texas, (on the steps of the county courthouse or as designated by the County Commissioner), the sale to begin at 11:00 o'clock a.m. or not later than three (3) hours after such time on that date, selling all of the property as an entirety or in such parcels as the Trustee acting may elect the property offered for sale, more particularly described on Exhibit "A" attached hereto and made a part hereof, together with any and all improvements constructed upon, affixed to or located upon the above described real property, including but not limited to the 2024 Jessup Manufactured Home, Serial No. JH2W0878TX24AB.

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.

EXECUTED this 21 day of May, 2026.

POSTED

A.M. 1:29 P.M.

MAY 22 2026

TERESA KIEL, County Clerk
Guadalupe County Texas

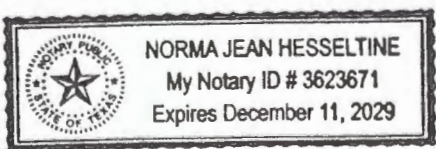
By [Signature] Deputy

THE STATE OF TEXAS §
COUNTY OF NUECES §

K. C. L.

K. CLIFFORD LITTLEFIELD, Mortgagee Attorney
UPTON, MICKITS & HEYMANN, L.L.P.
802 N. Carancahua, Suite 450
Corpus Christi, Texas 78401
Telephone: (361) 884-0612
Facsimile: (361) 884-5291
Email: clittlefield@umhlaw.com

SUBSCRIBED and SWORN TO BEFORE ME, the undersigned Notary Public, by **K. CLIFFORD LITTLEFIELD**, this 21 day of May, 2026, to certify which witness my hand and official seal.



[Signature]
NOTARY PUBLIC, STATE OF TEXAS

EXHIBIT "A"

BEING ALL THAT CERTAIN TRACT OR PARCEL OF LAND, BEING TRACT NO. 5, OF ANGEL'S ACRES SUBDIVISION, AN UNRECORDED SUBDIVISION, BEING 1.73 ACRES OF LAND SITUATED IN A TRACT CALLED 16.69 ACRES DESCRIBED IN THAT CERTAIN DEED FROM ALTA ECKOLS TO GARY L. HARTMAN, AND RECORDED IN GUADALUPE COUNTY, DEED RECORD VOLUME 528, ON PAGE 171, OUT OF THE J. GOODBREAD SURVEY, ABSTRACT 146, IN GUADALUPE COUNTY, TEXAS, AND DESCRIBED BY METES AND BOUNDS AS FOLLOWS, TO-WIT:

BEGINNING AT AN IRON PIN SET FOR THE SOUTHEAST CORNER OF THIS TRACT AND MARKING THE SOUTHWEST CORNER OF A 3.8 ACRE TRACT, BEARING NORTH 89 DEGREES 23 MINUTES WEST 348.7 FEET TO AN IRON PIN MARKING THE SOUTHWEST CORNER OF THIS TRACT AND MARKING THE SOUTHWEST CORNER OF THE CALLED 16.69 ACRE TRACT;

THENCE WITH A FENCE NORTH 03 DEGREES 16 MINUTES EAST 410.79 FEET TO AN IRON PIN MARKING THE NORTHWEST CORNER OF THIS 1.73 ACRE TRACT AND THE WEST SIDE OF A 100 FOOT DIAMETER CULDESAC;

THENCE FOLLOWING THE CULDESAC SOUTHWEST ALONG ITS EDGE 91.0 FEET TO AN IRON PIN MARKING THE EDGE OF THE CULDESAC AND THE NORHTWEST CORNER OF A 3.8 ACRE TRACT;

THENCE SOUTH 35 DEGREES 0 MINUTES EAST 451.5 FEET TO THE PLACE OF BEGINNING AND CONTAINING 1.73 ACRES OF LAND.

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: July 07, 2026

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

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

2. Terms of Sale. Cash.

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

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

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

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

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

POSTED

___ A.M. 2:07 P.M.

MAY 28 2026

TERESA KIEL, County Clerk
Guadalupe County Texas

By VDury Deputy



NTSS00000010747038

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 Alexis Martin, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on May 28, 2016 I filed at the office of the GUADALUPE County Clerk and caused to be posted at the GUADALUPE County courthouse this notice of sale.

Alexis Martin

Declarants Name: Alexis Martin

Date: May 28, 2016

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.

23TX373-0449
3536 PIEDMONT PL, SCHERTZ, TX 78154

NOTICE OF FORECLOSURE SALE

Property:

The Property to be sold is described as follows:

LOT 46, BLOCK 1 OF CAROLINA CROSSING SUBDIVISION, UNIT 1, A
SUBDIVISION IN GUADALUPE COUNTY, TEXAS ACCORDING TO THE PLAT
RECORDED IN VOLUME 5, PAGES 325A-325B OF THE PLAT RECORDS OF
GUADALUPE COUNTY, TEXAS.

Security Instrument:

Deed of Trust dated August 13, 2021 and recorded on August 20, 2021 as Instrument
Number 202199028843 in the real property records of GUADALUPE County, Texas, which
contains a power of sale.

Sale Information:

July 07, 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 JOANIE LYN MCCANN secures the repayment of a Note
dated August 13, 2021 in the amount of \$317,534.00. FREEDOM MORTGAGE
CORPORATION, whose address is c/o Freedom Mortgage Corporation, 951 Yamato Road,
Suite 175, Boca Raton, FL 33431, is the current mortgagee of the Deed of Trust and Note
and Freedom Mortgage Corporation is the current mortgage servicer for the mortgagee.
Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee
authorizes the mortgage servicer to administer the foreclosure on its behalf.

Substitute Trustee:

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

POSTED

_____ A.M. 2:08 P.M.

MAY 28 2026

TERESA KIEL, County Clerk
Guadalupe County Texas

By VDurr Deputy

Substitute Trustee(s): Aarti Patel, Violet Nunez, Daniel McQuade, Marcela Cantu, Cary Corenblum, Joshua Sanders, Aleena Litton, Bob Frisch, Jo Woolsey, Jodi Steen, Janice Stoner, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri Martin, Troy Martin, Deborah Martin, Vicki Rodriguez, Xome Inc. and Tejas Corporate Services, LLC, NFPDS-TX LLC, Dustin George

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

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



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



Substitute Trustee(s): Aarti Patel, Violet Nunez, Daniel McQuade, Marcela Cantu, Cary Corenblum, Joshua Sanders, Aleena Litton, Bob Frisch, Jo Woolsey, Jodi Steen, Janice Stoner, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri Martin, Troy Martin, Deborah Martin, Vicki Rodriguez, Dustin George
c/o Tromberg, Miller, Morris & Partners, PLLC
6080 Tennyson Parkway Suite 100
Plano, TX 75024

Certificate of Posting

I, Alexis Martin, declare under penalty of perjury that on the 28 day of May, 2026. I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of GUADALUPE County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

C&M No. 44-26-02347/ FILE NOS

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated June 30, 2022 and recorded under Clerk's File No. 202299020700, in the real property records of GUADALUPE County Texas, with Brandon Egred, single man as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Brandon Egred, single man securing payment of the indebtedness in the original principal amount of \$366,131.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Brandon Egred. NewRez LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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

Legal Description:

LOT 7, BLOCK 1, THE HEIGHTS AT SAENGERHALLE SUBDIVISION, AN ADDITION TO THE CITY OF NEW BRAUNFELS, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGE 705, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS

SALE INFORMATION

Date of Sale: 07/07/2026

Earliest Time Sale Will Begin: 11:00 AM

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

TERMS OF SALE

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

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

44-26-02347
GUADALUPE



4876266

POSTED

___ A.M. 2:20 P.M.

MAY 28 2026

TERESA KIEL, County Clerk
Guadalupe County Texas

By TDurr Deputy

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

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

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

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri Martin, ServiceLink Auction, LLC, or Codilis & Moody, P.C., as Substitute Trustee.

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Executed on 05/27/2026.

/s/ Isaac Lewis SBOT No. 24144831, Attorney at Law
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Posted and filed by: Alexis Martin
Printed Name: Alexis Martin

C&M No. 44-26-02347

POSTED

11:02 A.M. _____ P.M.

000325

JUN 02 2026

TERESA KIEL, County Clerk
Guadalupe County Texas

By MDurk Deputy

Notice of Foreclosure Sale

July 7, 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, July 7, 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

indebtedness secured by the lien of the Deed of Trust.

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

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

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

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

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

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

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

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

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS

**THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR
MORTGAGE SERVICER.**



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

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.

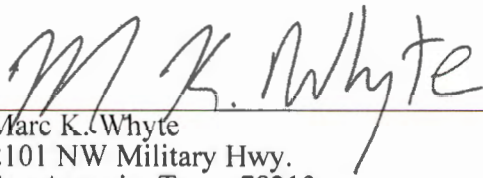
4. Type of Sale. The sale is a judicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust or other Security Document, dated November 10, 2020, and executed by Christopher D Hall and Keisha D Hall (the “Deed of Trust” or “Security Document”).

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: June 2, 2026.

By: 

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

SUBSTITUTE TRUSTEE

EXHIBIT "A"

ADDRESS: 3325 Whisper Bif, Schertz, TX, 78108

LEGAL DESCRIPTION:

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

T.S. #: 2026-24563-TX

APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE'S SALE

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

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

1. Date, Time, and Place of Sale.

Date: 7/7/2026
Time: The earliest time the sale will begin is 11:00 AM, or within three (3) hours after that time.
Place: Guadalupe County Courthouse, Texas, at the following location: 101 East Court Street, Seguin, TX 78155 NORTH PORCH OF THE GUADALUPE COURTHOUSE
, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court.

2. Property To Be Sold. LOT 12, BLOCK 17, OF STEELE CREEK SUBDIVISION, UNIT 8, A SUBDIVISION IN THE CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGES 687-690, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS AND IN DOCUMENT NO. 202299023228, OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS.

Commonly known as: 818 GOLDEN SHORE CIBOLO, TX 78108

3. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 6/28/2024 and recorded in the office of the County Clerk of Guadalupe County, Texas, recorded on 7/1/2024 under County Clerk's File No 202499015271, in Book -- and Page -- in the Real Property Records of Guadalupe County, Texas.

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

POSTED

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

JUN 04 2026

TERESA KIEL, County Clerk
Guadalupe County TexasBy ADW Deputy

4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Mortgagee thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale. Pursuant to §51.009 of the Texas Property Code, the property will be sold in "AS IS, WHERE IS" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the Deed of Trust.


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

6. **Obligations Secured.** The Deed of Trust provides that it secures the payment of the indebtedness and obligations described therein (collectively, the "Obligations"), including, but not limited to: (1) the promissory note in the original principal amount of \$468,000.00, executed by MARCUS JAMES CHAISSON AND TIANA MICHELE CHAISSON, 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.

X 

Cassie Martin
Dated: 5/26/2026

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

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

T.S. #: 2026-24175-TX

APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE'S SALE

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

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

1. Date, Time, and Place of Sale.**Date:** 7/7/2026**Time:** The earliest time the sale will begin is 11:00 AM, or within three (3) hours after that time.**Place:** Guadalupe County Courthouse, Texas, at the following location: 101 East Court Street, Seguin, TX 78155 NORTH PORCH OF THE GUADALUPE COURTHOUSE, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court.**2. Property To Be Sold.** LOT 30, BLOCK 7, LEGEND POND LEGEND POINT - PHASE 8, IN THE CITY OF NEW BRAUNFELS, GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 9, PAGES 350-351, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.**Commonly known as:** 4530 WHISPERING OAK NEW BRAUNFELS, TX 78130**3. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 1/25/2023 and recorded in the office of the County Clerk of Guadalupe County, Texas, recorded on 1/26/2023 under County Clerk's File No 202399001994, in Book -- and Page -- in the Real Property Records of Guadalupe County, Texas.

Grantor(s):	Gregory James Hammill and Taylor Hammill, husband and wife
Original Trustee:	Ruth W. Garner
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for KBHS Home Loans, LLC, its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

POSTED

10:18 A.M. _____ P.M.

JUN 04 2026

TERESA KIEL, County Clerk
 Guadalupe County Texas
 By VDurr Deputy

4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Mortgagee thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale. Pursuant to §51.009 of the Texas Property Code, the property will be sold in "AS IS, WHERE IS" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the Deed of Trust.

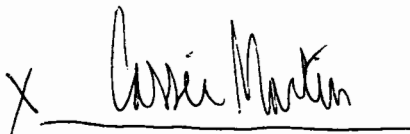
5. **Notice Regarding Federal Reporting Requirements.** Please be advised that the highest bidder ("purchaser") at this trustee's sale may be required to provide information, documentation and/or certification as mandated by applicable federal law, and entity and trust purchasers should be prepared to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

6. **Obligations Secured.** The Deed of Trust provides that it secures the payment of the indebtedness and obligations described therein (collectively, the "Obligations"), including, but not limited to: (1) the promissory note in the original principal amount of \$347,284.00, executed by Gregory James Hammill and Taylor Hammill, husband and wife, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for KBHS Home Loans, LLC, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of 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.

X 

Cassie Martin

Dated: 5/27/2026

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

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

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: June 8, 2026

NOTE: Note described as follows:

Date: April 29, 2025
 Maker: Winston G Ventures LLC, A Texas Limited Liability Company
 Payee: TVC MORTGAGE TRUST 2025-RRTL1 BY U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE, successor to original lender
 Original Principal Amount: \$184,000.00

DEED OF TRUST: Deed of Trust described as follows:

Date: April 29, 2026
 Grantor: Winston G Ventures LLC, A Texas Limited Liability Company
 Trustee: Temple View Capital Funding, LP
 Beneficiary: TVC MORTGAGE TRUST 2025-RRTL1 BY U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE successor to original lender
 Recorded: INSTRUMENT NO. 202599010701 WHICH WAS RECORDED IN THE REAL PROPERTY RECORDS OF GUADALUPE COUNTY, TEXAS.

LENDER: TVC MORTGAGE TRUST 2025-RRTL1 BY U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE

MORTGAGE SERVICER: SERVIS ONE, INC. D/B/A BSI FINANCIAL SERVICES

POSTED
 _____ A.M. 2:50 P.M.

JUN 09 2026
 TERESA KIEL, County Clerk
 Guadalupe County Texas
 By Durr Deputy

Servis One, Inc. d/b/a BSI Financial Services, having an address of 314 S. Franklin Street, Titusville, PA 16354, is the mortgage servicer for the mortgagee of the Deed of Trust and the parties have entered into an agreement granting Servis One, Inc. d/b/a BSI Financial Services, authority to service the mortgage and represent the mortgagee (the "Servicing Agreement"). Pursuant to the Servicing Agreement, Servis One, Inc. d/b/a BSI Financial Services is granted authority to collect and service debt associated with the Deed of Trust. Under §51.0025 of the Texas Property Code, Servis One, Inc. d/b/a BSI Financial Services, as mortgage servicer, is authorized to administer any resulting foreclosure of the property covered by the Deed of Trust on behalf of the mortgagee.

BORROWER: Winston G Ventures LLC, A Texas Limited Liability Company

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, Patrick Armstrong, 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:

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

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

IN GUADALUPE COUNTY, TEXAS, AT THE GUADALUPE COUNTY COURTHOUSE, 101 E. COURT STREET, SEGUIN, TX 78155 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE,

RECITALS

Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code Section 51.002, has requested that Substitute Trustee sell the Property according to the terms of

the Deed of Trust and applicable law due to a default in the payment of the Note and/or in the performance of the obligations under the Deed of Trust that secures the Note.

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

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

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

APPOINTMENT OF SUBSTITUTE TRUSTEE

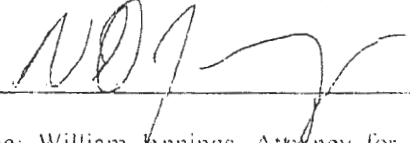
DEED OF TRUST: Deed of Trust described as follows:

Date: April 29, 2026
Grantor: Winston G Ventures LLC, A Texas Limited Liability Company
Trustee: Temple View Capital Funding, LP
Beneficiary: TVC MORTGAGE TRUST 2025-RRTL1 BY U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE successor to original lender
Recorded: INSTRUMENT NO. 202599010701 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

Appointment of Substitute Trustees:

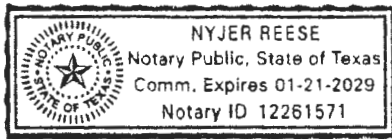
By: 


Name: William Jennings, Attorney for TVC MORTGAGE TRUST 2024-RRTLI, ON BEHALF OF U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE and SERVIS ONE, INC. D/B/A BSI FINANCIAL SERVICES

THE STATE OF TEXAS §
 §
COUNTY OF DALLAS §


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

GIVEN UNDER MY HAND AND SEAL OF OFFICE on June 8, 2026




Notary Public, State of Texas

Notice of Sale executed by:



Name: Jason West

Substitute Trustee

EXHIBIT A

LOT 1, BLOCK 24, NORTHCLIFFE EAST COMMUNITY, SECTION TWO, CITY OF
SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT THEREOF
RECORDED IN VOLUME 4, PAGE 75, MAP AND/OR PLAT RECORDS, GUADALUPE
COUNTY, TEXAS.

Notice of Trustee's Sale**POSTED**

11:03 A.M. _____ P.M.

JUN 15 2026

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

Date: June 11, 2026

Trustee or
Substitute Trustee: Richard E. Sames

Mortgagee: Texas Community Bank

Note: Real Estate Lien Note dated May 29, 2018, in the principal amount of \$142,000.00.

Deed of Trust:

Date: May 29, 2018

Grantor: James M. Parker

Mortgagee: Texas Community Bank

Recording information: Deed of Trust recorded under Document No. 201899011680, Guadalupe County Official Public Records.

Property: Lot 1, J.H. Magens Subdivision, Issac Baker Survey, Abstract No. 3, an Addition to the City of Seguin, Guadalupe County, Texas, according to the map or plat thereof recorded in Volume 6, Page 149, of the Map and Plat Records of Guadalupe County, Texas. SAVE AND EXCEPT Portion of 0.656 acre recorded in Volume 4075, Page 433, official Public Records, Guadalupe County, Texas

County: Guadalupe County

Date of Sale (first Tuesday of month): July 7, 2026

Time of Sale: 10:00 o'clock a.m.

Place of Sale: The North porch of the Guadalupe County Courthouse, in Guadalupe County, Texas; 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.

Mortgagee has instructed the Trustee or Substitute Trustee to offer the Property for sale toward the satisfaction of the Note. If applicable, Mortgagee has appointed the undersigned as Substitute Trustee under the Deed of Trust. The Trustee and, if applicable, the Substitute Trustee are referred to herein as "Trustee"

Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS." The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter. The sale will be conducted subject to the following conditions:

1. 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 refileing may be after the date originally scheduled for this sale.
2. 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.
3. Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted, or to pay the bid price within such reasonable time as may be agreed upon by the Trustee.
4. 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.

5. 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.
6. 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.
7. 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.
8. 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.
9. 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.
10. The Deed of Trust provides that it secures the payment of the Note and obligations therein described (collectively, the “Obligations”) including but not limited to (a) the Note described above; (b) all renewals and extensions of the Note, and (c) any and all present and future indebtedness of Mortgagor to Mortgagee. Mortgagee is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.
11. Questions concerning the sale may be directed to the undersigned at the address set forth below.
12. Default has occurred under the Deed of Trust, and the beneficiary has requested the undersigned, as Trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person Substitute Trustee to conduct the sale.
13. **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.

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

Dated June 11, 2026



Richard E. Sames

Name and Address of Trustee:

Richard E. Sames
6721 McPherson, Suite 360
Laredo, Texas 78041
Phone: (956) 727-2995

Ritter/Krock-J

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: June 15, 2026

NOTE:

DATE: April 4, 2018
 AMOUNT: \$550,000.00
 MAKER: PAZ Enterprises LLC
 PAYEE: Tibor Ritter, P.S.P.

DEED OF TRUST:

DATE: April 4, 2018
 GRANTOR: PAZ Enterprises LLC
 BENEFICIARY: Tibor Ritter, P.S.P.
 COUNTY WHERE PROPERTY IS LOCATED: Guadalupe
 TRUSTEE: Michael Baucum or Virginia W. Peterson or Laura Ann Baucum
 RECORDING INFORMATION: Document No. 201899007155, renewed, extended
 and modified Document No. 201999021658 and
 Document No. 202099024639, Official Public Records
 of Guadalupe County, Texas

PROPERTY:

Tract 1: 1.598 acre tract of land out of the Claiborne Rector Survey No. 83, Abstract 270, in Guadalupe County, Texas, out of a tract called 64.344 acres described in Volume 396, Pages 116-117, of the Deed Records of Guadalupe County, Texas, said 1.598 acres being more particularly described in Exhibit "A" attached hereto and made a part hereof.

Tract 2: 0.727 acre tract of land out of the Claiborne Rector Survey No. 83, Abstract 270, in Guadalupe County, Texas, out of a tract called 64.344 acres described in Volume 396, Pages 116-117, of the Deed Records of Guadalupe County, Texas, said 0.727 acres being more particularly described in Exhibit "B" attached hereto and made a part hereof.

LENDER/HOLDER NOW: Tibor Ritter, P.S.P.

BORROWER/DEBTOR NOW: PAZ Enterprises LLC and Joel Krock

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

SUBSTITUTE TRUSTEE'S MAILING ADDRESS: 8101 Boat Club Road, # 320, Fort Worth, TX
 76179

POSTED

____ A.M. 2:08 P.M.

JUN 15 2026

TERESA KIEL, County Clerk
 Guadalupe County Texas

By *[Signature]* Deputy

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

July 7, 2026, being the first Tuesday of the month, to commence at 10:00 a.m., or within three hours thereafter.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

"In the area designated by the Commissioners Court of such County, pursuant to § 51.002 of the Texas Property Code as the place where foreclosure sales are to take place (if no such place is so designated, the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted).

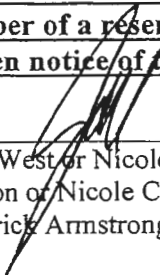
Default has occurred in the payment of the Note and in performance of the obligations of the Deed of Trust which secures the Note. Because of such default, Lender, the holder of the Note, has requested Substitute Trustee to sell the Property. Notice is given that before the sale the Beneficiary may appoint another person Substitute Trustee to conduct the sale.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust, in accordance with Lender's rights and remedies under the Deed of Trust and Section 9.501(d) of the Texas Business and Commerce Code (Texas UCC).

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, Substitute Trustee, will sell the Property at public auction, by public sale, to the highest bidder for cash, "AS IS," or other form of payment acceptable to Substitute Trustee, in accordance with the Deed of Trust. THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT OR THE LIKE FOR THE PERSONAL PROPERTY IN THIS DISPOSITION.

ARMED SERVICES NOTICE EFFECTIVE SEPTEMBER 1, 2011

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.



Jason West or Nicole Baethge or Matthew D.
Johnson or Nicole Correa or Dean W. Greer
or Patrick Armstrong or David Garvin, Substitute Trustee

Exhibit "A"

TRACT 1:

1.598 acre tract of land out of the Claiborne Rector Survey No. 83, Abstract 270, in Guadalupe County, Texas, out of a tract called 64.344 acres described in Volume 396, pages 116-117, of the Deed Records of Guadalupe County, Texas, said 1.598 acres being more particularly described as follows:

BEGINNING: At the South corner of this tract, said point also being the South corner of the aforementioned 64.344 acres tract, said point being the intersection of the North-east line of New Braunfels-Marion Road and the Northwest line of Wetz Street at the town of Marion, Texas;

THENCE: With the Northeast line of New Braunfels-Marion Road, N. 10 degrees 04 min 00 sec W 211.00 feet to an iron pin set for the West corner of this tract,

THENCE N 79 degrees 36 min E 330.00 feet to the North corner of this tract,

THENCE S 10 degree 04 min E 211.00 feet to the East corner of this tract

THENCE S 79 degrees 36 min W 330.00 feet with the Northwest line of Wetz Street to the Point of Beginning and containing 1/598 acres of land, more or less

Exhibit "B"

TRACT 2:

0.727 acre tract of land out of the Claiborne Rector Survey No. 83, Abstract 270, in Guadalupe County, Texas, out of a tract called 64.344 acres described in Volume 396, pages 116-117, of the Deed Records of Guadalupe County, Texas, said 1.598 acres being more particularly as follows:

BEGINNING: At the South corner of this tract, said point beginning N. 79 degrees 36 min E 330.00 feet from the South corner of the aforementioned 64/344 acres tract and the intersection of the Northeast line of New Braunfels-Marion Road and the Northwest line of Wetz Street at the town of Marion, Texas;

THENCE: N 10 degrees 04 min 00 sec W 211.00 feet to the West corner of this tract;

THENCE: N 79 degrees 36 min E 150.00 feet to an iron pin set for the North corner of this tract;

THENCE: S 10 degrees 04 min E 211.00 feet to an iron pin set for the East corner of this tract;

THENCE: S 79 degrees 36 min W 150.00 feet with the Northwest line of Wetz Street to the Point of Beginning and containing 0.727 acres of land, more or less

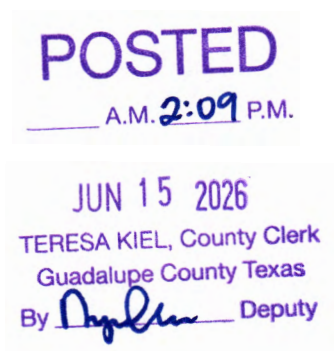
Sauder/Serna

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: June 15, 2026

NOTE:

DATE: August 20, 2008
 AMOUNT: \$60,000.00
 MAKER: Edgar Serna
 PAYEE: Dorothy L. Sauder



DEED OF TRUST:

DATE: August 20, 2008
 GRANTOR: Edgar Serna
 BENEFICIARY: Dorothy L. Sauder
 COUNTY WHERE PROPERTY IS LOCATED: Guadalupe
 TRUSTEE: Michael Baucum or Jeffrey C. Cashe or Duane Bunce or Virginia Peterson
 RECORDING INFORMATION: Vol. 2658, page 0587, Document No. 08-16037, Official Public Records of Real Property of Guadalupe County, Texas

PROPERTY: Lot Fifty-Five (55), Sauder Farms, Unit II, as recorded in Vol. 4, Page 192 of the Map and Plat Records, Guadalupe County, Texas ("Property"), same being incorporated herein by reference. Also included is the physically and legally attached Redman manufactured home located thereon having Serial #s 12530477A/B and HUD LABEL SEAL #'s PFS0513458/9 (collectively the "Property").

LENDER/HOLDER NOW: Randy Sauder

BORROWER/DEBTOR NOW: Edgar Serna

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

SUBSTITUTE TRUSTEE'S MAILING ADDRESS: 8101 Boat Club Road, # 320, Fort Worth, TX 76179

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

July 7, 2026, being the first Tuesday of the month, to commence at 10:00 a.m., or within three hours thereafter.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

"In the area designated by the Commissioners Court of such County, pursuant to § 51.002 of the Texas Property Code as the place where foreclosure sales are to take place (if no such place is so designated, the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted).

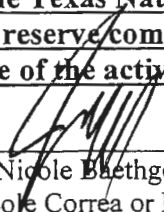
Default has occurred in the payment of the Note and in performance of the obligations of the Deed of Trust which secures the Note. Because of such default, Lender, the holder of the Note, has requested Substitute Trustee to sell the Property. Notice is given that before the sale the Beneficiary may appoint another person Substitute Trustee to conduct the sale.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust, in accordance with Lender's rights and remedies under the Deed of Trust and Section 9.501(d) of the Texas Business and Commerce Code (Texas UCC).

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, Substitute Trustee, will sell the Property at public auction, by public sale, to the highest bidder for cash, "AS IS," or other form of payment acceptable to Substitute Trustee, in accordance with the Deed of Trust. THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT OR THE LIKE FOR THE PERSONAL PROPERTY IN THIS DISPOSITION.

ARMED SERVICES NOTICE EFFECTIVE SEPTEMBER 1, 2011

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.



Jason West or Nicole Baethge or Matthew D.
Johnson or Nicole Correa or Dean W. Greer
or Patrick Armstrong or David Garvin, Substitute Trustee

000353

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Date: June 8th, 2026

Trustee: BEAU S. KING

Mortgagee: SUNBELT ESTATES L.L.C.

Note: FOUR HUNDRED TWENTY THOUSAND AND NO/100 DOLLARS
(\$420,000.00)

Deed of Trust

Date: MAY 27, 2021

Grantor: HUMBERTO GARCIA SALAYA & OFELIA ANTONIO-BAUTISTA

Mortgagee: SUNBELT ESTATES L.L.C.

Recording Information: 202199019523

Property: 10.52 ACRES & 10.11 ACRES - SCULL RD

County: GUADALUPE

Trustee's/Substitute Trustee's Name: BEAU S. KING / BECKY GUSTAMANTE

Trustee's/Substitute Trustee's Address: 1718 State Street, Houston, TX 77007

Date of Sale (first Tuesday of month): JULY 7, 2026

Time of Sale: The sale shall begin no earlier than 1:00PM or no later than three hours thereafter.

Place of Sale: 211 WEST COURT ST., SEGUIN, TX 78155, or as designated by the County Commissioners' Court

BEAU S. KING is Trustee under the Deed of Trust/Mortgagee has appointed BECKY GUSTAMANTE as Trustee under the Deed of Trust. Mortgage has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

POSTED

8:50 A.M. — P.M.

JUN 16 2026

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

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

Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS". The Sale will begin at the Time of Sale or not later than three hours thereafter.


BECKY GUSTAMANTE, Trustee

ACKNOWLEDGMENT

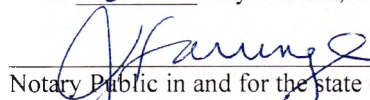
THE STATE OF TEXAS

COUNTY OF HARRIS:

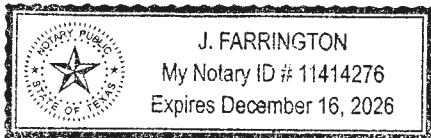
Before me the undersigned authority, on this day appeared **BECKY GUSTAMANTE, Trustee**, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office on this the 8th day of **June, 2026**.

My commission Expires: 12/16/2026


Notary Public in and for the state of Texas

Notary's Printed name: J. Farrington



**Notice of Acceleration and
Notice of Substitute Trustee's Sale**

Date: June 11, 2026

Substitute Trustee: S. Cory Sells, 496 Comal Ave, New Braunfels, Texas 78130

Beneficiary: KTS RANCH, LTD, a Texas Limited Partnership

Note: Second-Lien Promissory Note dated October 2, 2025, in the amount of \$200,000.00

Second Lien Deed of Trust

Dated: October 2, 2025

Grantor: John Mark Slack

Trustee: Michael D. Matthews

Lender: KTS Ranch, LTD

Recorded in: Document No. 202599025057 of the real property records of Guadalupe County, Texas

Property: BEING a 73.420 acre tract or parcel of land situated in the James Nashley Survey Number 15, Abstract Number 254, Guadalupe County, Texas, and being the remainder of a called 71.2 acre tract described as Tract No. 1 and the remainder of a called 101.6 acre tract described as Tract No. 2 In a Special Warranty Deed to KTS Ranch, LP as recorded In Volume 2840, Page 454, Deed Records, Guadalupe County, Texas, and said tract being more particularly described by metes and bounds in Exhibit A, attached and incorporated herein.

County: Guadalupe County, Texas

Date of Sale (first Tuesday of month): July 7, 2026

Time of Sale: The earliest time the sale will begin is 1:00 PM

Place of Sale: The sale will take place at the north porch of the Guadalupe County Courthouse, Texas, or if the proceeding area is no longer the designated area, at the area most recently designated by the County Commissioners Court.

A Default under the Note and Second Lien Deed of Trust was declared and notice was given of the same on May 18, 2026 and was not cured after due notice and cure period. All sums secured by such Deed of Trust were declared to be immediately due.

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.

Lender has appointed S. Cory Sells as Trustee under the Deed of Trust. Lender has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

POSTED

9:43 A.M. _____ P.M.

JUN 16 2026

TERESA KIEL, County Clerk

Guadalupe County Texas

By *[Signature]* Deputy

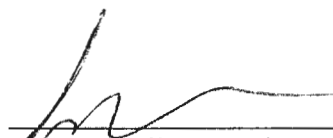
THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE LENDER OR MORTGAGE SERVICER.

Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS". The sale will begin at the Time of Sale or not later than four hours thereafter.

The sale will be conducted as a public auction to the highest bidder for cash, certified funds or wire transfer completed on the day of the sale, subject to the discretion of the Substitute Trustee and provisions of the deed of trust permitting the Lender thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

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

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



S. Cory Sells, Substitute Trustee
496 Comal Ave, New Braunfels, Texas 78130

Exhibit A
Property Description

BEING a 73.420 acre tract or parcel of land situated in the James Nashley Survey Number 15, Abstract Number 254, Guadalupe County, Texas, and being the remainder of a called 71.2 acre tract described as Tract No. 1 and the remainder of a called 101.6 acre tract described as Tract No. 2 In a Special Warranty Deed to KTS Ranch, LP as recorded In Volume 2840, Page 454, Deed Records, Guadalupe County, Texas, and said tract being more particularly described by metes and bounds as follows:

BEGINNING at a 3-inch metal post found in the west line of said Tract No. 2, the east right-of-way line of Farm to Market Road 3353 (a 120 foot right-of-way) and said point being the northwest corner of a called 10.00 acre tract described in a Special Warranty Deed to CMH Homes Inc. as recorded in Document Number 202299013676, Official Public Records, Guadalupe County, Texas;

THENCE North 00°42'17" West following the common line of said Tract No. 2 and said Farm to Market 3353 Road for a distance of 1,670.38 feet to a mag nail found for the northwest corner of said Tract No. 2 and the southwest corner of a called 4.996 acre tract described in a General Warranty Deed to Sofia Miguel as recorded in Document Number 2015019925, Official Public Records, Guadalupe County, Texas;

THENCE North 89°00'49" East departing the east right-of-way line of said Farm to Market 3353 and following the north line of said Tract No. 2 and the south line of said 4.996 acre tract, at a distance of 847.76 feet passing a 1/2-inch iron rod found for the southeast corner of said 4.996 acre tract and the southwest corner of, a called 117.18 acre tract described in a Warranty Deed to Troy Buch, Jr. as recorded in document number 2015012003, Official Public Records, Guadalupe County, Texas, continuing with the north line of said Tract No. 2 and the south line of said 117.18 acre tract, passing the northeast corner of said Tract No. 2 and the northwest corner of said Tract No. 1 at a distance of 1,243.12 feet, continuing for a total distance of 2,162.56 feet to a 1/2-inch iron rod found for the northeast corner of said Tract No. 1 and the northwest corner of a called 115 acre tract described in a Warranty Deed to Daniel B. Lehmann as recorded In Volume 396, Page 271, Deed Records Guadalupe County, Texas;

THENCE South 00°27'09" East departing the south line of said 117.18 acre tract and following the east line of said Tract No. 1 and the west line of said 115 acre tract for a distance of 1,535.34 feet to a 5/8-inch iron rod with a yellow cap stamped "Summit Geomatics, Inc." (hereinafter referred to as 5/8-inch iron rod) found for the northeast corner of Lot 6, Block 1, Wahl Farm, an addition to Guadalupe County, Texas as recorded Volume 10, Page 258, Plat Records, Guadalupe County, Texas;

THENCE North 84°00'42" West departing the east line of said Tract No. 1 and the west line of said 115 acre tract, and following the north line of said Block 1, Wahl Farm, at a distance of 826.72 feet passing a 5/8-inch iron rod found for the northwest corner of said Block 1 and the northeast corner of said 10.00 acre tract, continuing for a total distance of 1,325.35 foot to a 5/8-inch iron rod found for the north corner of said 10.00 acre tract;

THENCE South 69°37'14" West following the north line of said 10.00 acre tract for a distance of 891.51 feet to the POINT OF BEGINNING and containing an area of 73.420 acres of land more or less.

All bearings are based on State Plane Coordinate System, Texas South Central Zone 4204, NAD 1983. Distances are in U.S. Survey Feet.

This Property may also be known as 17353 FM 3353, San Marcos, Guadalupe County, Texas 78666, and includes a 1995 28x60 Oak Creek-Nationwide mobile home, TEX0555726/727, Serial No. OC05968036A/B, Title 00791572 and HWC0346863; and a 2004 14x46 Clayton mobile home, 31SPI4462AH04 Serial No. CLW021182TX, Title 00791571.

000357

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Guadalupe County

Deed of Trust Dated: November 14, 2023
Original Principal Amount of Note: \$3,440,000.00
Grantor: James E. Mahan III
Original and Current Mortgagee: Capstone Fund, LLC
Mortgagee Address: c/o Capstone Servicing Corporation, 507 Denali Pass, Ste. 401, Cedar Park, Texas 78613

Recording Information: Doc. No. 202399028063, as corrected by Doc. No. 202399028298, in the Official Public Records of Guadalupe County, Texas.

Legal Description: See Exhibit "A" attached hereto and incorporated herein by reference

Date of Sale: July 7, 2026 between the hours of 11:00 AM and 2:00 PM.

Earliest Time Sale Will Begin: 11:00 AM

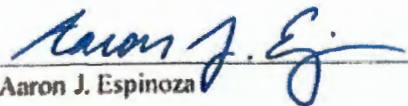
Place of Sale: The foreclosure sale will be conducted at public venue in the area designated by the Guadalupe County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey and/or Vicki Rodriguez, have been appointed as Substitute Trustee(s) (individually and collectively, the "Substitute Trustee") each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust. 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. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. 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.

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



Aaron J. Espinoza

Attorney at Law
Hughes, Watters & Askanase, L.L.P.
1201 Louisiana St., 28th Floor
Houston, Texas 77002
Reference: 2026-001980



c/o Tejas Trustee Services
14800 Landmark Blvd, Suite 850
Addison, TX 75254

POSTED
9:54 A.M. _____ P.M.


JUN 16 2026
TERESA KIEL, County Clerk
Guadalupe County Texas
By  Deputy

EXHIBIT "A"
TO
NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Property Description

Being 25.097 acres of land, more or less, out of the R. Ximenes Survey, Abstract 347 and the W. H. Pate Survey No. 22, Abstract 259, both situated in Guadalupe County, Texas, and being that same property described in Substitute Trustee's Deed recorded in Volume 823, Page 946, Official Public Records, Guadalupe County, Texas; said 25.097 acres being more particularly described by metes and bounds as follows:

BEGINNING at a 1/2-inch capped iron rod found for the Easternmost southeast corner of this 25.097 acres, same being the northeast corner of the FM 1044 Investment LLC 48.926 acres (Document Number 202199033420) and on the West Right-of-Way of F.M. 1044, same also being the POINT OF BEGINNING;

THENCE along the lines common to this 25.097 acres and said Investment 48.926 acres, the following courses and distances:

North 82 degrees 38 minutes 50 seconds West (called North 82 degrees 05 minutes West), a distance of 838.68 feet (called 838.31 feet) to a 3/8-inch iron rod found for an angle;

South 08 degrees 13 minutes 41 seconds West (called South 8 degrees 34 minutes West), a distance of 99.72 feet (called 100 feet) to a 1/2-inch capped iron rod found for an angle;

North 82 degrees 43 minutes 57 seconds West (called South 82 degrees 05 minutes West), a distance of 715.62 feet (called 717 feet) to a 1/2-inch iron pipe found for an angle;

South 64 degrees 08 minutes 04 seconds West (called South 68 degrees 51 minutes West), a distance of 521.34 feet (called 516.31 feet) to a 1/2-inch capped iron rod found in a fence post for the southwest corner of this 25.097 acres, same being the Westernmost southeast corner of the SA Highland Gardens, LTD. 39.095 acres (Document Number 202199028927);

THENCE along the lines common to this 25.097 acres and said Gardens 39.095 acres, the following courses and distances:

North 26 degrees 20 minutes 30 seconds West (called North 26 degrees 09 minutes West), a distance of 482.91 feet (called 481.09 feet) to a 5/8-inch iron rod found for the West corner of this 25.097 acres;

North 63 degrees 41 minutes 52 seconds East (called North 63 degrees 46 minutes East), a distance of 1067.02 feet (called 1067.66 feet) to a 1/2-inch iron rod found for an angle;

North 78 degrees 17 minutes 53 seconds East (called North 79 degrees 04 minutes 45 seconds East), a distance of 569.50 feet (called 569.55 feet) to a 60d nail found for the North corner of this 25.097 acres, same being the northwest corner of the John F. Williams, et ux 5.575 acres (Volume 565, Page 726);

THENCE along the line common to this 25.097 acres and said Williams 5.575 acres, South 07 degrees 25 minutes 31 seconds West (called South 8 degrees 14 minutes West), a distance of 292.27 feet (called 292.6 feet) to a 1/2-inch iron rod found for an angle corner of this 25.097 acres, same being the southwest corner of said Williams 5.575 acres and the northwest corner of the Dwain's Concrete, LLC 3.9168 acres (Document Number 202099007695);

THENCE along the line common to this 25.097 acres and said Dwain's 3.9168 acres, the following courses and distances:

South 08 degrees 01 minutes 26 seconds West (called South 8 degrees 34 minutes West), a distance of 249.71 feet (called 250 feet) to a 1/2-inch iron rod capped "WALS" set for an angle;

South 82 degrees 40 minutes 58 seconds East (called South 82 degrees 04 minutes East), at a distance of 448.39 feet pass a 1/2-inch iron rod found, and continuing for a total distance of 847.97 feet (called 846.61 feet) to a 1/2-inch iron rod capped "WALS" set for the Easternmost northeast corner of this 25.097 acres, from which a 3/2-inch iron rod found bears North 05 degrees 21 minutes 50 seconds East, a distance of 100.00 feet, same set 1/2-inch iron rod being the southeast corner of the Ezra Luis Martinez tract (Volume 2679, Page 522) and on the West Right-of-Way of said F.M. 1044;

THENCE along the West Right-of-Way of said F.M. 1044, South 05 degrees 21 minutes 50 seconds West (called South 5 degrees 53 minutes West), a distance of 251.38 feet (called 250 feet) to the POINT OF BEGINNING, and containing 25.097 acres of land, more or less.

Together with the following personal property:

All fixtures, supplies, building materials, and other goods of every nature now or hereafter located, used, or intended to be located or used on the Property;

All plans and specifications for development of or construction of improvements on the Property;

All contracts and subcontracts relating to the construction of improvements on the Property;

All accounts, contract rights, instruments, documents, general intangibles, and chattel paper arising from or by virtue of any transactions relating to the Property;

All permits, licenses, franchises, certificates, and other rights and privileges obtained in connection with the Property;

All proceeds payable or to be payable under each policy of insurance relating to the Property; and

All products and proceeds of the foregoing.

Notwithstanding any other provision in this deed of trust, the term "Property" does not include personal effects used primarily for personal, family, or household purposes.

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: 08/20/2024
Grantor(s): JASON WILLIAMS, A SINGLE MAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., AS BENEFICIARY, AS NOMINEE FOR CORNERSTONE FIRST MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$275,000.00
Recording Information: Instrument 202499019674
Property County: Guadalupe
Property: (See Attached Exhibit "A")
Reported Address: 1635 SUNFIRE CIR, NEW BRAUNFELS, TX 78130

MORTGAGE SERVICING INFORMATION:

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

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

SALE INFORMATION:

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

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

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

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez, Braden Barnes 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. Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez, 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): Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez, 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

9658-4387

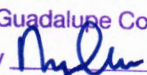
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POSTPKG

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

JUN 16 2026

TERESA KIEL, County Clerk
 Guadalupe County Texas
 By  Deputy

Certificate of Posting

I am Alexis Martin whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 6-16-2026 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Guadalupe County Clerk and caused it to be posted at the location directed by the Guadalupe County Commissioners Court.

By: Alexis Martin

Exhibit "A"

LOT 151, BLOCK 4, SUNGATE, UNIT 5, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 6, PAGE 317, PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

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

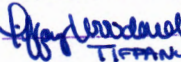
Notice of Substitute Trustee's Sale**Date:** June 15, 2026**Substitute Trustee:** Jason West, Nicole Baethge, Matthew D. Johnson, Nicole Correa, Dean W. Greer, David Garvin, Cole Emert**Substitute Trustee's Address:** 8101 Boat Club Road Suite 320
Fort Worth, Texas 76179**Mortgagee:** Trident Realty Investments Atlas SPV, LLC, a Texas limited liability company**Note:** Note dated August 22, 2025, in the amount of \$303,750.00**Deed of Trust****Date:** August 22, 2025**Grantor:** Kal Rei Properties Inc.**Mortgagee:** Trident Realty Investments, LLC, a Texas limited liability company**Recording information:** Recorded on October 1, 2025, under Clerk's Instrument No. 202599024752 of the official public records of Guadalupe County, Texas**Property:** Lot 6, Block 3, Gatewood Subdivision, Unit 1, in the City of Cibolo, an addition in Guadalupe County, Texas, according to the map or plat thereof recorded in Volume 6, Pages 787-788, Map and Plat Records, Guadalupe County, Texas.

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

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

11:51 A.M. ____ P.M.

JUN 16 2026

TERESA KIEL, County Clerk
Guadalupe County TexasBy  Deputy
TIFFANY WOODARD

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

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

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

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



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