

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on May 26, 2021, SARAH RENAY RAMIREZ, AN UNMARRIED WOMAN, AND MARTIN HERRERA JR., AN UNMARRIED MAN, executed a Deed of Trust/Security Instrument conveying to ANGELA R. HERNANDEZ, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR DHI MORTGAGE COMPANY, LTD. ITS SUCCESSORS AND ASSIGNS, in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 202199018149 in the DEED OF TRUST OR REAL PROPERTY RECORDS of GUADALUPE COUNTY, TEXAS; and

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 the contingency and in the manner authorized by said Deed of Trust/Security Instrument; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, FEBRUARY 6, 2024** 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, I will sell said Real Estate at Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 in **GUADALUPE COUNTY, TEXAS** 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 was posted.

Said Real Estate is described as follows: LOT 7, BLOCK 1, OF ARROYO RANCH, PHASE 1, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGES 182-184, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

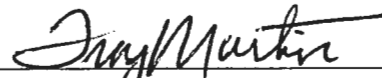
Property Address: 705 ARMADILLO DR, SEGUIN, TX 78155  
Mortgage Servicer: NATIONSTAR  
Noteholder: NATIONSTAR MORTGAGE LLC  
8950 CYPRESS WATERS BLVD., COPPELL, TX 75019

The Mortgage Servicer is authorized to represent the Noteholder by virtue of a servicing agreement with the Noteholder. 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.

**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.**

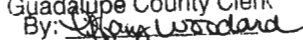
WITNESS MY HAND this 9 day of Nov, 2023



Troy Martin, Deborah Martin, Cassie Martin,  
Alexis Martin, Martha Rossington, Reyn  
Rossington, Wayne Daughtrey, Shelby Martin,  
Jennyfer Sakiewicz, Terri Martin, Marinosci  
Law Group PC

**POSTED**

NOV 09 2023

10:03 AM  
TERESA KIEL  
Guadalupe County Clerk  
By: 

Substitute Trustee Address:

Marinosci Law Group, P.C.  
16415 Addison Road, Suite 725  
Addison, TX 75001  
(972) 331-2300

Carrington Foreclosure Services, 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#: 23-29899

000510

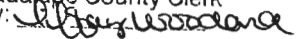
POSTED

NOV 09 2023

10:08 AM

TERESA KIEL

Guadalupe County Clerk

By: 

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**WHEREAS**, on 3/29/2022, Sara Maria Ullrich and Jonnathon Lee Ullrich, wife and husband, 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 \$247,484.00, 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 3/30/2022 as Volume 202299010061, 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 17, Block 3, of Arroyo Ranch Phase II, a subdivision in Guadalupe County, Texas, according to the map or plat thereof recorded in Volume 9, Pages 399-400 of the Map and Plat Records of Guadalupe County, Texas.**

Commonly known as: **908 CINNAMON TEAL 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 **Troy Martin, Deborah Martin, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Dustin George** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

**WHEREAS**, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Carrington Mortgage Services, LLC whose address is 1600 S. Douglass Road, Suite 200 A, Anaheim, CA 92806 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 **2/6/2024 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 COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

**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.



4801600

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

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

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

WITNESS, my hand this 11/8/2023



By: Hung Pham, Trustee Sale Specialist  
Carrington Foreclosure Services, LLC as  
authorized agent for Mortgagee or Mortgage  
Servicer  
1600 South Douglass Road, Suite 140  
Anaheim, CA 92806

WITNESS, my hand this 11/9/23



By: Substitute Trustee(s)  
Troy Martin, Deborah Martin, Cassie Martin,  
Alexis Martin, Martha Rossington, Reyn  
Rossington, Wayne Daughtrey, Shelby Martin,  
Jennyfer Sakiewicz

C/O Carrington Foreclosure Services, LLC  
1600 South Douglass Road, Suite 140  
Anaheim, CA 92806

# NOTICE OF TRUSTEE'S SALE

000547

## DEED OF TRUST INFORMATION:

Grantor(s)	Susana E. Morales	Deed of Trust Date	November 10, 2006
Original Mortgagee	First Horizon Home Loan Corporation	Original Principal	\$27,000.00
Recording Information	Instrument #: 06-24220 Book #: 2399 Page #: 0391 in Guadalupe County, Texas	Original Trustee	Peter F. Makowiecki
Property Address	1615 Sunspur Drive, New Braunfels, TX 78130	Property County	Guadalupe

## MORTGAGE SERVICER INFORMATION:

Current Mortgagee	First Horizon Bank	Mortgage Servicer	First Horizon
Current Beneficiary	First Horizon Bank	Mortgage Servicer Address	165 Madison Avenue, Memphis, TN 38101

## SALE INFORMATION:

Date of Sale	02/06/2024
Time of Sale	11:00 AM or no later than 3 hours thereafter
Place of Sale	The North porch of the Guadalupe County Courthouse in Guadalupe County, Texas, or if the preceding area is no longer the designated area, at the area most recently designated by the Guadalupe County Commissioner's Court.
Substitute Trustees	Amy Ortiz, Aarti Patel, Beatriz Sanchez, Dylan Ruiz, Edward Luby, Nancy Parker, Roberta Avery-Hamilton, Faith Flores, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Thomas Gilbraith, C Jacen Spence, Auction.com, Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Selim Taherzadeh, or Michael Linke, any to act
Substitute Trustees' Address	15851 N. Dallas Parkway, Suite 410, Addison, TX 75001

## PROPERTY INFORMATION:

Legal Description as per the Deed of Trust:

**LOT 99, BLOCK 4, SUNGATE UNIT FOUR, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 6, PAGE 316, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.**

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

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

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

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

# POSTED

TAHERZADEH, PLLC

NOTICE OF TRUSTEE'S SALE- 901-00016

NOV 3 0 2023  
10:38am  
TERESA KIEL  
Guadalupe County Clerk  
By: *[Signature]*

PAGE 1

## NOTICE OF TRUSTEE'S SALE

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

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

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

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

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

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

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

Dated November 22, 2023.

/s/ Selim H. Taherzadeh

Selim H. Taherzadeh  
15851 N. Dallas Parkway, Suite 410  
Addison, TX 75001  
(469) 729-6800

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

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 9/16/2021	<b>Grantor(s)/Mortgagor(s):</b> EMMANUEL MORA ALVAREZ AND JANICE MARIE ACEVEDO, HUSBAND AND WIFE
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR CLM MORTGAGE, INC., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> PENNYMAC LOAN SERVICES, LLC
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 202199032844	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> PennyMac Loan Services, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361
<b>Date of Sale:</b> 2/6/2024	<b>Earliest Time Sale Will Begin:</b> 12:00 pm
<b>Place of Sale of Property:</b> Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LOT 4, BLOCK B, OF AVERY PARK SUBDIVISION UNIT 11 AMENDED, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGES 413-414 AND AMENDED IN VOLUME 8, PAGES 539-540, 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, Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Alecna Litton, Matthew Hansen, Auction.com, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, 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: 11/28/2023



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

Dated: 11/30/2023

Printed Name:

Troy Martin  
Substitute Trustee  
c/o Auction.com  
1255 West 15th Street, Suite 1060  
Plano, TX 75075

**POSTED**

NOV 30 2023

10:40 am

TERESA KIEL

Guadalupe County Clerk  
By: 

MH File Number: TX-23-100349-POS  
Loan Type: FHA

POSTED

000549

NOV 30 2023  
10:41 am  
TERESA KIEL  
Guadalupe County Clerk  
By: [Signature]

**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: February 9, 2012  
Grantor(s): Elizabeth A Mungle, an unmarried woman  
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as nominee for Southwest Stage Funding, LLC DBA Cascade Financial Services  
Original Principal: \$77,025.00  
Recording Information: Document #201999021565  
Property County: Guadalupe  
Property: LOT 54, ALTWEIN MOBILE HOME ESTATES, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 5, PAGE 25B, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.  
Property Address: 262 Johnston Street  
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: Southwest Stage Funding, LLC dba Cascade Financial Services  
Mortgage Servicer: Cascade Financial Services  
Mortgage Servicer Address: 2701 E Insight Way  
Suite 150  
Chandler, AZ 85286

**SALE INFORMATION:**

Date of Sale: February 6, 2024  
Time of Sale: 11:00 AM or within three hours thereafter.  
Place of Sale: NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE 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: Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez, Padgett Law Group, Michael J. Burns, or Jonathan Smith, any to act  
Substitute Trustee Address: 546 Silicon Dr., Suite 103  
Southlake, TX 76092  
TXAttorney@PadgettLawGroup.com

**APPOINTMENT OF SUBSTITUTE TRUSTEE:**

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

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

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

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

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

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

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

1. The maturity of the Note is hereby accelerated, and all sums secured by the Deed of Trust are declared to be immediately due and payable.
2. The herein appointed Substitute Trustees, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien imposed by the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for the particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be sold "AS-IS", purchaser's will buy the property "at the purchaser's own risk" and "at his peril" and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interest of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.
5. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, the Mortgagee's Attorney, or the duly appointed Substitute Trustee.



Paige Jones



**CERTIFICATE OF POSTING**

My name is Troy 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 11/30/23, I filed at the office of the Guadalupe County Clerk to be posted at the Guadalupe County courthouse this notice of sale.

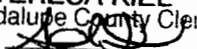
Troy Martin  
Declarant's Name: TROY MARTIN

Date: 11/30/23

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

POSTED

000550

NOV 30 2023  
2:32pm  
TERESA KIEL  
Guadalupe County Clerk  
By: 

754 S GUADALUPE STREET  
SEGUIN, TX 78155

00000009969957

**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: February 06, 2024

Time: The sale will begin at 12:00 PM or not later than three hours after that time.

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

**2. Terms of Sale.** Cash.

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated May 07, 2004 and recorded in Document VOLUME 2006 PAGE 0927 real property records of GUADALUPE County, Texas, with CARLOS VILLARREAL, JR., A SINGLE PERSON, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by CARLOS VILLARREAL, JR., A SINGLE PERSON, securing the payment of the indebtednesses in the original principal amount of \$67,954.00, 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



754 S GUADALUPE STREET  
SEGUIN, TX 78155

00000009969957

**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 AMY ORTIZ, AARTI PATEL, DYLAN RUIZ, VIOLET NUNEZ, DANIEL MCQUADE, MARCELA CANTU, VANNA HO, CARY CORENBLUM, JOSHUA SANDERS, ALEENA LITTON, MATTHEW HANSEN, AUCTION.COM, THOMAS GILBRAITH, C JASON SPENCE, DEBORAH MARTIN, TROY MARTIN, ALEXIS MARTIN, CASSIE MARTIN, TERRI MARTIN, SHELBY MARTIN, BOB FRISCH,, WAYNE DAUGHTREY, JANICE STONER, JODI STEEN, OR JO WOOLSEY whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Israel Saucedo

**Certificate of Posting**

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

\_\_\_\_\_

Declarants Name: \_\_\_\_\_

Date: \_\_\_\_\_

754 S GUADALUPE STREET  
SEGUIN, TX 78155

00000009969957

00000009969957

GUADALUPE



LOTS 9 AND 10, MCKEE SUBDIVISION, NEW CITY BLOCK 1001, CITY OF SEGUIN, GUADALUPE COUNTY, TEXAS,  
ACCORDING TO PLAT RECORDED IN VOLUME O, PAGE 497-498, OF THE DEED RECORDS OF GUADALUPE COUNTY,  
TEXAS.

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

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

**DATE, TIME, PLACE OF SALE:****POSTED**

DEC 11 2023

11:19am

TERESA KIEL

Guadalupe County Clerk

By: *[Signature]*

**Date:** Tuesday, the 6th day of February, 2024  
**Time:** 11am or not later than three hours after that time  
**Place:** AT The north porch of the Guadalupe County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court in Guadalupe County, Texas, or at the area most recently designated by the Guadalupe County Commissioners.

**TERMS OF SALE: CASH****DEED OF TRUST INFORMATION - INSTRUMENT TO BE FORECLOSED:**

**Date:** May 15, 2019  
**Grantor(s):** JOSEPH K HIRASHIMA-SWABA, UNMARRIED MAN  
**Original Mortgagee:** Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for InterLinc Mortgage Sevice, LLC, its successors and assigns  
**Original Principal:** \$222,397.00  
**Recording Information:** Deed Inst.# 201999010716  
**Current Mortgagee/Beneficiary:** Nationstar Mortgage LLC  
**Secures:** The Promissory Note (the "Note") in the original principal amount of \$222,397.00 and all obligations contained therein. All sums secured by the Deed of Trust have been and are hereby declared immediately due and payable as a result of default under the Note and/or Deed of Trust.

**MODIFICATIONS AND RENEWALS:**

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

**PROPERTY TO BE SOLD:**

**Property County:** Guadalupe  
**Property Description:** (See Attached Exhibit "A")  
**Property Address:** 133 Stream King, Cibolo, TX 78108  
**Condition and Important Recitals:** Should a conflict occur between the property address and the legal description contained in "Exhibit A" the legal description shall control. The property will be sold "AS IS" without any representations, warranties, or recourse, and subject to any liens or interests that may survive the sale. Any purchaser who purchases the property does so at his/her/its own risk and is strongly encouraged engage in significant due diligence prior to sale.

**MORTGAGE SERVICING INFORMATION:**

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

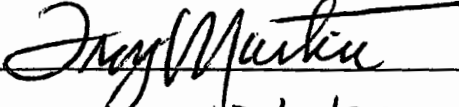
**Mortgage Servicer:** Nationstar Mortgage, LLC  
**Mortgage Servicer Address:** 8950 Cypress Waters Blvd Coppell, TX 75019

**SUBSTITUTE TRUSTEE(S):** Coury Jacocks, Troy Martin, Deborah Martin, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz

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

DOCUMENT PREPARED BY:

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

I am  <sup>Certificate of Posting</sup> whose address is 1320 Greenway Dr. Suite 780  
Irving, Texas 75038. I declare  
under penalty perjury that 12/11/2023 I filed and/or recorded this Notice of Foreclosure Sale at the office of the Guadalupe  
County Clerk and caused it to be posted at the location directed by the Guadalupe County Commissioners.

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

**EXHIBIT "A"**

**LOT 36, BLOCK 4, WILLOWBRIDGE SUBDIVISION UNIT 4, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED  
IN VOLUME 6, PAGE 623, PLAT RECORDS, GUADALUPE COUNTY, TEXAS.**

000570

321 HINSDALE RUN  
CIBOLO, TX 78108

00000009887266

**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: February 06, 2024

Time: The sale will begin at 12:00 PM or not later than three hours after that time.

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

**2. Terms of Sale. Cash.**

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated October 28, 2022 and recorded in Document CLERK'S FILE NO. 202299033575 real property records of GUADALUPE County, Texas, with BRIDGETT L LETSINGER AN UNMARRIED WOMAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by BRIDGETT L LETSINGER AN UNMARRIED WOMAN, securing the payment of the indebtednesses in the original principal amount of \$399,491.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. LAKEVIEW LOAN SERVICING, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

c/o FLAGSTAR BANK, NA  
5151 CORPORATE DRIVE  
TROY, MI 48098

**POSTED**

DEC 11 2023

12:09pm

TERESA KIEL

Guadalupe County Clerk

By: W. K. K.





321 HINSDALE RUN  
CIBOLO, TX 78108

00000009887266

**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 AMY ORTIZ, AARTI PATEL, DYLAN RUIZ, VIOLET NUNEZ, DANIEL MCQUADE, MARCELA CANTU, VANNA HO, CARY CORENBLUM, JOSHUA SANDERS, ALEENA LITTON, MATTHEW HANSEN, AUCTION.COM, THOMAS GILBRAITH, C JASON SPENCE, DEBORAH MARTIN, TROY MARTIN, ALEXIS MARTIN, CASSIE MARTIN, TERRI MARTIN, SHELBY MARTIN, BOB FRISCH,, WAYNE DAUGHTREY, JANICE STONER, JODI STEEN, OR JO WOOLSEY whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Israel Saucedo

**Certificate of Posting**

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

\_\_\_\_\_  
Declarants Name: \_\_\_\_\_

Date: \_\_\_\_\_

321 HINSDALE RUN  
CIBOLO, TX 78108

00000009887266

00000009887266

GUADALUPE



LOT 15, BLOCK A, BUFFALO CROSSING II, UNIT 1 SUBDIVISION, AN ADDITION TO THE CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 9, PAGE(S) 340-342, MAP AND/OR PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

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

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

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

DATE: December 11, 2023

NOTE: Note described as follows:

Date: December 13, 2021  
 Maker: JEREMIAH REMINGTON VANDERBURG; TIFFANY VANDERBURG  
 Payee: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING  
 successor to the original lender  
 Original Principal  
 Amount: \$369,000.00

**POSTED**

DEC 12 2023  
 12:30 pm  
 TERESA KIEL  
 Guadalupe County Clerk  
 By: Dun

**DEED OF TRUST:** Deed of Trust described as follows:

Date: December 13, 2021  
 Grantors: JEREMIAH REMINGTON VANDERBURG; TIFFANY VANDERBURG  
 Trustee: GREGORY GRAHAM  
 Beneficiary: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING  
 successor to the original lender  
 Recorded: INSTRUMENT NO. 202199042666, WHICH WAS RECORDED IN  
 THE REAL PROPERTY RECORDS OF GUADALUPE COUNTY,  
 TEXAS.

**LENDER:** NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING

**BORROWER:** JEREMIAH REMINGTON VANDERBURG; TIFFANY VANDERBURG

**PROPERTY:** The property described as follows:

THE PROPERTY LOCATED IN GUADALUPE COUNTY, TEXAS, 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:** AMY ORTIZ, AARTI PATEL, DYLAN RUIZ, VIOLET NUNEZ, DANIEL MCQUADE, MARCELA CANTU, VANNA HO, CARY CORENBLUM, JOSHUA SANDERS, ALEENA LITTON, MATTHEW HANSEN, AUCTION.COM, THOMAS GILBRAITH, C JASON SPENCE, DEBORAH MARTIN, TROY MARTIN, ALEXIS MARTIN, CASSIE MARTIN, TERRI MARTIN, SHELBY MARTIN, BOB FRISCH, WAYNE DAUGHTREY, OR DAVID GARVIN

Substitute Trustee's Mailing Address:

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

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

**FEBRUARY 6, 2024**, the first Tuesday of the month, to commence at 12:00 PM, or within three (3) hours after that time.

**PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:**

In GUADALUPE County, Texas, AT GUADALUPE COUNTY COURTHOUSE, 101 E. COURT STREET, SEGUIN, TX 78155 OR AT THE AREA MOST RECENTLY DESIGNATED BY THE COUNTY COMMISSIONER'S COURT.

#### **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 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 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.

#### **APPOINTMENT OF SUBSTITUTE TRUSTEE**

**DEED OF TRUST:** Deed of Trust described as follows:

Date: December 13, 2021  
Grantors: JEREMIAH REMINGTON VANDERBURG; TIFFANY VANDERBURG  
Trustee: GREGORY GRAHAM  
Beneficiary: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING  
successor to the original lender  
Recorded: INSTRUMENT NO. 202199042666, 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, 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:** AMY ORTIZ, AARTI PATEL, DYLAN RUIZ, VIOLET NUNEZ, DANIEL MCQUADE, MARCELA CANTU, VANNA HO, CARY CORENBLUM, JOSHUA SANDERS, ALEENA LITTON, MATTHEW HANSEN, AUCTION.COM, THOMAS GILBRAITH, C JASON SPENCE, DEBORAH MARTIN, TROY MARTIN, ALEXIS MARTIN, CASSIE MARTIN, TERRI MARTIN, SHELBY MARTIN, BOB FRISCH, WAYNE DAUGHTREY, OR DAVID GARVIN

Substitute Trustee's Mailing Address:

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

Each Substitute Trustee is appointed **effective as of December 11, 2023**, pursuant to Texas Property Code § 51.0075 to succeed to all title, powers, and duties of the original or successor trustees under the Deed of Trust.

**Appointment of Substitute Trustees:**

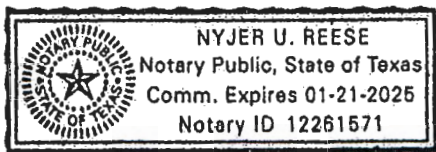
By: 

Name: Danika L. Lopez, Attorney for  
NEWREZ LLC D/B/A SHELLPOINT  
MORTGAGE SERVICING successor to the  
original lender

THE STATE OF TEXAS       §  
  §  
COUNTY OF DALLAS       §

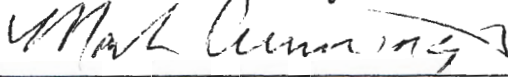
BEFORE ME, the undersigned authority, on this day appeared DANIKA L. LOPEZ, and after being by me duly sworn, stated that he executed the foregoing instrument for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE on December 11, 2023.



  
\_\_\_\_\_  
Notary Public, State of Texas

Notice of Sale executed by:

  
\_\_\_\_\_  
Name: Mark Cummings

Substitute Trustee

**EXHIBIT A**

LOT 12, BLOCK 2, RIATA, UNIT 1, AN ADDITION TO THE CITY OF SCHERTZ, COMAL AND GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN CC# 200706010513, MAP AND PLAT RECORDS, COMAL COUNTY, TEXAS, AND IN VOLUME 7, PAGE 288, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

NOTICE OF SUBSTITUTE TRUSTEE SALE

<b>Deed of Trust Date:</b> 5/21/2015	<b>Grantor(s)/Mortgagor(s):</b> STEVE R. DONECKER, A SINGLE MAN
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GARDNER FINANCIAL SERVICES LTD, DBA LEGACY MUTUAL MORTGAGE, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Wells Fargo Bank, N.A.
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 2015010751	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> Wells Fargo Bank, N.A. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 1 Home Campus, MAC 2301-04C, West Des Moines, IA 50328
<b>Date of Sale:</b> 2/6/2024	<b>Earliest Time Sale Will Begin:</b> 12:00 pm
<b>Place of Sale of Property:</b> Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** Legal Description Attached as Exhibit A

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, Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcella Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Alcega Litton, Matthew Hansen, Auction.com, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, 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: 12/13/2023



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

Dated: 12/14/23

TROY MARTIN

Printed Name:



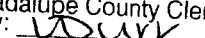
Substitute Trustee  
c/o Auction.com  
1255 West 15th Street, Suite 1060  
Plano, TX 75075

**POSTED**

DEC 14 2023

10:50 am

TERESA KIEL

Guadalupe County Clerk  
By: 

**MH File Number:** TX-23-100611-POS  
**Loan Type:** FHA



Exhibit "A"

Legal description of the land:

Tract One:

Being 1.002 acres of land, more or less, situated in the A.S. LEWIS SURVEY NO. 78, ABSTRACT 216, Guadalupe County, Texas, City of Schertz, and being that same property described in a Gift Deed recorded in Volume 2444, Page 97, Official Public Records, Guadalupe County, Texas, said 1.002 acres being more particularly described by metes and bounds as follows:

BEGINNING at a 1/2 inch iron rod found for the northwest corner of this 1.002 acres, same being on the northeast line of the Henry Y. Gutierrez, et ux 61.222 acres (Volume 653, Page 801) and the southwest corner of the Cour Valant, L.P., 9.636 acres (Volume 2522, Page 85) same also being the southwest corner of a 30' Non-exclusive Ingress/Egress Easement (Volume 957, Page 887) and the POINT OF BEGINNING;

THENCE along the line common to this 1.002 acres and said Cour Valant, L.P. 9.636 acres, North 89 degrees 24 minutes 53 seconds East (called South 89 degrees 41 minutes 09 seconds East), at a distance of 35.22 feet (called 34.88 feet pass a 1/2 inch iron rod found for the southeast corner of said Easement, and continuing for a total distance of 225.21 feet (called 225.39 feet) to a 1/2 inch iron rod found for the northeast corner of this 1.002 acres;

THENCE departing the North line of, and cutting through said 5.026 acres the following courses and distances:

South 31 degrees 41 minutes 25 seconds East (called South 30 degrees 41 minutes 00 seconds East), a distance of 225.37 feet (called 225.39 feet) to a 1/2 inch iron rod found for the southeast corner of this 1.002 acres; and

South 89 degrees 14 minutes 05 seconds West (called North 89 degrees 41 minutes 09 seconds East), a distance of 225.37 feet (called 225.39 feet) to a 1/2 inch iron rod found for the southwest corner of this 1.002 acres, same being on the southwest line of said 5.026 acres and the northwest line of said Gutierrez 61.222 acres;

THENCE along the line common to this 1.002 acres and said Gutierrez 61.222 acres, North 31 degrees 33 minutes 48 seconds West (called North 30 degrees 41 minutes 00 seconds West), a distance of 226.16 feet (called 225.39 feet) to the POINT OF BEGINNING and containing 1.002 acres of land, more or less.

Tract Two:

Being a 30 foot Non-exclusive Ingress/Egress Easement, out of the A.S. LEWIS SURVEY NO. 78, ABSTRACT 216, Guadalupe County, Texas, and being that same Easement described in a Quit Claim Deed recorded in Volume 957, Page 887, Official Public Records, Guadalupe County, Texas, said Easement being more particularly described by metes and bounds as follows:

BEGINNING at a 1/2 inch iron rod found for the southwest corner of this Easement, same being the northwest corner of the 1.002 acre tract surveyed on this same date and on the northeast line of the Henry Y. Gutierrez, et ux 61.222 acres (Volume 653, Page 801), same also being the southwest corner of the Cour Valant L.P. 9.636 acres (Volume 2522, Page 85) and the POINT OF BEGINNING;

THENCE along the line common to this Easement and said Gutierrez 61.222 acres, North 31 degrees 13 minutes 21 seconds West (called North 30 degrees 29 minutes 33 seconds West), a distance of 754.53 feet to a point for the northwest corner of this Easement, same being on the southeast Right-of-Way line of Borgfield Rd.;

THENCE along the southeast Right-of-Way line of said Borgfield Rd., North 58 degrees 22 minutes 31 seconds East (called North 59 degrees 06 minutes 19 seconds East) a distance of 30.31 feet (called 30.00 feet) to a point for the northeast corner of this Easement;

THENCE departing the southeast Right-of-Way line of said Borgfield Rd., South 31 degrees 13 minutes 21 seconds East (called South 30 degrees 29 minutes 33 seconds East), a distance of 772.70 feet (called 772.54 feet) to a point for the southeast corner of this Easement from which a 1/2 inch iron rod found bears South 31 degrees 13 minutes 21 seconds East, said point also being on the North line of said 1.002 acre tract;

THENCE along the line common to this Easement and said 1.002 acre tract, South 89 degrees 24 minutes 53 seconds West (called South 89 degrees 41 minutes 09 seconds West), a distance of 35.22 feet (34.88 feet) to the POINT OF BEGINNING.

Note: The Company is prohibited from insuring the area or quantity of the land described herein. Any statement in the legal description contained in Schedule "A" as to area or quantity of land is not a representation that such area or quantity is correct, but is made only for informal identification purposes and does not override Item 2 of Schedule "B" hereof.

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 3/25/1999	<b>Grantor(s)/Mortgagor(s):</b> KEVIN PAUL MULCAHY AND VALERIE JEAN MULCAHY, HUSBAND AND WIFE
<b>Original Beneficiary/Mortgagee:</b> KAUFMAN AND BROAD MORTGAGE COMPANY	<b>Current Beneficiary/Mortgagee:</b> Wells Fargo Bank, N.A
<b>Recorded in:</b> <b>Volume:</b> 1420 <b>Page:</b> 0424 <b>Instrument No:</b> 6181	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> Wells Fargo Bank, N.A. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 1 Home Campus, MAC 2301-04C, West Des Moines, IA 50328
<b>Date of Sale:</b> 2/6/2024	<b>Earliest Time Sale Will Begin:</b> 12:00 pm
<b>Place of Sale of Property:</b> Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LOT 64, BLOCK 12, ASHLEY PLACE, UNIT 4, WITHIN THE CORPORATE LIMITS OF THE CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 5, PAGE 373A, DEED 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, Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Auction.com, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, 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: 12/20/2023



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

Dated: 12/21/23

TROY MARTIN

Printed Name:




Substitute Trustee  
c/o Auction.com  
1255 West 15th Street, Suite 1060  
Plano, TX 75075

**POSTED**

DEC 21 2023

10:08am

TERESA KIEL

Guadalupe County Clerk  
By: 

**MH File Number:** TX-23-100660-POS

**Loan Type:** FHA

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

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

Matter No.: 105832-TX

Date: December 19, 2023

County where Real Property is Located: Guadalupe

ORIGINAL MORTGAGOR: PATRICK D FINDLEY, A SINGLE MAN

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

CURRENT MORTGAGEE: LAKEVIEW LOAN SERVICING, LLC

MORTGAGE SERVICER: LOANCARE, LLC

DEED OF TRUST DATED 9/22/2020, RECORDING INFORMATION: Recorded on 9/29/2020, as Instrument No.  
202099027132

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT 18, BLOCK 4, FOXBROOK SUBDIVISION,  
UNIT 2, IN THE CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT  
THEREOF RECORDED IN VOLUME 8, PAGES 790-791 MAP AND PLAT RECORDS OF GUADALUPE  
COUNTY, TEXAS.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 2/6/2024, the foreclosure sale will be conducted in  
Guadalupe County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas  
Property Code as the place where the foreclosure sales are to take place. If no place is designated by the  
Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The  
trustee's sale will be conducted no earlier than 12:00 PM, or not later than three (3) hours after that time, by one of  
the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on  
any lien indebtedness superior to the Deed of Trust.

LOANCARE, LLC is acting as the Mortgage Servicer for LAKEVIEW LOAN SERVICING, LLC who is the  
Mortgagee of the Note and Deed of Trust associated with the above referenced loan. LOANCARE, LLC, as  
Mortgage Servicer, is representing the Mortgagee, whose address is:

LAKEVIEW LOAN SERVICING, LLC  
c/o LOANCARE, LLC  
3637 SENTARA WAY  
VIRGINIA BEACH, VA 23452-4262

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

**POSTED**

DEC 21 2023

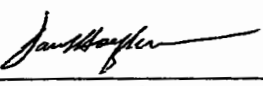

10:10am

TERESA KIEL

Guadalupe County Clerk  
By:

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 AMY ORTIZ, AARTI PATEL, DYLAN RUIZ, VIOLET NUNEZ, DANIEL MCQUADE, MARCELA CANTU, VANNA HO, CARY CORENBLUM, JOSHUA SANDERS, ALEENA LITTON, MATTHEW HANSEN, AUCTION.COM, THOMAS GILBRAITH, C JASON SPENCE, DEBORAH MARTIN, TROY MARTIN, ALEXIS MARTIN, CASSIE MARTIN, TERRI MARTIN, SHELBY MARTIN, BOB FRISCH, WAYNE DAUGHTREY, VICKI RODRIGUEZ, MARTHA ROSSINGTON, REYN ROSSINGTON, JENNYFER SAKIEWICZ, PAUL A. HOEFKER or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Auction.com, 1 Mauchly, Irvine, CA 92618.

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

By:    
Paul A. Hoefker, Attorney  
Aldridge Pite, LLP  
8880 Rio San Diego Drive, Suite 725  
San Diego, California 92108

**Return to:**  
ALDRIDGE PITE, LLP  
8880 RIO SAN DIEGO DRIVE, SUITE 725  
P.O. BOX 17935  
SAN DIEGO, CA 92108-0935  
FAX #: 619-590-1385  
Phone: (866) 931-0036

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**Date:** December 28, 2023

**Trustee:** BEAU S. KING

**Mortgagee:** SUNBELT ESTATES LLC

**Note:** THREE HUNDRED THREE THOUSAND AND NO/100 DOLLARS  
(\$303,000.00)

**Deed of Trust**

**Date:** NOVEMBER 30, 2022

**Grantor:** CESAR J. ALEMAN HERNANDEZ & KAREN MELISSA  
CARBAJAL ALEMAN

**Mortgagee:** SUNBELT ESTATES LLC

**Recording Information:** 202299036422

**Property:** 10.517 ACRES - ROOSEVELT

**County:** GUADALUPE

**Trustee's/Substitute Trustee's Name:** BEAU S. KING / BEAU S. KING

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

**Date of Sale (first Tuesday of month):** FEBRUARY 6, 2024

**Time of Sale:** 12:00 PM.

**Place of Sale:** 100 E. COURT ST., SEGUIN, TX 78155 OR IN THE AREA  
DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION  
51.002 OF THE TEXAS PROPERTY CODE.


**POSTED**

DEC 28 2023  
3:41pm  
TERESA KIEL  
Guadalupe County Clerk  
By: SKS

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

**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.

  
\_\_\_\_\_  
BEAU S. KING, Trustee

#### ACKNOWLEDGMENT


THE STATE OF TEXAS

COUNTY OF HARRIS:

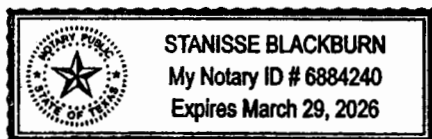
Before me the undersigned authority, on this day appeared **BEAU S. KING, Trustee**, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office on this the 20<sup>th</sup> day of **December, 2023**.

My commission Expires: 03/29/2026

  
\_\_\_\_\_  
Notary Public in and for the state of Texas

Notary's Printed name: Stanisse Blackburn



## EXHIBIT A

## FIELD NOTES FOR A 10.517 ACRE TRACT OF LAND

A 10.517 acre tract of land, located in the Samuel Highsmith Survey No. 13, Abstract No. 25, Guadalupe County, Texas, and being a portion of a called 98.073 acre tract of land as described of record in Document No. 202199015235, both of the Official Public Records of Guadalupe County, Texas. Said 10.517 acre tract being more particularly described by metes and bounds as follows:

**BEGINNING** at a set  $\frac{1}{2}$ " iron rod with a red plastic cap stamped "Matkin Hoover Eng & Survey" in the northwesterly right-of-way line of Roosevelt Road, the southeasterly line of said 98.073 acre tract and for the southerly corner of the tract described herein, from which a found TxDOT Type I Monument for an angle in the northwesterly right-of-way line of Interstate Highway 10, a variable width right-of-way and an angle of said 98.073 acre tract bears, S  $57^{\circ} 30' 40''$  W, a distance of 224.99 feet;

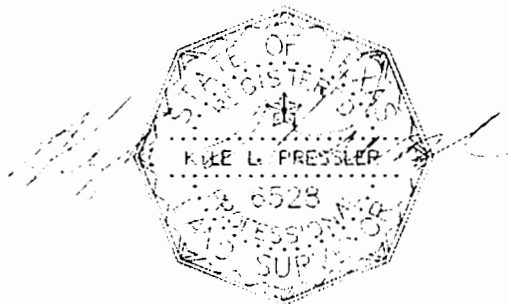
**THENCE:** Into said 98.073 acre tract, the following three (3) courses:

1. N  $41^{\circ} 04' 32''$  W, a distance of 1027.69 feet to a set  $\frac{1}{2}$ " iron rod with a red plastic cap stamped "Matkin Hoover Eng & Survey" for the northwesterly corner,
2. N  $01^{\circ} 54' 57''$  W, a distance of 578.23 feet to a set  $\frac{1}{2}$ " iron rod with a red plastic cap stamped "Matkin Hoover Eng & Survey" for the northerly corner, and
3. S  $41^{\circ} 04' 32''$  E, a distance of 1478.91 feet to a set  $\frac{1}{2}$ " iron rod with a red plastic cap stamped "Matkin Hoover Eng & Survey" in the northwesterly right-of-way line of said Roosevelt Road, the southeasterly line of said 98.073 acre tract and for the easterly corner of the tract described herein, from which a found  $\frac{1}{2}$ " iron rod in the northwesterly right-of-way line of said Roosevelt Road for the east corner of said 98.073 acre tract bears, N  $48^{\circ} 55' 28''$  E, a distance of 406.42 feet, N  $47^{\circ} 38' 41''$  E, a distance of 52.13 feet and N  $49^{\circ} 21' 10''$  E, a distance of 253.46 feet.

**THENCE** With said right-of-way line and the southeasterly line of said 98.073 acre tract, the following two (2) courses:

1. S  $48^{\circ} 55' 28''$  W, a distance of 346.19 feet to a found TxDOT Type I Monument for an angle, and
2. S  $57^{\circ} 30' 40''$  W, a distance of 19.16 feet to the **POINT OF BEGINNING** and containing 10.517 acres of land situated in Guadalupe County, Texas.

Note: The basis of bearing was established using the Trimble VRS Network, NAD (83), Texas State Plane Coordinate System, South Central Zone, 4204, US Survey Foot, Grid. A survey plat was prepared by a separate document. Field work performed June/July, 2021.



Job # 21-4086 10.517 Acres

Date: September 14, 2021



## EXHIBIT B

## FIELD NOTES FOR A 0.140 OF ONE ACRE TRACT OF LAND

## (60' x 100' SHARED ACCESS EASEMENT)

A 0.140 of one acre easement, located in the Samuel Highsmith Survey 13, Abstract 25, Guadalupe County, Texas, and being across a called 98.073 acre tract of land described of record in Document No. 202199015235 of the Official Public Records of Guadalupe County, Texas. Said 0.140 of one acre easement being more particularly described by metes and bounds as follows:

**BEGINNING** at a point in the northerly right-of-way line of Interstate Highway 10, a variable width right-of-way, in the southerly line of said 98.073 acre tract and for the southwesterly corner of the easement described herein;

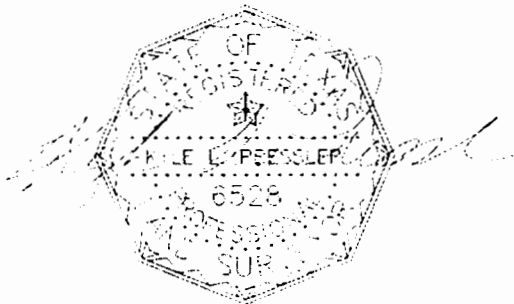
**THENCE:** Departing said right-of-way line and across said 98.073 acre tract, the following three (3) courses:

1. N 41° 22' 32" W, a distance of 101.22 feet to a point for the northwest corner,
2. N 57° 05' 43" E, a distance of 60.67 feet to a point for the northeast corner, and
3. S 41° 28' 54" E, a distance of 100.00 feet to a point in the northerly right-of-way line of Roosevelt Road, the southeasterly line of said 98.073 acre tract and for the southeasterly corner of the easement described herein, from which a found ½" iron rod for an angle in the northeasterly right-of-way line of said Roosevelt Road and for a southeasterly corner of said 98.073 acre tract bears, N 48° 55' 28" E, a distance 741.44 feet, N 47° 38' 41" E, a distance of 52.13 and N 49° 21' 10" E, a distance of 253.46 feet;

**THENCE:** S 48° 55' 28" W, with the northeasterly right-of-way line of said Roosevelt Road and the southeasterly line of said 98.073 acre tract, a distance of 11.17 feet to a found TxDOT Type I Monument for angle in the northerly right-of-way line of said Interstate Highway 10, an angle of said 98.073 acre tract and the tract described herein;

**THENCE:** S 57° 30' 40" W, departing the northeasterly right-of-way line of said Roosevelt Road, with the northerly right-of-way line of said Interstate Highway 10 and continuing with the southeasterly line of said 98.073 acre tract, at 19.16 feet passing a set ½" iron rod with a red plastic cap stamped "Matkin Hoover Eng & Survey" and continuing for a total distance of 49.62 feet to the **POINT OF BEGINNING** and containing 0.140 acres of land situated in Guadalupe County, Texas.

Note: The basis of bearing was established using the Trimble VRS Network, NAD (83), Texas State Plane Coordinate System, South Central Zone, 4204, US Survey Foot, Grid. A survey plat was prepared by a separate document. Field work performed June/July, 2021.



Job # 21-4086 0.140 of one acre

Date: September 14, 2021

K. C. Pressler

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**Date:** December 28, 2023

**Trustee:** BEAU S. KING

**Mortgagee:** SUNBELT ESTATES LLC

**Note:** TWO HUNDRED FIFTY THOUSAND AND NO/100 DOLLARS (\$250,000.00)

**Deed of Trust**

**Date:** APRIL 29, 2022

**Grantor:** JESUS FEDERICO SERVIN GUERRERO & ALEJANDRA  
BERENICE SERRANO

**Mortgagee:** SUNBELT ESTATES LLC

**Recording Information:** 202299014002

**Property:** 10.290 ACRES - ROOSEVELT

**County:** GUADALUPE

**Trustee's/Substitute Trustee's Name:** BEAU S. KING / BEAU S. KING

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

**Date of Sale (first Tuesday of month):** FEBRUARY 6, 2024

**Time of Sale:** 12:00 PM

**Place of Sale:** 100 E. COURT ST., SEGUIN, TX 78155 OR IN THE AREA  
DESIGNATED BY THE COMMISSIONER'S COURT, PURUSANT TO SECTION  
51.002 OF THE TEXAS PROPERTY CODE.

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

**POSTED**

DEC 28 2023  
1:42pm  
TERESA KIEL  
Guadalupe County Clerk  
By: [Signature]

**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.

  
\_\_\_\_\_  
BEAU S. KING, Trustee

**ACKNOWLEDGMENT**

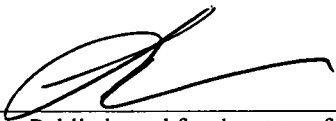
**THE STATE OF TEXAS**

**COUNTY OF HARRIS:**

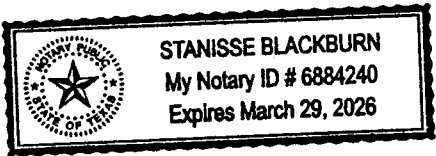
Before me the undersigned authority, on this day appeared **BEAU S. KING, Trustee**, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office on this the 20<sup>th</sup> day of **December, 2023**.

My commission Expires: 03/29/2026

  
\_\_\_\_\_  
Notary Public in and for the state of Texas

Notary's Printed name: Stanisse Blackburn



**FIELD NOTES FOR A 10.290 ACRE TRACT OF LAND**

A **10.290 acre** tract of land, located in the Samuel Highsmith Survey No. 13, Abstract No. 25, Guadalupe County, Texas, and being a portion of a called 98.073 acre tract of land as described of record in Document No. 202199015235 of the Official Public Records of Guadalupe County, Texas. Said **10.290 acre** tract being more particularly described by metes and bounds as follows:

**BEGINNING** at a set  $\frac{1}{2}$ " iron rod with a red plastic cap stamped "Matkin Hoover Eng & Survey" in the northerly right-of-way line of Interstate Highway 10, a variable width right-of-way, the southerly line of said 98.073 acre tract and for the southwesterly corner of the tract described herein;

**THENCE:** Into said 98.073 acre tract, the following nine (9) courses:

1. **N 07° 06' 55" W**, a distance of **353.92 feet** to a set  $\frac{1}{2}$ " iron rod with a red plastic cap stamped "Matkin Hoover Eng & Survey" for angle,
2. **N 44° 16' 25" W**, a distance of **124.33 feet** to a set  $\frac{1}{2}$ " iron rod with a red plastic cap stamped "Matkin Hoover Eng & Survey" for angle,
3. **N 15° 04' 17" W**, a distance of **292.11 feet** to a set  $\frac{1}{2}$ " iron rod with a red plastic cap stamped "Matkin Hoover Eng & Survey" for angle,
4. **N 29° 48' 17" E**, a distance of **67.94 feet** to a set  $\frac{1}{2}$ " iron rod with a red plastic cap stamped "Matkin Hoover Eng & Survey" for angle,
5. **S 88° 25' 10" E**, a distance of **69.25 feet** to a set  $\frac{1}{2}$ " iron rod with a red plastic cap stamped "Matkin Hoover Eng & Survey" for angle,
6. **N 50° 35' 50" E**, a distance of **168.36 feet** to a set  $\frac{1}{2}$ " iron rod with a red plastic cap stamped "Matkin Hoover Eng & Survey" for angle,
7. **N 09° 12' 54" W**, a distance of **144.24 feet** to a set  $\frac{1}{2}$ " iron rod with a red plastic cap stamped "Matkin Hoover Eng & Survey"
8. **N 01° 54' 57" W**, a distance of **24.20 feet** to a set  $\frac{1}{2}$ " iron rod with a red plastic cap stamped "Matkin Hoover Eng & Survey" for the northeasterly corner of the tract described herein, and
9. **S 41° 04' 32" E**, a distance of **1027.69 feet** to a set  $\frac{1}{2}$ " iron rod with a red plastic cap stamped "Matkin Hoover Eng & Survey" in the northwesterly right-of-way line of said Interstate Highway 10, the southeasterly line of said 98.073 acre tract and for the southeasterly corner of the tract described herein, from which a found TxDOT Type I Monument in the northwesterly right-of-way line of said Interstate Highway 10 and said southeasterly line of said 98.073 acre tract bears, **N 57° 30' 40" E**, a distance of **19.16 feet**;

**THENCE:** With said right-of-way line and the southerly line of said 98.073 acre tract, the following two courses:

1. **S 57° 30' 40" W**, a distance of **224.99 feet** to a found TxDOT Type I Monument for angle, and
2. **S 72° 08' 59" W**, a distance of **512.76 feet** to the **POINT OF BEGINNING** and containing **10.290 acres** of land situated in Guadalupe County, Texas.

Note: The basis of bearing was established using the Trimble VRS Network, NAD (83), Texas State Plane Coordinate System, South Central Zone, 4204, US Survey Foot, Grid. A survey plat was prepared by a separate document. Field work performed June/July, 2021.



Job # 21-4086 10.290 Acres

Date: September 13, 2021

JF SCG.  
AS



FIELD NOTES FOR A 0.016 OF ONE ACRE TRACT OF LAND  
(1 FOOT NON-ACCESS EASEMENT)

A 0.016 of one acre easement, located in the Samuel Highsmith Survey 13, Abstract 25, Guadalupe County, Texas, and being across a called 98.073 acre tract of land as described of record in Document No. 202199015235 of the Official Public Records of Guadalupe County, Texas. Said 0.016 of one acre tract being more particularly described by metes and bounds as follows:

**BEGINNING** at a set ½" iron rod with a red plastic cap stamped "Matkin Hoover Eng & Survey" in the northerly right-of-way line of Interstate Highway 10, a variable width right-of-way, the southerly line of said 98.073 acre tract and for the southwesterly corner of the easement described herein;

**THENCE:** Departing said right-of-way line and across said 98.073 acre tract the following four (4) courses:

1. N 07° 06' 55" W, a distance of 1.02 feet to a point for corner;
2. N 72° 08' 59" E, a distance of 512.44 feet to a point for corner,
3. N 57° 30' 40" E, a distance of 194.25 feet, and
4. S 41° 22' 32" E, a distance of 1.01 feet to a point in the northerly right-of-way line of said Interstate Highway 10, the southerly line of said 98.073 acre tract and for the southeasterly corner of the easement described herein, from which a TxDOT Type I Monument for an angle in the northerly right-of-way line of said Interstate Highway 10 and an angle of said 98.073 acre tract bears, N 57° 30' 40" E, a distance of 19.16 feet;

**THENCE:** With the said right-of-way line and the southerly line of said 98.073 acre tract, the following two (2) courses:

1. S 57° 30' 40" W, a distance of 194.53 feet to a found TxDOT Type I Monument for angle, and
2. S 72° 08' 59" W, a distance of 512.76 feet to the **POINT OF BEGINNING** and containing 0.016 of one acre of land situated in Guadalupe County, Texas.

Note: The basis of bearing was established using the Trimble VRS Network, NAD (83), Texas State Plane Coordinate System, South Central Zone, 4204, US Survey Foot, Grid. A survey plat was prepared by a separate document. Field work performed June/July, 2021.



Job # 21-4086 0.016 of one acre

Date: September 14, 2021

JFSG  
AS

**NOTICE OF TRUSTEE'S SALE****THE STATE OF TEXAS      \*****COUNTY OF GUADALUPE   \*****Date: January 11, 2024****Deed of Trust:****Date: December 22, 2022****Grantor: Eric Maloba and Elizabeth Maloba and Francis Magero****Beneficiary: Esher Ltd.****Recorded under Clerks Document Number 202399002427, Official Public Records, Guadalupe County, Texas.****Property: Being a 10.01 acre tract or parcel of land known as Tract Z and being part of the B. & G. Fulcher Survey, A-21 in Guadalupe County, Texas and being more particularly described in Exhibit "A" attached to the Deed of Trust filed in Clerk's Document #202399002427 of the Guadalupe County Deed Records.****Date of Sale: February 6, 2024****Time of Sale: The earliest time at which the sale will occur is 10:00 a.m. and no later than 1:00 p.m.****Place of sale of Property: Guadalupe County Courthouse, 211 W. Court Street, Seguin, Texas 78155****Designated Area: The north porch of the Guadalupe County Courthouse, bearing the address of 211 W. Court Street, Seguin, Texas 78155, or in the area designated by the Commissioner's Court, pursuant to Section 51.002 of the Texas Property Code.**

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

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



**Substitute Trustee – Timothy Murphy, Gordon  
Murphy, Dean Murphy, or Lindsey Meyer**

**For more information:**

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

**POSTED****JAN 12 2024****10:55am****TERESA KIEL****Guadalupe County Clerk****By: **

000022

ATX Property Solutions, LLC, a Texas limited liability company, Noteholder  
August REI, LLC, Loan Servicing Company  
Ghrist Law Firm PLLC (hereinafter "Attorney")

POSTED

JAN 16 2024

12:03pm

TERESA KIEL

Guadalupe County Clerk

By: WZC/KK

Sonia P Gonzales

210 Arcadia Pl, Cibolo, Texas 78108.

Sent via first class mail and CMRR # 9489 0178 9820 3022 2269 65 on 01.16.2024

### NOTICE OF TRUSTEE'S SALE

WHEREAS Sonia P Gonzales and executed a Deed of Trust conveying to the initial trustee, the real estate hereinafter described, in payment of a debt therein described. The Deed of Trust was filed in the real property records of Guadalupe County, Texas and is recorded under Clerk's File/Instrument Number 202399013128, to which reference is 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, will be, or is hereby appointed Substitute Trustee in the place of the said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the following:

1. Date, Place, and Time of Sale:

Date: Tuesday, the 6<sup>th</sup> day of February, 2024

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

Place: 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 Commissioner's Court, the sale will be conducted at the area immediately adjacent to the location where the Notice of Trustee's Sale (this notice) was posted.

2. Property to be Sold:

Lot 19, Block 2, Heights of Cibolo Subdivision, Unit 1, In The City of Cibolo, Guadalupe County, Texas, according to the map or plat recorded in Volume 7, Page 176-178, Plat Records of Guadalupe County, Texas Commonly known as 210 Arcadia Pl, Cibolo, Texas 78108.

3. Name and Address of Sender of Notice:

Ghrist Law Firm, PLLC, 4016 Gateway Drive, Suite 130, Colleyville, Texas, 76034.  
The senders of the notice also include those names listed below.

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.

**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.**

Pursuant to Section 51.0025 of the Texas Property Code, the mortgage servicer or Attorney are entitled to administer the foreclosure due to the fact that the servicer, noteholder or Lender, and Attorney have entered into an agreement granting authority to service the mortgage and administer foreclosure proceedings.

**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 ACCELERATION.** If the maturity on the promissory note has not yet been accelerated, then the lender hereby accelerates the maturity date such that the remaining principal, together with all other charges, are due and owing at this time.



Ian Ghrist, Richard Ramsey, Carrie Breneiser  
Substitute Trustee(s)  
4016 Gateway Drive, Suite 130  
Colleyville, Texas 76034  
Phone: (817) 778-4136



POSTED

000023

JAN 16 2024  
1:37 PM  
TERESA KIEL  
Guadalupe County Clerk  
By: W. D. W.

**NOTICE OF FORECLOSURE SALE**

January 16, 2024

**Second Lien Deed of Trust (the "Deed of Trust"):**

**Dated:** August 19, 2022

**Grantor:** SLACKERS INVESTMENTS, LLC, a limited liability company

**Trustee:** Clinton Howard

**Lender:** David R. Howard and Beverly Howard

**Recorded in:** Document No. 202299025997 of the Official Public Records of Guadalupe County, Texas, as corrected by Correction Affidavit Instrument As To A Recorded Original Instrument dated August 25, 2022, recorded in Document No. 202299026227 of the Official Public Records of Guadalupe County, Texas

**Legal Description:** See Exhibit 1 attached hereto.

**Secures:** Promissory Note ("Note") in the original principal amount of \$390,000.00, executed by Grantor and payable to the order of Lender

**Substitute Trustee(s):** Mitchell D. Savrick; David J. Attwood; Christopher Ross; Evan A. Johnston; or Leah E. Stein

**Substitute Trustee's Address:** 4330 Gaines Ranch Loop, Suite 150, Austin, TX 78735

**Foreclosure Sale Information:**

**Date:** February 6, 2024

**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:** On the north porch of the Guadalupe County Courthouse, or as designated by the County Commissioners Court of Guadalupe County, Texas.

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

**Substitute Trustee:**

In accordance with the Texas Property Code, Section 51.0076, and the Deed of Trust referenced above, Lender and Lender's attorney hereby name, appoint and designate the following substitute trustee(s), each to act under and by virtue of said Deed of Trust, including posting and filing the public notice required under Section 51.002 of the Texas Property Code as amended, and to proceed with a foreclosure of the Deed of Trust lien securing the payment of the Note: Mitchell D. Savrick; David J. Attwood; Christopher Ross; Evan A. Johnston; Leah E. Stein.

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

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, Lender, 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 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 9.604(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.

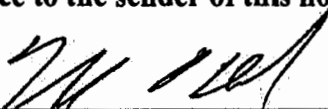
If Lender passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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 Lender. 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.**



---

Substitute Trustee(s):  
Mitchell D. Savrick (SBN: 17692200)  
David J. Attwood (SBN: 24062593)  
Christopher Ross (SBN: 24104680)  
Evan A. Johnston (SBN: 24084283)  
Leah E. Stein (SBN: 24098467)  
Savrick Schumann Johnson McGarr  
Kaminski & Shirley, L.L.P.  
4330 Gaines Ranch Loop, Suite 150  
Austin, TX 78735  
Ph: (512) 3476-1604  
ATTORNEYS FOR LENDER

**CERTIFICATE OF POSTING**

I, Jeanne McAlpin (*printed name*), hereby declare under penalty of perjury that on this day 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).

Date: January 16 2024

Jeanne McAlpin  
(Signature)

### **EXHIBIT 1**

**Tract 2:**

Being 1.0 acres of land, more or less, in the CHARLES HENDERSON SURVEY, ABSTRACT NO. 147, situated in Guadalupe County, Texas, being a portion of that 13.00 acre tract described in Volume 964, Page 645, of the Official Records of Guadalupe County, Texas and as more particularly described by metes and bounds in Exhibit "A1" attached hereto.

**Tract 3:**

Being 1.12 acres of land, more or less, in the CHARLES HENDERSON SURVEY, ABSTRACT NO. 147, situated in Guadalupe County, Texas, being a portion of that 13.00 acre tract described in Volume 964, Page 645, of the Official Records of Guadalupe County, Texas and as more particularly described by metes and bounds in Exhibit "B" attached hereto.

**Tract 4:**

Being 1.12 acres of land, more or less, in the CHARLES HENDERSON SURVEY, ABSTRACT NO. 147, situated in Guadalupe County, Texas, being a portion of that 13.00 acre tract described in Volume 964, Page 645, of the Official Records of Guadalupe County, Texas and as more particularly described by metes and bounds in Exhibit "C" attached hereto.

**Tract 5:**

Being 1.12 acres of land, more or less, in the CHARLES HENDERSON SURVEY, ABSTRACT NO. 147, situated in Guadalupe County, Texas, being a portion of that 13.00 acre tract described in Volume 964, Page 645, of the Official Records of Guadalupe County, Texas and as more particularly described by metes and bounds in Exhibit "D" attached hereto.

**Tract 6:**

Being 1.51 acres of land, more or less, in the CHARLES HENDERSON SURVEY, ABSTRACT NO. 147, situated in Guadalupe County, Texas, being a portion of that 13.00 acre tract described in Volume 964, Page 645, of the Official Records of Guadalupe County, Texas and as more particularly described by metes and bounds in Exhibit "E" attached hereto.

**Tract 7:**

Being 1.37 acres of land, more or less, in the CHARLES HENDERSON SURVEY, ABSTRACT NO. 147, situated in Guadalupe County, Texas, being a portion of that 13.00 acre tract described in Volume 964, Page 645, of the Official Records of Guadalupe County, Texas and as more particularly described by metes and bounds in Exhibit "F" attached hereto.

**Tract 8:**

Being 1.37 acres of land, more or less, in the CHARLES HENDERSON SURVEY, ABSTRACT NO. 147, situated in Guadalupe County, Texas, being a portion of that 13.00 acre tract described in Volume 964, Page 645, of the Official Records of Guadalupe County, Texas and as more particularly described by metes and bounds in Exhibit "G" attached hereto.

**Tract 9:**

Being 1.36 acres of land, more or less, in the CHARLES HENDERSON SURVEY, ABSTRACT NO. 147, situated in Guadalupe County, Texas, being a portion of that 13.00 acre tract described in Volume 964, Page 645, of the Official Records of Guadalupe County, Texas and as more particularly described by metes and bounds in Exhibit "H" attached hereto.

**Tract 10:**

Easement Estate for ingress and egress for the benefit of Tracts 2 through 9 above as created and described in that certain Executor's Deed recorded in Volume 1633, Page 302, of the Official Public Records of Guadalupe County, Texas; said road easement being over and across 2.17 acres, more or less, in the CHARLES HENDERSON SURVEY, ABSTRACT NO. 147, situated in Guadalupe County, Texas and as more particularly described by metes and bounds in Exhibit "I" attached hereto.

### **EXHIBIT 1**

**Tract 2:**

Being 1.0 acres of land, more or less, in the CHARLES HENDERSON SURVEY, ABSTRACT NO. 147, situated in Guadalupe County, Texas, being a portion of that 13.00 acre tract described in Volume 964, Page 645, of the Official Records of Guadalupe County, Texas and as more particularly described by metes and bounds in Exhibit "A1" attached hereto.

**Tract 3:**

Being 1.12 acres of land, more or less, in the CHARLES HENDERSON SURVEY, ABSTRACT NO. 147, situated in Guadalupe County, Texas, being a portion of that 13.00 acre tract described in Volume 964, Page 645, of the Official Records of Guadalupe County, Texas and as more particularly described by metes and bounds in Exhibit "B" attached hereto.

**Tract 4:**

Being 1.12 acres of land, more or less, in the CHARLES HENDERSON SURVEY, ABSTRACT NO. 147, situated in Guadalupe County, Texas, being a portion of that 13.00 acre tract described in Volume 964, Page 645, of the Official Records of Guadalupe County, Texas and as more particularly described by metes and bounds in Exhibit "C" attached hereto.

**Tract 5:**

Being 1.12 acres of land, more or less, in the CHARLES HENDERSON SURVEY, ABSTRACT NO. 147, situated in Guadalupe County, Texas, being a portion of that 13.00 acre tract described in Volume 964, Page 645, of the Official Records of Guadalupe County, Texas and as more particularly described by metes and bounds in Exhibit "D" attached hereto.

**Tract 6:**

Being 1.51 acres of land, more or less, in the CHARLES HENDERSON SURVEY, ABSTRACT NO. 147, situated in Guadalupe County, Texas, being a portion of that 13.00 acre tract described in Volume 964, Page 645, of the Official Records of Guadalupe County, Texas and as more particularly described by metes and bounds in Exhibit "E" attached hereto.

**Tract 7:**

Being 1.37 acres of land, more or less, in the CHARLES HENDERSON SURVEY, ABSTRACT NO. 147, situated in Guadalupe County, Texas, being a portion of that 13.00 acre tract described in Volume 964, Page 645, of the Official Records of Guadalupe County, Texas and as more particularly described by metes and bounds in Exhibit "F" attached hereto.

**Tract 8:**

Being 1.37 acres of land, more or less, in the CHARLES HENDERSON SURVEY, ABSTRACT NO. 147, situated in Guadalupe County, Texas, being a portion of that 13.00 acre tract described in Volume 964, Page 645, of the Official Records of Guadalupe County, Texas and as more particularly described by metes and bounds in Exhibit "G" attached hereto.

**Tract 9:**

Being 1.36 acres of land, more or less, in the CHARLES HENDERSON SURVEY, ABSTRACT NO. 147, situated in Guadalupe County, Texas, being a portion of that 13.00 acre tract described in Volume 964, Page 645, of the Official Records of Guadalupe County, Texas and as more particularly described by metes and bounds in Exhibit "H" attached hereto.

**Tract 10:**

Easement Estate for ingress and egress for the benefit of Tracts 2 through 9 above as created and described in that certain Executor's Deed recorded in Volume 1633, Page 302, of the Official Public Records of Guadalupe County, Texas; said road easement being over and across 2.17 acres, more or less, in the CHARLES HENDERSON SURVEY, ABSTRACT NO. 147, situated in Guadalupe County, Texas and as more particularly described by metes and bounds in Exhibit "I" attached hereto.



EXHIBIT "A1"

TRACT 2  
METES & BOUNDS DESCRIPTION

OF A 1.00 ACRE TRACT LYING AND BEING SITUATED IN THE CHARLES HENDERSON SURVEY NO. 55, ABSTRACT NO. 147, GUADALUPE COUNTY, TEXAS, BEING A PORTION OF THAT CALLED 13.00 ACRE TRACT DESCRIBED IN A DEED FROM VETERANS LAND BOARD OF TEXAS TO LURINE HETTIE ISGRIG HOWARD RECORDED IN VOLUME 964, PAGE 646, OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS; BEING THE REMAINING PORTION OF A CALLED 1.12 ACRE TRACT DESCRIBED AS "SECOND TRACT" IN VOLUME 1610, PAGE 853, OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS, SAID TRACT BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING at a  $\frac{1}{4}$ " iron rod found in the westerly R.O.W. line of Old Seguin Rd. marking the northeast corner of a called 1.78 acre tract described in a deed to Terri Lynne Caslaro in Vol. 1507, Pg. 840, Official Public Records of Guadalupe County, Texas;

THENCE along and with said R.O.W. line, the east line of said Caslaro Tract; S  $00^{\circ}50'17''$  E, 171.33 feet (called 171.33 feet, per 1507/840) to a capped  $\frac{1}{4}$ " iron rod set for the northeast corner of a called 1.12 acre tract described as "First Tract" in said Vol. 1610, Pg. 853; the northeast corner of a 1.25 acre tract this day surveyed and described as "Tract 1" by separate Metes and Bounds, and the north line of the ingress and egress 60 foot wide easement described in Volume 1633, Page 302;

THENCE along the south line of said Caslaro tract, the north line of said 1.12 Acre Tract, and the south line of said right-of-way, S  $88^{\circ}42'31''$  W, 340.33 feet to a capped  $\frac{1}{4}$ " iron rod set for the northeast corner and POINT OF BEGINNING of the herein-described tract, the northwest corner of said "Tract 1";

THENCE along the west line of said "Tract 1", across and severing said "Second Tract", same being the east line of the herein described tract, S  $01^{\circ}18'53''$  E, 159.66 feet to a capped  $\frac{1}{4}$ " iron rod set for the southeast corner of the herein described tract, the southwest corner of said "Tract 1", a point in the north line of a called 12.0000 acre tract as described in a deed to Alyn W. Brown in Vol. 794, Pg. 682, Deed Records of Guadalupe County, Texas;

THENCE along the north line of said Brown Tract, same being the south line of the herein described tract, S  $88^{\circ}53'39''$  W, 288.10 feet to a capped  $\frac{1}{4}$ " iron rod set for the southwest corner of the herein described tract, the southwest corner of said "Second Tract", the southeast corner of a called 1.12 acre tract known as "Third Tract" in said Vol. 1610, Pg. 853;

THENCE along the east line of said "Third Tract", same being the west line of the herein described tract, N  $01^{\circ}15'27''$  W, at 125.79 feet pass the south line of said ingress egress easement and continue for a total of 160.30 feet (called N  $00^{\circ}57'05''$  E, 160.01 feet, per Vol. 1610, Pg. 853) to a capped  $\frac{1}{4}$ " iron rod set for the northwest corner of the herein described tract, the northeast corner of said "Third Tract", a point in the northerly R.O.W. line of a 60' Ingress-Egress easement, as described in Vol. 1633, Pg. 302, Official Public Records of Guadalupe County, Texas (known as Jasmine Ln.);

THENCE along said R.O.W. line, same being the north line of the herein described tract, S  $80^{\circ}39'13''$  E, 169.88 feet to a capped  $\frac{1}{4}$ " iron rod set for an angle point;

THENCE leaving said R.O.W. line, along the east line of a called 1.37 acre tract known as "Ninth Tract" in said Vol. 1610, Pg. 853, N  $03^{\circ}24'26''$  E, 30.13 feet (N  $04^{\circ}14'29''$  E, 30.13 feet, per deed) to a 3" pipe

found for the most northerly, north-west corner of the herein described tract, the southwest corner of said Casiano Tract;

THENCE along the south line of said Casiano Tract, same being the north line of the herein described tract, N 88°49'31" E, 118.51 feet to the POINT OF BEGINNING and containing 1.00-acre, more or less.

TOGETHER WITH EASEMENT FOR INGRESS AND EGRESS DESCRIBED IN VOL. 1633, PG. 302, OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS.

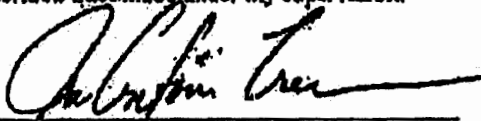
Basis of Bearing: Texas South Central NAD 83  
All set 1/2" iron rods capped with "Amerisurveyors" cap.

STATE OF TEXAS       §

March 25, 2020

COUNTY OF BEXAR     §

It is hereby certified that the above description was prepared from an actual survey on the ground of the described tract made under my supervision.



Jose Antonio Trevino,  
Registered Professional Land Surveyor  
Registration No. 5552



Exhibit B

DESCRIPTION OF 1.12 ACRES, MORE OR LESS, OF LAND AREA IN THE CHARLES HENDERSON SURVEY, ABSTRACT NO. 147, GUADALUPE COUNTY, TEXAS, AND BEING A PORTION OF THAT 13.00 ACRE TRACT DESCRIBED IN A DEED FROM THE VETERANS LAND BOARD OF TEXAS TO LURINE BETTIE ISGRIG HOWARD DATED AUGUST 15, 1991 AND RECORDED IN VOLUME 954, PAGE 546 OF THE GUADALUPE COUNTY OFFICIAL PUBLIC RECORDS, AND BEING MORE PARTICULARLY DESCRIBED BY NOTES AND BOUNDS AS FOLLOWS:

COMMENCING at a 1/2" iron rod found for the northwest corner of the Howard 13.00 acre tract, the northwest corner of that 4.99 acre tract described in a deed from William Benjamin Isgrig to Horace G. Howard et ux dated January 31, 1996 and recorded in Volume 760, Page 140 of the Guadalupe County Official Public Records; and being in the south line of that 90.89 acre tract described in a deed from O.W. Baker, Trustee to T. R. Webster dated November 1, 1988 and recorded in Volume 665, Page 479 of the Guadalupe County Official Public Record;

THENCE with the common west line of the Howard 13.00 acre tract and east line of the Horace Howard 4.99 acre tract, S 00° 51' 08" E 331.19 feet to a 1/2" iron rod set for the southwest corner of the Howard 13.00 acre tract and northwest corner of that 13.0 acre tract described in a deed from H&H Properties to Alvin Ray Brown et ux dated November 19, 1986 and recorded in Volume 794, Page 682 of the Guadalupe County Official Public Records;

THENCE with the common south line of the Howard 13.00 acre tract and north line of the Brown 13.0 acre tract, N 89° 02' 55" E 747.51 feet to a 1/2" iron rod set, 0.5 feet north of a fence, for the southwest corner and PLACE OF BEGINNING of the herein described tract, pass at 200.00 feet and 493.76 feet 1/2" iron rods set;

THENCE leaving the PLACE OF BEGINNING and entering the Howard 13.00 acre tract, as shown on that plat numbered 23742-98-a dated July 24, 1996 as prepared for David Howard by Wyth & Associates, Inc. of San Marcos, Texas, N 00° 57' 05" N 165.60 feet to a point for the northwest corner of the herein described tract, being in the centerline of a proposed 50 foot road easement, pass 135.60 feet a 1/2" iron rod set on the south edge of the proposed road easement;

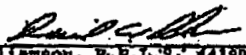
THENCE N 89° 02' 55" S 264.23 feet to a point in the centerline of a proposed road easement for an angle point;

THENCE, S 80° 26' 10" E 30.54 feet to a point in the centerline of a proposed road easement for an interior corner of the herein described tract;

THENCE, S 06° 57' 05" E 160.01 feet to a 1/2" iron rod set, 0.25 feet north of the fence, for the southeast corner of the herein described tract, being in the record south line of the Howard 13.00 acre tract and north line of the Brown 13.0 acre tract; pass at 70.51 feet a 1/2" iron rod set on the south edge of the proposed road easement;

THENCE with the common south line of the Howard 13.00 acre tract and north line of the Brown 13.0 acre tract, S 89° 02' 55" W 294.25 feet to the PLACE OF BEGINNING.

There are contained within these notes and bounds 1.12 acre, more or less, of land area as prepared from public records and a survey made on the ground during July, 1998 by Byrn & Associates, Inc. of San Marcos, Texas. All 1/2" iron rods set are capped with a plastic stamped "Byrn Survey".

  
David C. Williamson, R.P.L.S. #4136

## Exhibit C

DESCRIPTION OF 1.12 ACRES, MORE OR LESS, OF LAND AREA IN THE CHARLES HENDERSON SURVEY, ABSTRACT NO. 147, GUADALUPE COUNTY, TEXAS, AND BEING A PORTION OF THAT 13.00 ACRE TRACT DESCRIBED IN A DEED FROM THE VETERANS LAND BOARD OF TEXAS TO LURINE HETTIE ISGRIG HOWARD DATED AUGUST 16, 1961 AND RECORDED IN VOLUME 964, PAGE 616 OF THE GUADALUPE COUNTY OFFICIAL PUBLIC RECORDS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

COMMENCING at a 1/2" iron rod found for the northwest corner of the Howard 13.00 acre tract, the northeast corner of that 4.99 acre tract described in a deed from William Benjamin Isgrig to Horace C. Howard et ux dated January 31, 1956 and recorded in Volume 740, Page 140 of the Guadalupe County Official Public Records, and being in the south line of that 90.69 acre tract described in a deed from O.H. Baker, Trustee to T. K. Whetzel dated November 1, 1948 and recorded in Volume 688, Page 479 of the Guadalupe County Official Public Records;

THENCE with the common west line of the Howard 13.00 acre tract and east line of the Horace Howard 4.99 acre tract, S 00° 21' 00" E 331.15 feet to a 1/2" iron rod set for the southwest corner of the Howard 13.00 acre tract and northwest corner of that 13.0 acre tract described in a deed from H&R Properties to Alvin Roy Brown et ux dated November 19, 1966 and recorded in Volume 794, Page 682 of the Guadalupe County Official Public Records;

THENCE with the common south line of the Howard 13.00 acre tract and north line of the Brown 13.0 acre tract, N 89° 02' 55" E 493.76 feet to a 1/2" iron rod set, 0.2 feet south of a fence, for the southwest corner and PLACE OF BEGINNING of the herein described tract, pass at 200.00 feet a 1/2" iron rod set;

THENCE leaving the PLACE OF BEGINNING and entering the Howard 13.00 acre tract, as shown on that plat numbered 23742-88-a dated July 24, 1995 as prepared for David Howard by Byrn & Associates, Inc. of San Marcos, Texas, N 00° 57' 55" W 165.60 feet to a point for the northwest corner of the herein described tract, being in the centerline of a proposed 50 foot road easement, pass 132.60 feet a 1/2" iron rod set on the south edge of the proposed road easement;

THENCE, N 89° 02' 55" E 293.76 feet to a point in the centerline of a proposed road easement for an interior corner of the herein described tract;

THENCE, S 00° 57' 05" E 165.60 feet to a 1/2" iron rod set, 0.5 feet north of the fence, for the southeast corner of the herein described tract, being in the record south line of the Howard 13.00 acre tract and north line of the Brown 13.0 acre tract, pass at 30.82 feet a 1/2" iron rod set on the south edge of the proposed road easement;

THENCE with the common south line of the Howard 15.00 acre tract and north line of the Brown 12.0 acre tract, S 89° 02' 55" W 298.75 feet to the PLACE OF BEGINNING.

There are contained within these notes and bounds 1.12 acre, more or less, of land area as prepared from public records and a survey made on the ground during July, 1995 by Byrn & Associates, Inc. of San Marcos, Texas. All 1/2" iron rods set are capped with a plastic stamped "Byrn Survey".

  
David C. Williamson, R.E., L.S., #4198

TUAC 1

## Exhibit D

DESCRIPTION OF 1.12 ACRES, MORE OR LESS, OF LAND AREA IN THE CHARLES HENDERSON SURVEY, ABSTRACT NO. 147, GUADALUPE COUNTY, TEXAS, AND BEING A PORTION OF THAT 13.00 ACRE TRACT DESCRIBED IN A DEED FROM THE VETERAN'S LAND BOARD OF TEXAS TO LURINE NETTIE ISORIG HOWARD DATED AUGUST 15, 1991 AND RECORDED IN VOLUME 964, PAGE 646 OF THE GUADALUPE COUNTY OFFICIAL PUBLIC RECORDS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

COMMENCING at a 1/2" iron rod found for the northwest corner of the Howard 13.00 acre tract, the northeast corner of that 4.99 acre tract described in a deed from William Benjamin Tagg to Horace C. Howard at Wx dated January 31, 1988 and recorded in Volume 760, Page 140 of the Guadalupe County Official Public Records, and being in the south line of that 30.89 acre tract described in a deed from O.H. Baker, Trustee, to T. E. Webster dated November 1, 1988 and recorded in Volume 865, Page 479 of the Guadalupe County Official Public Record;

THENCE with the common west line of the Howard 13.00 acre tract and east line of the Horace Howard 4.99 acre tract, S 00° 31' 08" E 331.19 feet to a 1/2" iron rod set for the southwest corner of the Howard 13.00 acre tract and northwest corner of that 13.0 acre tract described in a deed from H&H Properties to Alvin Ray Brown at Wx dated November 13, 1986 and recorded in Volume 794, Page 602 of the Guadalupe County Official Public Records;

THENCE with the common south line of the Howard 13.00 acre tract and north line of the Brown 13.0 acre tract, N 89° 02' 55" E 200.00 feet to a 1/2" iron rod set, 0.4 feet north of a fence, for the southwest corner and PLACE OF BEGINNING of the herein described tract;

THENCE leaving the PLACE OF BEGINNING and entering the Howard 13.00 acre tract, as shown on that plat numbered 23742-98-d dated July 24, 1998 as prepared for David Howard by Byrn & Associates, Inc. of San Marcos, Texas, N 00° 57' 05" W 168.60 feet to a point for the northwest corner of the herein described tract, being in the centerline of a proposed 80 foot road easement, pass 125.60 feet a 1/2" iron rod set on the south edge of the proposed road easement;

THENCE N 99° 02' 55" E 293.77 feet to a point in the centerline of a proposed road easement for the northeast corner of the herein described tract;

THENCE, S 00° 57' 05" E 168.60 feet to a 1/2" iron rod set, 0.2 feet south of the fence, for the southeast corner of the herein described tract, being in the record south line of the Howard 13.00 acre tract and north line of the Brown 13.0 acre tract, pass at 30.00 feet a 1/2" iron rod set on the south edge of the proposed road easement;

THENCE with the common south line of the Howard 13.00 acre tract and north line of the Brown 13.0 acre tract, S 69° 02' 55" W 293.76 feet to the PLACE OF BEGINNING.

There are contained within these notes and bounds 1.12 acre, more or less, of land area as prepared from public records and a survey made on the ground during July, 1996 by Byrn & Associates, Inc. of San Marcos, Texas. All 1/2" iron rods set are capped with a plastic stamped "Byrn Survey".

  
David C. Williamson, R.P.L.S. 74190



# Exhibit E

Page 2

DESCRIPTION OF 1.51 ACRES, MORE OR LESS, OF LAND AREA IN THE CHARLES HENDERSON SURVEY, ABSTRACT NO. 147, GUADALUPE COUNTY, TEXAS, AND BEING A PORTION OF THAT 13.00 ACRE TRACT DESCRIBED IN A DEED FROM THE VETERANS LAND BOARD OF TEXAS TO LUBINE WHITE IEGRIG HOWARD DATED AUGUST 15, 1991 AND RECORDED IN VOLUME 964, PAGE 646 OF THE GUADALUPE COUNTY OFFICIAL PUBLIC RECORDS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING a 1/2" iron rod found for the northwest corner of the Howard 13.00 acre tract, the northeast corner of that 4.99 acre tract described in a deed from William Benjamin Iegrig to Horace C. Howard at ux dated January 31, 1986 and recorded in Volume 760, Page 140 of the Guadalupe County Official Public Records, and being in the south line of that 90.60 acre tract described in a deed from O.N. Baker, Trustee to T. W. Webster dated November 1, 1980 and recorded in Volume 865, Page 479 of the Guadalupe County Official Public Records;

THENCE leaving the PLACE OF BEGINNING with the common north line of the Howard 13.00 acre tract and the south line of the Webster 90.60 acre tract, as shown on that plat numbered 23742-98-0 dated July 24, 1998 as prepared for David Howard by Byrn & Associates, Inc. of San Marcos, Texas, N 89° 02' 30" E 197.50 feet to a 1/2" iron rod set, 2.0 feet south of the fence, for the northeast corner of the herein described tract;

THENCE crossing the Howard 13.00 acre tract, S 00° 57' 06" E 331.20 feet to a 1/2" iron rod set, 0.4 feet north of the fence, for the southeast corner of the herein described tract, being in the common south line of the Howard 13.00 acre tract and north line of that 13.0 acre tract described in a deed from H&R Properties to Alvin Ray Brown at ux dated November 19, 1986 and recorded in Volume 794, Page 683 of the Guadalupe County Official Public Records, pass on this course at 135.60 feet and 198.60 feet 1/2" iron rods set on the edge of a proposed road easement;

THENCE with the common south line of the Howard 13.00 acre tract and north line of the Brown 13.0 acre tract, S 89° 02' 55" E 200.00 feet to a 1/2" iron rod set in a fence for the common southwest corner of the Howard 13.00 acre tract and northwest corner of the Brown 13.0 acre tract, being in the east line of the aforesaid Howard 4.99 acre tract;

THENCE with the common west line of the Howard 13.00 acre tract and east line of the Howard 4.99 acre tract, N 00° 31' 08" W 331.19 feet to the PLACE OF BEGINNING.

There are contained within these metes and bounds 1.51 acre, more or less, of land area as prepared from public records and a survey made on the ground during July, 1998 by Byrn & Associates, Inc. of San Marcos, Texas. All 1/2" iron rods set are capped with a plastic stamped "Byrn Survey".

David C. Williamson, R.P.C.S. JATEK

CLIENT: Howard, D.  
DATE: July 24, 1998  
SURVEY: Henderson, Charles  
COUNTY: Guadalupe, Texas  
JOB NO.: 23742-98  
PNS1.51

Exhibit F

DESCRIPTION OF 1.37 ACRES, MORE OR LESS, OF LAND AREA IN THE CHARLES WENDENSON SURVEY, ABSTRACT NO. 147, GUADALUPE COUNTY, TEXAS, AND BEING A PORTION OF THAT 18.00-ACRE TRACT DESCRIBED IN A DEED FROM THE VETERANS LAND BOARD OF TEXAS TO LURINE BETTIE HOWARD DATED AUGUST 16, 1991 AND RECORDED IN VOLUME 964, PAGE 646 OF THE GUADALUPE COUNTY OFFICIAL PUBLIC RECORDS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

COMMENCING at a 1/2" iron rod found for the northwest corner of the Howard 18.00 acre tract, the northeast corner of that 4.99 acre tract described in a deed from William Benjamin Leggett to Morris C. Howard et al dated January 31, 1906 and recorded in Volume 750, Page 140 of the Guadalupe County Official Public Records, and being in the south line of that 90.69 acre tract described in a deed from O.N. Baker, Trustee, to F. E. Webster dated November 1, 1980 and recorded in Volume 865, Page 479 of the Guadalupe County Official Public Records;

THENCE with the common north line of the Howard 18.00 acre tract and south line of the Webster 80.50 acre tract, N 89° 02' 30" E 197.80 feet to a 1/2" iron rod set 2 feet south of the fence for the northwest corner and PLACE OF BEGINNING of the herein described tract;

THENCE leaving the PLACE OF BEGINNING and continuing with said common line, as shown on that plat numbered 23742-85-C dated July 24, 1995 as prepared for David Howard by Byrn & Associates, Inc. of San Marcos, Texas, N 89° 02' 30" E 260.37 feet to a 1/2" iron rod set, 2.5 feet south of the fence, for the northeast corner of the herein described tract;

THENCE entering the Howard 18.00 acre tract, S 60° 57' 05" E 165.60 feet to a point in the centerline of a proposed road easement for the southeast corner of the herein described tract;

THENCE, S 88° 02' 55" W 160.30 feet to a point in the centerline of the proposed road easement for the southwest corner of the herein described tract;

THENCE, N 60° 57' 05" W 165.60 feet to the PLACE OF BEGINNING, Pass at 30.0 feet a 1/2" iron rod set on the north edge of the proposed road easement.)

There are contained within these metes and bounds 1.37 acres, more or less, of land area as prepared from public records and a survey made on the ground during July, 1995 by Byrn & Associates, Inc. of San Marcos, Texas. All 1/2" iron rods set are capped with a plastic stamped "Byrn Survey".

  
David C. Williamson, R.P.L.S. 74290

Exhibit G

DESCRIPTION OF 1.37 ACRES, MORE OR LESS, OF LAND AREA IN THE CHARLES HENDERSON SURVEY, ABSTRACT NO. 147, GUADALUPE COUNTY, TEXAS, AND BEING A PORTION OF THAT 13.00 ACRE TRACT DESCRIBED IN A DEED FROM THE VETERANS LAND BOARD OF TEXAS TO LURINE BETTIE IEGRIG HOWARD DATED AUGUST 15, 1951 AND RECORDED IN VOLUME 564, PAGE 646 OF THE GUADALUPE COUNTY OFFICIAL PUBLIC RECORDS; AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

COMMENCING at a 1/2" iron rod found for the northwest corner of the Howard 13.00 acre tract, the northeast corner of that 4.89-acre tract described in a deed from William Benjamin Iegrig to Norma C. Howard as ux dated January 31, 1955 and recorded in Volume 760, Page 146 of the Guadalupe County Official Public Records; and being in the south line of that 90.89-acre tract described in a deed from O.H. Baker, Trustee to T. E. Webster dated November 1, 1938 and recorded in Volume 865, Page 479 of the Guadalupe County Official Public Record;

THENCE with the common north line of the Howard 13.00 acre tract and south line of the Webster 90.60-acre tract, N 89° 02' 30" E 537.87 feet to a 1/2" iron rod set 2.3 feet south of the fence for the northwest corner and PLACE OF BEGINNING of the herein described tract, pass at 197.50 feet a 1/2" iron rod set;

THENCE leaving the PLACE OF BEGINNING and continuing with said common line, as shown on that plat numbered 23742-95-C dated July 24, 1955 as prepared for David Howard by Byrn & Associates, Inc. of San Marcos, Texas, N 89° 02' 30" E 355.26 feet to a 1/2" iron rod set; 0.8 feet south of the fence, for the northeast corner of the herein described tract;

THENCE entering the Howard 13.00 acre tract, S 00° 57' 05" E 168.68 feet to a point in the centerline of a proposed road easement for the southeast corner of the herein described tract, pass at 135.69 feet a 1/2" iron rod set at the north edge of the proposed road easement;

THENCE; S 89° 02' 35" W 359.27 feet to a point in the centerline of the proposed road easement for the southwest corner of the herein described tract;

THENCE, N 00° 57' 05" W 168.68 feet to the PLACE OF BEGINNING, pass at 30.0 feet a 1/2" iron rod set on the north edge of the proposed road easement;

There are contained within these notes and bounds 1.37 acres, more or less, of land area as prepared from public records and a survey made on the ground during July, 1955 by Byrn & Associates, Inc. of San Marcos, Texas. All 1/2" iron rods set are capped with a plastic stamped "Byrn Survey".

David C. Williamson, R.P.L.S. 74190

CLIENT: Howard, D.  
DATE: July 24, 1955  
SURVEY: Henderson, Charles  
COUNTY: Guadalupe, Texas  
JOB NO.: 23742-95  
FHD1.37

## Exhibit H

DESCRIPTION OF 1.36 ACRES, MORE OR LESS, OF L<sup>Y</sup>  
CHARLES HENDERSON SURVEY, ABSTRACT NO. 147, GUADALUPE COUNTY,  
TEXAS, AND BEING A PORTION OF THAT 13.00 ACRE TRACT DESCRIBED IN A  
DEED FROM THE VETERANS LAND BOARD OF TEXAS TO LURINE NETTIE ISGRIG  
HOWARD DATED AUGUST 16, 1901 AND RECORDED IN VOLUME 964, PAGE 646  
OF THE GUADALUPE COUNTY OFFICIAL PUBLIC RECORDS, AND BEING MORE  
PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

COMMENCING at a 1/2" iron rod found for the northwest corner of the  
Howard 13.00 acre tract, the northeast corner of that 4.89-acre  
tract described in a deed from William Benjamin Isgrig to Horace C.  
Howard et al dated January 31, 1906 and recorded in Volume 760,  
Page 160 of the Guadalupe County Official Public Records, and being  
in the south line of that 90.69-acre tract described in a deed from  
O.H. Baker, Trustee to T. E. Webster dated November 1, 1950 and  
recorded in Volume 865, Page 479 of the Guadalupe County Official  
Public Record;

THENCE with the common north line of the Howard 13.00 acre  
tract and south line of the Webster 90.60 acre tract, N 89°  
02' 30" E 917.13 feet to a 1/2" iron rod set 0.5 feet south  
of the fence for the northwest corner and PLACE OF BEGINNING  
of the herein described tract, pass at 197.50 feet and 357.87  
feet 1/2" iron rods set;

THENCE leaving the PLACE OF BEGINNING and continuing with said  
common line, as shown on that plat numbered 23742-96-a dated July  
24, 1995 as prepared for David Howard by Byrn & Associates, Inc., of  
San Marcos, Texas, N 89° 11' 56" E 342.83 feet to a 1/2" iron rod  
set in the fence for the northeast corner of this tract, and being  
the northwest corner of that 1.78-acre tract described in a deed  
from Lurine Nettie Isgrig Howard to Jeffrey D. Pontious, et al  
dated May 18, 1995 and recorded in Volume 1146, Page 745 of the  
Guadalupe County Official Public Records, pass at 258.62 feet a  
point in the west line of that 2.220-acre tract described in a deed  
from the Veterans Land Board of Texas to Horace Cecil Howard dated  
March 20, 1984 and recorded in Volume 703, Page 17 of the Guadalupe  
County Official Public Records (said 2.220-acre tract being the  
same 2.220-acre tract less and excepted in the aforesaid  
Howard deed in Volume 964, Page 646), said point being 1.2 feet  
south of an aluminum capped iron rod found and stamped "Stuart-  
Howard 1983" for the record northwest corner of the 2.220-acre  
tract;

THENCE entering the Howard 2.220-acre tract, with the west line of  
the Pontious tract, S 02° 42' 28" W 171.70 feet to a 2" pipe post  
for the southwest corner of the Pontious tract, and being in the  
north line of a proposed road easement;

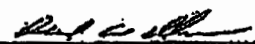
THENCE leaving the Pontious tract and crossing the remaining  
portion of the Howard 2.220-acre tract and entering the remaining  
portion of the Howard 13.00-acre tract, S 04° 14' 25" W 30.13 feet  
to a point on the northerly line of a proposed road easement for the  
southeast corner of this tract, from which a 1/2" iron rod set  
bears S 04° 14' 25" W 30.13 feet;

THENCE N 86° 26' 18" W 200.40 feet to a point in the centerline of the proposed road easement for an angle point;

THENCE, S 89° 02' 55" W 132.11 feet to a point in the centerline of the proposed road easement for the southwest corner of the herein described tract;

THENCE, N 90° 57' 05" W 165.69 feet to the PLACE OF BEGINNING, pass at 30.0 feet a 1/2" iron rod set on the north edge of the proposed road easement;

There are contained within these notes and bounds 1.36 acres, more or less, of land area as prepared from public records and a survey made on the ground during July, 1995 by Pyra & Associates, Inc., of San Marcos, Texas. All 1/2" iron rods set are capped with a plastic stamped "Pyra Survey".

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

## Exhibit I

DESCRIPTION OF 2.17 ACRES, MORE OR LESS, OF LAND AREA IN THE CHARLES REMONSON SURVEY, ABSTRACT NO. 147, QUADALUPE COUNTY, TEXAS, BEING A PORTION THAT 13.00 ACRE TRACT DESCRIBED IN A DEED FROM THE VETERANS LAND BOARD OF TEXAS TO MARINE RETIRE ISORIO HOWARD DATED AUGUST 13, 1991 AND RECORDED IN VOLUME 964, PAGE 846 OF THE QUADALUPE COUNTY OFFICIAL PUBLIC RECORDS, AND BEING MORE PARTICULARLY DESCRIBED BY MEASUREMENT AND BOUNDS AS FOLLOWS:

COMMENCING AT A 1/2" IRON ROD FOUND FOR THE NORTHWEST CORNER OF THE HOWARD 13.00 ACRE TRACT, THE NORTHEAST CORNER OF THAT 1.39 ACRE TRACT DESCRIBED IN A DEED FROM WILLIAM BENJAMIN ISORIO TO HOWARD C. HOWARD AT WITNESSES DATED JANUARY 31, 1988 AND RECORDED IN VOLUME 740, PAGE 140 OF THE QUADALUPE COUNTY OFFICIAL PUBLIC RECORDS, AND BEING IN THE SOUTH LINE OF THAT 30.49 ACRE TRACT DESCRIBED IN A DEED FROM O.H. BAKER, TRUSTEE TO F. B. WHESTER DATED NOVEMBER 1, 1984 AND RECORDED IN VOLUME 863, PAGE 479 OF THE QUADALUPE COUNTY OFFICIAL PUBLIC RECORDS;

THENCE WITH THE COMMON WEST LINE OF THE HOWARD 13.00 ACRE TRACT AND WEST LINE OF THE HOWARD 4.39 ACRE TRACT, S 00° 31' 09" E 221.25 FEET TO A 1/2" IRON ROD SET FOR THE SOUTHWEST CORNER OF THE HOWARD 13.00 ACRE TRACT AND NORTHWEST CORNER OF THAT 13.0 ACRE TRACT DESCRIBED IN A DEED FROM W&H PROPERTIES TO ALVIN RAY BROWN AT WITNESSES DATED NOVEMBER 13, 1984 AND RECORDED IN VOLUME 794, PAGE 522 OF THE QUADALUPE COUNTY OFFICIAL PUBLIC RECORDS;

THENCE WITH THE COMMON SOUTH LINE OF THE HOWARD 13.00 ACRE TRACT AND NORTH LINE OF THE BROWN 13.0 ACRE TRACT, S 89° 02' 58" E 200.00 FEET TO A 1/2" IRON ROD SET;

THENCE ENTERING THE HOWARD 13.00 ACRE TRACT, N 80° 57' 05" W 124.40 FEET TO A 1/2" IRON ROD SET FOR THE PLACE OF BEGINNING OF THE HEREIN DESCRIBED TRACT;

THENCE LEAVING THE PLACE OF BEGINNING, AS SHOWN ON THAT PLAT NUMBERED 23742-95-0 DATED JULY 24, 1975 AS PREPARED FOR DAVID HOWARD BY LYNN A ASSOCIATES, INC. OF SAN MARCOS, TEXAS, WITH A RIGHT-BREAKING CURVE HAVING THE FOLLOWING CHARACTERISTICS: CENTRAL ANGLE = 65° 04' 41", RADIUS = 55.00 FEET, ARC LENGTH = 69.45 FEET AND A CHORD WHICH BEARS N 80° 57' 05" W 50.00 FEET TO A 1/2" IRON ROD SET;

THENCE CONTINUING WITH A RIGHT-BREAKING CURVE HAVING THE FOLLOWING CHARACTERISTICS: CENTRAL ANGLE = 106° 55' 21", RADIUS = 55.00 FEET, ARC LENGTH = 102.65 FEET AND A CHORD WHICH BEARS N 86° 24' 26" E 88.35 FEET TO A 1/2" IRON ROD SET;

THENCE WITH A LEFT-BREAKING CURVE HAVING THE FOLLOWING CHARACTERISTICS: CENTRAL ANGLE = 49° 32' 41", RADIUS = 13.00 FEET, ARC LENGTH = 13.09 FEET AND A CHORD WHICH BEARS S 45° 37' 14" E 17.16 FEET TO A 1/2" IRON ROD SET;

Easement

THENCE N 89° 02' 22" E 754.70 feet to a 1/2" iron rod set for an angle point, pass at 613.91 feet a 1/2" iron rod set;

THENCE S 80° 36' 14" E 300.36 feet to a pipe post for an angle point in this line, being the southeast corner of that 1.70 acre tract described in a deed from Curtis Kabbie Legris Howard to Jeffrey D. Pontious, et al. dated May 18, 1995 and recorded in Volume 1146, Page 748 of the Guadalupe County Official Public Records;

THENCE with the south line of the Pontious tract, N 88° 25' 16" E 456.70 feet to a 1/2" iron rod set for the northeast corner of this tract and for the southeast corner of the Pontious tract, being in the common east line of the Howard 13.00 acre tract and west line of Guadalupe County Road No. 154, pass at 111.40 feet a 1/2" iron rod set;

THENCE with the common east line of the Howard 13.00 acre tract and west line of Guadalupe County Road No. 154, S 60° 28' 21" E 48.00 feet to a 1/2" iron rod set for the southeast corner of the herein described tract;

THENCE entering the Howard 13.00 acre tract, S 80° 55' 14" W 461.63 feet to a 1/2" iron rod set for an angle point; pass at 202.80 feet a 1/2" iron rod set;

THENCE N 20° 24' 16" W 290.43 feet to a 1/2" iron rod set for an angle point, pass at 167.07 feet a 1/2" iron rod set;

THENCE S 89° 02' 44" W 749.87 feet to a 1/2" iron rod set, pass at 161.46 feet and 535.21 feet a 1/2" iron rod set;

THENCE with a left-breaking curve having the following characteristics: central angle = 49° 53' 42", radius = 16.06 feet; arc length = 11.69 feet and a chord which bears, S 61° 03' 04" W 12.60 feet to a 1/2" iron rod set;

THENCE with a right-breaking curve having the following characteristics: central angle = 106° 56' 21", radius = 38.00 feet; arc length = 102.43 feet and a chord which bears, N 87° 28' 36" W 88.39 feet to the PLACE OF BEGINNING.

There are contained within these notes and books 2.17 acres, more or less, of land as was ascertained from public records and a survey made on the ground during July, 1998 by Syrn & Associates, Inc. of San Marcos, Texas. All 1/2" iron rods set are capped with a plastic stamped "Syrn Survey".

David C. Williamson, R.P.L.S. #1108

POSTED

000024

JAN 16 2024

1:38 PM

TERESA KIEL

Guadalupe County Clerk

By: VDAY

**NOTICE OF FORECLOSURE SALE**

January 16, 2024

**Second Lien Deed of Trust (the "Deed of Trust"):**

**Dated:** August 19, 2022

**Grantor:** SLACKERS INVESTMENTS, LLC, a limited liability company

**Trustee:** Clinton Howard

**Lender:** Clayton Cody Howard and Michele Howard

**Recorded in:** Document No. 202299025996 of the Official Public Records of Guadalupe County, Texas, as corrected by Correction Affidavit Instrument As To A Recorded Original Instrument dated August 25, 2022, recorded in Document No. 202299026242 of the Official Public Records of Guadalupe County, Texas

**Legal Description:** See Exhibit "A" attached hereto.

**Secures:** Promissory Note ("Note") in the original principal amount of \$110,000.00, executed by Grantor and payable to the order of Lender

**Substitute Trustee:** Mitchell D. Savrick; David J. Attwood; Christopher Ross; Evan A. Johnston; or Leah E. Stein

**Substitute Trustee's Address:** 4330 Gaines Ranch Loop, Suite 150, Austin, TX 78735

**Foreclosure Sale Information:**

**Date:** February 6, 2024

**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:** On the north porch of the Guadalupe County Courthouse, or as designated by the County Commissioners Court of Guadalupe County, Texas.

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



**Substitute Trustee:**

In accordance with the Texas Property Code, Section 51.0076, and the Deed of Trust referenced above, Lender and Lender's attorney hereby name, appoint and designate the following substitute trustee(s), each to act under and by virtue of said Deed of Trust, including posting and filing the public notice required under Section 51.002 of the Texas Property Code as amended, and to proceed with a foreclosure of the Deed of Trust lien securing the payment of the Note: Mitchell D. Savrick; David J. Attwood; Christopher Ross; Evan A. Johnston; Leah E. Stein.

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

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, Lender, 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 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 9.604(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.

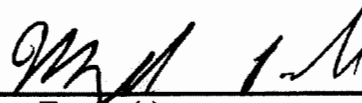
If Lender passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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 Lender. 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.**



Substitute Trustee(s):

Mitchell D. Savrick (SBN: 17692200)

David J. Attwood (SBN: 24062593)

Christopher Ross (SBN: 24104680)

Evan A. Johnston (SBN: 24084283)

Leah E. Stein (SBN: 24098467)

Savrick Schumann Johnson McGarr

Kaminski & Shirley, L.L.P.

4330 Gaines Ranch Loop, Suite 150

Austin, TX 78735

Ph: (512) 3476-1604)

ATTORNEYS FOR LENDER

**CERTIFICATE OF POSTING**

I, Jeanne McAlpin (*printed name*), hereby declare under penalty of perjury that on this day 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).

Date: January 16, 2023

Jeanne McAlpin  
(Signature)

**EXHIBIT "A"**  
**TRACT I**  
**METES & BOUNDS DESCRIPTION**

OF A 1.25 ACRE TRACT LYING AND BEING SITUATED IN THE CHARLES HENDERSON SURVEY NO. 55, ABSTRACT NO. 147, GUADALUPE COUNTY, TEXAS, BEING A PORTION OF THAT CALLED 13.00 ACRE TRACT DESCRIBED IN A DEED FROM VETERANS LAND BOARD OF TEXAS TO LURINE HETTIE ISCRIG HOWARD RECORDED IN VOLUME 964, PAGE 646, OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS, BEING ALL OF A CALLED 1.12 ACRE TRACT DESCRIBED AS "FIRST TRACT" IN VOLUME 1610, PAGE 853, OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS AND A PORTION OF A CALLED 1.12 ACRE TRACT DESCRIBED AS "SECOND TRACT" IN SAID VOLUME 1610, PAGE 853, OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS, SAID TRACT BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING at a 1/4" iron rod found in the westerly R.O.W. line of Old Seguin Rd. marking the northeast corner of a called 1.78 acre tract described in a deed to Terri Lynne Casiano in Vol. 1507, Pg. 840, Official Public Records of Guadalupe County, Texas;

THENCE along and with said R.O.W. line, the east line of said Casiano Tract, S 00°50'17" E, 171.33 feet (called 171.33 feet, per 1507/840) to a capped 1/2" iron rod set for the northeast corner and POINT OF BEGINNING of the herein described tract, the southeast corner of said Casiano Tract;

THENCE continuing along said R.O.W. line, same being the east line of the herein described tract, S 00°50'17" E, 160.07 feet (S 00°28'21" E, 160.07 feet, per deed) to a capped 1/2" iron rod set for the southeast corner of the herein described tract, the northeast corner of a called 13.0000 acre tract as described in a deed to Alvin W. Brown in Vol. 794, Pg. 682, Deed Records of Guadalupe County, Texas;

THENCE along the north line of said Brown Tract, same being the south line of the herein described tract, S 88°53'39" W, (called S 89°02'55" W, per deed) at a distance of 304.97 feet passing the deeded southwest corner of said "First Tract", the southeast corner of said "Second Tract", a total distance of 339.00 feet to a capped 1/2" iron rod set for the southwest corner of the herein described tract, the southeast corner of the remaining portion of said "Second Tract", described as Tract 2 by separate Metes and Bounds;

THENCE across and severing said "Second Tract", along the east line of said remainder of Tract 2, same being the west line of the herein described tract, N 01°18'53" E, 159.66 feet to a capped 1/2" iron rod set for the northwest corner of the herein described tract, the northeast corner of said remainder of Tract 2, a point in the northerly R.O.W. line of a 60' Ingress-Egress easement, as described in Vol. 1633, Pg. 302, Official Public Records of Guadalupe County, Texas (known as Jasmine Ln.) from which a 3" pipe marking the southwest corner of said Casiano Tract is found bearing S 88°49'31" W, 118.51 feet for witness;

THENCE along the south line of said Casiano Tract, same being the north line of the herein described tract, N 88°49'31" E, 340.33 feet (N 88°55'16" E, per deed) to the POINT OF BEGINNING and containing 1.25 acres, more or less.


Basis of Bearing: Texas South Central NAD 83  
All set 1/2" iron rods capped with "Amerisurveyors" cap.

STATE OF TEXAS       §

March 25, 2020

COUNTY OF BEXAR     §

It is hereby certified that the above description was prepared from an actual survey on the ground of the described tract made under my supervision.

  
Jose Antonio Trevino,  
Registered Professional Land Surveyor  
Registration No. 5552



POSTED

000025

JAN 16 2024

1:40pm

TERESA KIEL

Guadalupe County Clerk

By: *[Signature]*

## NOTICE OF FORECLOSURE SALE

February 6, 2024

### Deed of Trust ("Deed of Trust"):

Dated: April 23, 2007  
Grantor: CECILIA M. TOVAR  
Trustee: ANGELA D. NICKEL  
Lender: GUADALUPE VALLEY HABITAT FOR HUMANITY, INC.  
Recorded in: Volume 2478, Page 88 of the real property records of Guadalupe County, Texas  
Legal Description: Being Lot 1, Homes of Hope (Casas de Esperanza), City of Seguin, Guadalupe County, Texas, according to map or plat recorded in Volume 6, Page 327, Map and Plat Records of Guadalupe County, Texas  
Secures: Real Estate Lien Note ("Note") in the original principal amount of \$50,000.00, executed by CECILIA M. TOVAR ("Borrower") and payable to the order of Lender  
Current Holder: HABITAT FOR HUMANITY OF SAN ANTONIO, INC.

Substitute Trustee: KEVIN H. BERRY  
Substitute Trustee's Address: 242 W Sunset Rd Ste 201, San Antonio, TX, 78209

### Foreclosure Sale:

Date: Tuesday, February 6, 2024  
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 1:00 o'clock p.m. and not later than three hours thereafter.  
Place: North porch of courthouse, Seguin, Guadalupe County, Texas; or at such other location as may be designated by the commissioners' court for such sales.  
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 HABITAT FOR HUMANITY OF SAN ANTONIO, INC.'s bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. **THOSE DESIRING TO BID AND PURCHASE THE PROPERTY WILL NEED TO DEMONSTRATE THEIR ABILITY TO PAY THEIR BID IMMEDIATELY BY CASHIER'S CHECK MADE PAYABLE TO THE ORDER OF THE UNDERSIGNED TRUSTEE. NO THIRD-PARTY CASHIER'S CHECKS WILL BE ACCEPTED.**

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, HABITAT FOR HUMANITY OF SAN ANTONIO, INC., 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 HABITAT FOR HUMANITY OF SAN ANTONIO, INC.'s election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with HABITAT FOR HUMANITY OF SAN ANTONIO, INC.'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 HABITAT FOR HUMANITY OF SAN ANTONIO, INC. 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 HABITAT FOR HUMANITY OF SAN ANTONIO, INC.. 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.**



KEVIN H. BERRY  
Attorney and Substitute Trustee for Mortgagee  
242 W Sunset Rd Ste 201  
San Antonio, TX 78209  
Telephone (210) 944-1144

**NOTICE OF FORECLOSURE 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.**

**POSTED**

**Deed of Trust:**

Dated: April 25, 2023 (on or about)  
Grantor: Z Medici LLC  
Trustee: David Gibson  
Current Lender: Black Label Capital, LLC, and American Century Life Insurance Company  
Recorded in: Instrument No. 202399010628 recorded on May 1, 2023, in the real property records of Guadalupe County, Texas.

JAN 16 2024  
2:00pm  
TERESA KIEL  
Guadalupe County Clerk  
By: *[Signature]*

Legal Description: Lot 24, Block II, of the Ball Addition, being part of Lot 4, Block 8, New City Block 285, of the Farming or Twelve Acre Lots, City of Seguin, Guadalupe County, Texas, as shown on the revision plat recorded in Volume 1, Page 90, of the Plat Records of Guadalupe County, Texas.

**More commonly known as: 420 Avenue C, Seguin, Texas 75155**

**Foreclosure Sale:**

Date: Tuesday, February 6, 2024  
Time: The sale of the Property will be held between the hours of 11:00 A.M. and 2:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 11:00 A.M. and not later than three hours thereafter.  
Place: North Porch of the Guadalupe Courthouse at 211 W. Court Street, #300, Seguin, Texas 78155, or in the area otherwise designated by the Commissioner's Court pursuant to §51.002 of the Texas Property Code as amended.  
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 Lender's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Substitute Trustee: David R. Gibson, Reagan R. Herod, Lauren M. Upshaw, Taylor J. Monroe, Leah Duncan Bundage, Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez.

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, Lender, 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 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 9.604(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 Lender 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 Lender. 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 51.009 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.

**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: January 16, 2024**

Respectfully submitted,



---

David R. Gibson  
SBN: 07861220  
david.gibson@gibsonlawgroup.com  
15400 Knoll Trail Dr., Ste. 205  
Dallas, Texas 75248  
P: (817) 769-4044  
F: (817) 764-4313

# NOTICE OF FORECLOSURE SALE

000027

January 16, 2024

## WRAPAROUND DEED OF TRUST

POSTED

**Date:** March 31, 2021

**Grantor:** ROBERT CARL DABNEY

**Trustee:** JOHN F. FUINI, JR

**Lender:** JODIE DE LUCA Trustee of the MUSE FAMILY TRUST

JAN 16 2024  
2:00 pm  
TERESA KIEL  
Guadalupe County Clerk  
By: W. D. [Signature]

**Recorded In:** Document No. 202199011497 of the Official Public Records of Guadalupe County, Texas,

### Legal Description:

**Lot 6, Block 36, THE LINKS AT SCENIC HILLS, UNIT 3, an Addition to the City of Schertz, Guadalupe County, Texas, according to map or plat thereof recorded in Volume 7, Pages 646, Plat Records of Guadalupe County, Texas;**

**Secures:** Promissory Note in the original principal amount of \$218,000,000, executed by ROBERT CARL DABNEY payable to the order of Lender, JODIE DE LUCA TRUSTEE OF THE MUSE FAMILY TRUST.

**Trustee's Address:** Law Office of John F. Fuini, Jr. PC  
6243 IH-10 West Suite 590  
San Antonio, TX 78201  
(210) 732-2200 Tel  
(210) 732-0298 Fax

### Foreclosure Sale:

**Date:** February 6, 2024

**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 sale will take place at the Guadalupe County Courthouse at the place designated by the Guadalupe County Commissioner's Court. The Deed of Trust permits the Lender (as hereinafter defined) to postpone, withdraw, or reschedule the sale for another day.

**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 Lender'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 the default, JODIE DE LUCA, Trustee of the MUSE FAMILY TRUST, the owner and holder of the Note, has requested Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of JODIE DE LUCA Trustee of the MUSE FAMILY TRUST election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with JODIE DE LUCA Trustee of the MUSE FAMILY TRUST'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, the Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Lender 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 Lender. 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, Trustee reserves the right to set further reasonable conditions for conduction the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Trustee.

**ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, AS DEFINED IN SECTION 101(d) (1) OF TITLE 10, UNITED STATES CODE OR A MEMBER OF THE TEXAS NATIONAL GUARD OR NATIONAL**

**GUARD OF OTHER STATE ON ACTIVE SERVICES AUTHORIZED BY THE PRESIDENT OR THE SECRETARY OF DEFENSE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, YOU MAY HAVE SPECIAL RIGHTS OR RELIEF RELATED TO THE COLLECTION OR ENFORCEMENT ACTION UNDER FEDERAL LAW, INCLUDING THE SERVICE MEMBERS CIVIL RELIEF ACT 50, UNITED STATES CODE SECTION 501 et.seq. IF THIS NOTICE SHOULD APPLY, YOU MUST PROVED EVIDENCE OF YOUR ELIGIBILITY TO THE UNDRSIGNED IMMEDIATELY.**

EXECUTED on this 16<sup>th</sup> day of January, 2024.

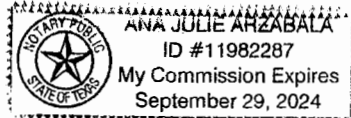
  
\_\_\_\_\_  
JOHN F. FUINI, JR.  
Trustee

STATE OF TEXAS

COUNTY OF BEXAR

BEFORE me, the undersigned authority, on this day personally appeared JOHN F. FUINI, JR., known to be the person whose name is subscribed to the foregoing Notice of Foreclosure Sale, and acknowledged to me that the same was executed for the purposes and consideration therein expressed.

Given under my hand and seal of office on this 16<sup>th</sup> day of January, 2024.



  
\_\_\_\_\_  
NOTARY PUBLIC, STATE OF TEXAS