

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#: 15-15096

000012

POSTED

JAN 11 2024

10:27 A.M.

TERESA KIEL  
Guadalupe County Clerk  
By: *Marcia A.*

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**WHEREAS**, on 7/28/2011, ARTURO V SALINAS AND SONIA SALINAS, HUSBAND AND WIFE, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of G TOMMY BASTIAN, as Trustee, Mortgage Electronic Registration Systems, Inc. solely as nominee for BANK OF AMERICA, N.A., as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$216,386.00, payable to the order of Mortgage Electronic Registration Systems, Inc. solely as nominee for BANK OF AMERICA, N.A., which Deed of Trust is Recorded on 8/15/2011 as Volume 201106028135, Book , Page , in Comal 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 37, BLOCK 1, FAIRWAY RIDGE SUBDIVISION UNIT 2, CITY OF SCHERTZ, COMAL COUNTY, TEXAS, A SUBDIVISION IN GUADALUPE COUNTY AND COMAL COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 7, PAGE(S) 294, MAP AND/OR PLAT RECORDS OF GUADALUPE COUNTY, TEXAS, AND UNDER COUNTY CLERK'S FILE NO. 200706011221, OFFICIAL PUBLIC RECORDS OF COMAL COUNTY, TEXAS. (SUBJECT PROPERTY LIES WHOLLY WITHIN COMAL COUNTY)**

Commonly known as: **5148 EAGLE VALLEY STREET SCHERTZ, TX 78154**

**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, 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 **4/2/2024 at 10:00 AM**, or no later than three (3) hours after such time, in **Comal 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 FIRST FLOOR IN THE HISTORIC COMAL COUNTY COURTHOUSE (ROOM 101 AND/OR THE FIRST FLOOR LOBBY IN THE HISTORIC COMAL COUNTY COURTHOUSE LOCATED AT 100 MAIN PLAZA, NEW BRAUNFELS, TEXAS 78130)**



4806767

**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.

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.**

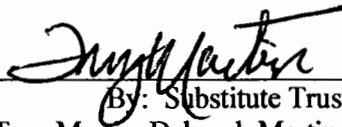
WITNESS, my hand this 1/9/2024



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

1/11/2024



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

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

## 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. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070**

### INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated July 28, 2011 and recorded under Vol. 3025, Page 0717, or Clerk's File No. 11-014076, in the real property records of GUADALUPE County Texas, with Cynthia Ann Keeler, a single person and Sarah Sue Latino, a single person as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for First Continental Mortgage, Ltd. DBA Bay Mortgage, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Cynthia Ann Keeler, a single person and Sarah Sue Latino, a single person securing payment of the indebtedness in the original principal amount of \$250,106.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Cynthia Ann Keeler, Sarah Sue Latino. M&T Bank is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. M & T Bank is acting as the Mortgage Servicer for the Mortgagee. M & T Bank, is representing the Mortgagee, whose address is: PO Box 840, Buffalo, NY 14240.

#### Legal Description:

**LOT 3, BLOCK 6, MESA OAKS 2 SUBDIVISION UNIT 2, SITUATED IN THE CITY OF SEHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 7, PAGE 418, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.**

### SALE INFORMATION

**Date of Sale: 04/02/2024**

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

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

### TERMS OF SALE

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

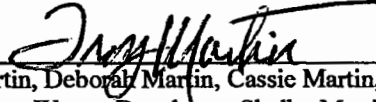
The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or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



**POSTED**  
JAN 16 2024  
11:33am  
TERESA KIEL  
Guadalupe County Clerk  
By: *[Signature]*

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

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



Troy Martin, Deborah Martin, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Auction.com, as Substitute Trustee

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 12/29/2015	<b>Grantor(s)/Mortgagor(s):</b> SHAUGHN VALDEZ AND MELANIE VALDEZ, HUSBAND AND WIFE
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR LOANDEPOT.COM, LLC DBA IMORTGAGE, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Lakeview Loan Servicing, LLC
<b>Recorded In:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 2016000081	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> M&T Bank is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 1 Fountain Plaza, Buffalo, NY 14203
<b>Date of Sale:</b> 4/2/2024	<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 9, BLOCK 7, CIBOLO VISTAS, PHASE 4, AN ADDITION TO THE CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGE(S) 200-202 OF THE MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

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

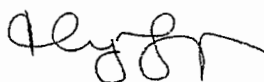
The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical 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: 1/16/2024



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

Dated: 1/18/2024

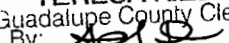
Troy Martin

Printed Name:



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

**POSTED**

JAN 18 2024  
10:44am  
TERESA KIEL  
Guadalupe County Clerk  
By: 

**MH File Number:** TX-19-76499-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.: 118007-TX

Date: January 23, 2024

County where Real Property is Located: Guadalupe

ORIGINAL MORTGAGOR: ANTASIA JULIA BRADSHAW, AN UNMARRIED WOMAN, AND  
 JONNESHA DEJONERRA  
 WALKER, AN UNMARRIED WOMAN

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

CURRENT MORTGAGEE: LAKEVIEW LOAN SERVICING, LLC

MORTGAGE SERVICER: LOANCARE, LLC

DEED OF TRUST DATED 9/1/2020, RECORDING INFORMATION: Recorded on 9/4/2020, as Instrument No. 202099024270 and later modified by a loan modification agreement recorded as Instrument 202299033040 on 10/26/2022

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT 48, BLOCK 6, RED RIVER RANCH UNIT 2, PUD, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGES 110-111 OF THE DEED AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 4/2/2024, 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

**POSTED**

JAN 25 2024

12:07 PM

TERESA KIEL

Guadalupe County Clerk

By: *[Signature]*

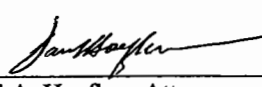

AP NOS/SOT 08212019

Matter No.: 118007-TX

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

**WHEREAS**, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE 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

3553 Irish Creek Rd, Schertz, TX 78154

23-016624

**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: 04/02/2024

Time: Between 12:00 PM – 3:00 PM and beginning not earlier than 12:00 PM and ending not later than three hours thereafter.

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

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

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated 12/07/2010 and recorded in the real property records of Guadalupe County, TX and is recorded under Clerk's File/Book 2943, Page 0803, with Ester R. Martinez and Joe B. Martinez (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for Pulte Mortgage LLC mortgagee to which reference is herein made for all purposes.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by Ester R. Martinez and Joe B. Martinez, securing the payment of the indebtedness in the original amount of \$246,842.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Wells Fargo Bank, N.a. is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to be Sold.** LOT 3, BLOCK 14, KENSINGTON RANCH ESTATES SUBDIVISION, UNIT 2, P.U.D., A SUBDIVISION TO THE CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 7, PAGE 444, PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

**POSTED**

JAN 25 2024

12:08pm

TERESA KIEL

Guadalupe County Clerk

By: W. Lark



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

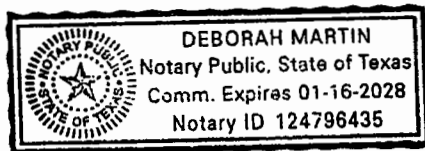
Wells Fargo Bank, N.A.  
3476 Stateview Blvd  
Fort Mill, SC 29715

Troy Martin  
SUBSTITUTE TRUSTEE  
Troy Martin, Deborah Martin, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz OR AUCTION.COM OR Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Thomas Gilbraith, C Jason Spence, Deborah Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez OR Kirk Schwartz, Candace Sissac c/o ALbertelli Law  
2201 W Royal Lane, Suite 200  
Irving, TX 75038

STATE OF Texas  
COUNTY OF Medina

Before me, the undersigned authority, on this day personally appeared Troy Martin, as Substitute Trustee, known to me to be the person and officer whose name is subscribed to the foregoing instrument, and who acknowledged to me that he/she executed the same for the purposes and consideration therein expressed and in the capacity therein stated.

GIVEN UNDER MY HAND AND SEAL OF OFFICE this 25 day of January, 2024.



Deborah Martin  
NOTARY PUBLIC in and for  
Medina COUNTY  
My commission expires: 1/16/2028  
Print Name of Notary: Deborah Martin

**CERTIFICATE OF POSTING**

My name is Troy Martin, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on 1/25/2024 I filed at the office of the Guadalupe County Clerk and caused to be posted at the Guadalupe County courthouse this notice of sale.

Troy Martin  
Declarants Name: TROY MARTIN  
Date: 1/25/2024

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 12/12/2013	<b>Grantor(s)/Mortgagor(s):</b> TAYLOR W OTERO AND WIFE, ISAMARIE OTERO
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR FAIRWAY INDEPENDENT MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Wells Fargo Bank, N.A.
<b>Recorded in:</b> <b>Volume:</b> 4174 <b>Page:</b> 0849 <b>Instrument No:</b> 13-026171	<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> 4/2/2024	<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 55, BLOCK 5, WILLOWBRIDGE SUBDIVISION UNIT 6, CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN VOLUME 7, PAGE(S) 211, OF THE MAP AND/OR PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, 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: 1/17/2024

*Myra Homayoun*

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

Dated: 1/25/2024

Printed Name:

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

**POSTED**

JAN 25 2024

12:12 PM

TERESA KIEL

Guadalupe County Clerk

By: *VDW*

**MH File Number:** TX-24-101044-POS  
**Loan Type:** FHA

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

000046

<b>Deed of Trust Date:</b> 3/22/2005	<b>Grantor(s)/Mortgagor(s):</b> AMY K. HANSON, A SINGLE WOMAN
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR ALETHES, LLC, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Wells Fargo Bank, N.A.
<b>Recorded in:</b> <b>Volume:</b> 2135 <b>Page:</b> 0852 <b>Instrument No:</b> 05-06004	<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> 4/2/2024	<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, 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.**

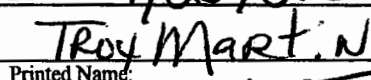
**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(f): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS 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: 1/19/2024

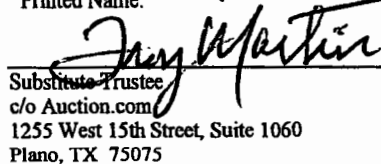


Myra Homayoun, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for Wells Fargo Bank, N.A.

Dated: 1/25/2024



Printed Name:



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

**POSTED**

JAN 25 2024

12:14pm

TERESA KIEL

Guadalupe County Clerk  
By: 

**MH File Number:** TX-24-101133-POS  
**Loan Type:** FHA

VOLUME 18 PAGE 12



GIVEN NO 1001133

03-08-05

114 North Austin Street  
Seguin, Texas 78155

Phone: (830) 372-1001 Fax: (830) 379-1155

Field notes describing a 0.217 of an acre tract of land situated in the Humphries Branch Survey No. 17, Abstract 6, City of Seguin, Guadalupe County, Texas, being a portion of Lot 5 Block III, of a subdivision of Lot 1 and 2, in Farm Block 2, plat recorded in Volume 18, Page 12, Deed Records, Guadalupe County, Texas, Guadalupe County, Texas, also being that same tract of land conveyed to Norma A. Hankins, by deed recorded in Volume 1962, Page 344, Official Records, Guadalupe County, Texas and being more particularly described as follows:

Beginning at a 1" diameter pipe found in the north right-of-way line of Ireland Street for the southeast corner of a tract of land called 0.117 of an acre described in Volume 1546, Page 357, Official Records, Guadalupe County, Texas, the southwest corner of the Hankins tract and the herein described tract.

Thence, N 00° 04' 09" E, 153.44 feet with the east line of the 0.117 of an acre tract, the east line of a tract of land called 0.335 of an acre described in Volume 708, Page 481, Official Records, Guadalupe County, Texas and the west line of the Hankins tract to a 1/2" diameter iron pin with a plastic cap stamped "Tri-County" found for the southwest corner of a tract of land conveyed to Edith Griffin by deed recorded in Volume 848, Page 485, Official Records, Guadalupe County, Texas, the northeast corner of the 0.335 of an acre tract, the northwest corner of the Hankins tract and the herein described tract.

Thence, N 89° 15' 48" E, 61.33 feet with the south line of the Griffin tract and the north line of the Hankins tract to a 1/2" diameter iron pin with a plastic cap stamped "Tri-County" found for the northwest corner of a tract of land conveyed to Betty Schaper by deed recorded in Volume 1519, Page 667, Official Records, Guadalupe County, Texas, the northeast corner of the Hankins tract and the herein described tract.

Thence, S 00° 00' 00" W, 154.23 feet with the west line of the Schaper tract and the east line of the Hankins tract to a 1/2" diameter iron pin with a plastic cap stamped "Tri-County" found in the north right-of-way line of Ireland Street for the southwest corner of the Schaper tract, the southeast corner of the Hankins tract and the herein described tract.

Thence, N 90° 00' 00" W, 61.51 feet with the north right-of-way line of Ireland Street and the south line of the Hankins tract to the Place of Beginning and containing 0.217 of an acre of land according to a survey made on the ground on February 1, 2005, by Tri-County Land Surveying Inc.

Corresponding plat prepared.  
Project No. 0501120

**EXHIBIT "A"**

**Aubrey D. Holland**  
Registered Professional  
Land Surveyor No. 4493

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

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

### INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated March 11, 2016 and recorded under Clerk's File No. 2016005344, in the real property records of GUADALUPE County Texas, with Susan McGregor, a single woman as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Sente Mortgage, Inc., its successors and assigns as Original Mortgagee.

Deed of Trust executed by Susan McGregor, a single woman securing payment of the indebtedness in the original principal amount of \$172,812.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Susan McGregor. PennyMac Loan Services, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. PennyMac Loan Services, LLC is acting as the Mortgage Servicer for the Mortgagee. PennyMac Loan Services, LLC, is representing the Mortgagee, whose address is: 3043 Townsgate Road, Suite 200, Westlake Village, CA 91361.

#### Legal Description:

**LOT 11, BLOCK 4, DOVE CROSSING SUBDIVISION - UNIT 2, SITUATED IN THE CITY OF NEW BRAUNFELS, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 6, PAGE 435, PLAT RECORDS, GUADALUPE COUNTY, TEXAS**

### SALE INFORMATION

Date of Sale: 04/02/2024

Earliest Time Sale Will Begin: 11:00 AM

FEB 01 2024

10:23am

TERESA KIEL

Guadalupe County Clerk

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

### TERMS OF SALE

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

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



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


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

**WHEREAS**, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE Troy Martin, Deborah Martin, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz , Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Auction.com, as Substitute Trustee.**

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

Executed on January 29, 2024.

/s/ Juanita Deaver SBOT No. 24126385, Attorney at Law  
Codilis & Moody, P.C.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200

Posted and filed by:   
Printed Name: Troy Martin

C&M No. 44-24-00210

NOTICE OF FORECLOSURE SALE

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

1. *Property to Be Sold.* The property to be sold is described as follows: LOT 14, BLOCK 1, CHELSEA CROSSING SUBDIVISION, GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT RECORDED IN VOLUME 6, PAGE 390, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.
2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust dated 10/25/2002 and recorded in Book 1766 Page 0493 Document 18886 real property records of Guadalupe County, Texas.

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

Date: 04/02/2024

Time: 11:00 AM

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

4. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust.
5. *Obligations Secured.* The Deed of Trust executed by JAMES R. ROTHROCK AND CAMILLA D. ROTHROCK, provides that it secures the payment of the indebtedness in the original principal amount of \$111,122.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. MIDFIRST BANK is the current mortgagee of the note and deed of trust and MIDFIRST BANK is mortgage servicer. A servicing agreement between the mortgagee, whose address is MIDFIRST BANK c/o MIDFIRST BANK, 999 N.W. Grand Blvd, Oklahoma City, OK 73118 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

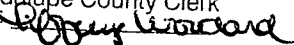
6. *Substitute Trustee(s) Appointed to Conduct Sale.* In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston,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

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


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

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

POSTED

FEB 01 2024  
10:25 AM  
TERESA KIEL  
Guadalupe County Clerk  
By 

Certificate of Posting

I am  whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056, declare under penalty of perjury that on 2/1/2024 I filed this Notice of Foreclosure Sale at the office of the Guadalupe County Clerk and caused it to be posted at the location directed by the Guadalupe County Commissioners Court.



000062

106 LOST MAPLES WAY  
MARION, TX 78124

00000010033009

**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: April 02, 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 24, 2018 and recorded in Document INSTRUMENT NO.201899011245 real property records of GUADALUPE County, Texas, with TIMOTHY LOGAN, SINGLE MAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by TIMOTHY LOGAN, SINGLE MAN, securing the payment of the indebtednesses in the original principal amount of \$250,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK is the current mortgagee of the note and Deed of Trust or Contract Lien.


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

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

c/o MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK  
999 N.W. GRAND BLVD  
STE 110  
OKLAHOMA CITY, OK 73118-6077

**POSTED**

FEB 01 2024

12:18pm  
TERESA KIEL  
Guadalupe County Clerk  
By: 



NTSS00000010033009



106 LOST MAPLES WAY  
MARION, TX 78124

00000010033009

**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: \_\_\_\_\_

106 LOST MAPLES WAY  
MARION, TX 78124

00000010033009

00000010033009

GUADALUPE

**EXHIBIT "A"**

BEING LOT 2, OF MARION PARK, AN ADDITION TO THE CITY OF MARION GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OF PLAT THEREOF RECORDED IN VOLUME 8, PAGES 488-489, OF THE MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

000063

7511 FM 467  
SEGUIN, TX 78155

00000010030161

**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: April 02, 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 November 08, 2001 and recorded in Document VOLUME 1658, PAGE 0629; AS AFFECTED BY CLERK'S FILE NO. 202399009721; AS AFFECTED BY LOAN MODIFICATION AGREEMENTS VOLUME 1678, PAGE 0164 & VOLUME 4275, PAGE 0804 real property records of GUADALUPE County, Texas, with ADAM V. REED AND TAMMY L. REED, HUSBAND AND WIFE, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by ADAM V. REED AND TAMMY L. REED, HUSBAND AND WIFE, securing the payment of the indebtednesses in the original principal amount of \$102,393.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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


c/o MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK  
999 N.W. GRAND BLVD  
STE 110  
OKLAHOMA CITY, OK 73118-6077

**POSTED**

FEB 01 2024

12:20pm

TERESA KIEL

Guadalupe County Clerk  
By: 



**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: \_\_\_\_\_

**EXHIBIT "A"**

FIELD NOTES DESCRIBING A 20.33 ACRE TRACT OF LAND OUT OF THE L.H. PETERS SURVEY NO. 50, ABSTRACT 261, GUADALUPE COUNTY, TEXAS, BEING THAT SAME TRACT OF LAND CONVEYED TO THE VETERANS LAND BOARD OF THE STATE OF TEXAS, BY DEED RECORDED IN VOLUME 898, PAGE 592, OFFICIAL RECORDS, GUADALUPE COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 1" DIAMETER PIPE FOUND IN THE SOUTHEAST RIGHT-OF-WAY LINE OF F.M. 467, FOR THE NORTHEAST CORNER OF A TRACT OF LAND CONVEYED TO ADOLPH RUDELOFF BY DEED RECORDED IN VOLUME 438, PAGE 227, DEED RECORDS, GUADALUPE COUNTY, TEXAS, THE NORTHWEST CORNER OF THE VETERANS LAND BOARD TRACT AND THE HEREIN DESCRIBED TRACT.

THENCE, N 51° 00' 53" E, 467.40 FEET WITH THE SOUTHEAST RIGHT-OF-WAY LINE OF F.M. 467 AND THE NORTHWEST LINE OF THE VETERANS LAND BOARD TRACT TO A "T" IRON FOUND FOR THE NORTHWEST CORNER OF A TRACT OF LAND CONVEYED TO JAMES V. CHEATHAM AND WIFE IRENE E. CHEATHAM BY DEED RECORDED IN VOLUME 429, PAGE 339, DEED RECORDS, GUADALUPE COUNTY, TEXAS, THE NORTHEAST CORNER THE VETERANS LAND BOARD TRACT AND THE HEREIN DESCRIBED TRACT.

THENCE, S 00° 24' 45" E, 2570.04 FEET WITH THE WEST LINE OF THE CHEATHAM TRACT AND THE EAST LINE OF THE VETERANS LAND BOARD TRACT TO A 1" DIAMETER PIPE FOUND IN THE NORTH LINE OF TRACT OF LAND CALLED 40.61 ACRES, DESCRIBED IN VOLUME 429, PAGE 402, DEED RECORDS, GUADALUPE COUNTY, TEXAS, FOR THE SOUTHWEST CORNER OF THE CHEATHAM TRACT, THE SOUTHEAST OF THE VETERANS LAND BOARD TRACT AND THE HEREIN DESCRIBED TRACT.

THENCE, S 89° 01' 57" W, 364.70 FEET WITH THE NORTH LINE OF THE 40.61 ACRE TRACT AND THE SOUTH LINE OF THE VETERANS LAND BOARD TRACT TO A 1" DIAMETER PIPE FOUND FOR THE SOUTHEAST CORNER OF THE RUDELOFF TRACT, THE SOUTHWEST CORNER OF THE VETERANS LAND BOARD TRACT AND THE HEREIN DESCRIBED TRACT.

THENCE, N 00° 25' 51" W, 2282.15 FEET WITH THE EAST LINE OF THE RUDELOFF TRACT AND THE WEST LINE OF THE VETERANS LAND BOARD TRACT TO THE PLACE OF BEGINNING AND CONTAINING 20.33 ACRES OF LAND ACCORDING TO A SURVEY MADE ON THE GROUND ON SEPTEMBER 21, 2001 BY TRI-COUNTY LAND SURVEYING INC.

TRUHOME SOLUTIONS, LLC (THS)  
 PAYNE, SHANNON AND AVALOS, ANGEL  
 1408 PRAIRIE ROCK, NEW BRAUNFELS, TX 78130

FHA 514-0408782-703  
 Firm File Number: 24-040977

### **NOTICE OF TRUSTEE'S SALE**

WHEREAS, on September 4, 2014, SHANNON PAYNE, A SINGLE PERSON AND ANGEL AVALOS, A SINGLE PERSON, as Grantor(s), executed a Deed of Trust conveying to ROBERT ZEARFOSS, as Trustee, the Real Estate hereinafter described, to RB MORTGAGE, LLC in payment of a debt therein described. The Deed of Trust was filed in the real property records of GUADALUPE COUNTY, TX and is recorded under Clerk's File/Instrument Number 14-015726 Volume 4270, Page 934, to which reference is herein made for all purposes.

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on , **Tuesday, April 2, 2024** between ten o'clock AM and four o'clock PM and beginning not earlier than 12:00 PM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate at the County Courthouse in GUADALUPE COUNTY, TX to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

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

LOT 24, BLOCK 1 OF CAP ROCK, UNIT ONE, A SUBDIVISION IN THE CITY OF NEW BRAUNFELS, GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT RECORDED IN VOLUME 7, PAGE 270, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

Property Address: 1408 PRAIRIE ROCK  
 NEW BRAUNFELS, TX 78130  
 Mortgage Servicer: TRUHOME SOLUTIONS, LLC  
 Mortgagee: TRUHOME SOLUTIONS  
 6330 SPRINT PARKWAY  
 OVERLAND PARK, KS 66211

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

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

#### **SUBSTITUTE TRUSTEE**

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  
 I Mauchly  
 Irvine, CA 92618

WITNESS MY HAND this day February 6, 2024.

**POSTED**

FEB 08 2024

11:11 am

TERESA KIEL

Guadalupe County Clerk  
 By: AOL

By: 

Ronny George  
 Texas Bar # 24123104  
 rgeorge@logs.com  
 13105 Northwest Freeway, Suite 960  
 Houston, TX 77040  
 Telephone No: (713) 462-2565

Facsimile No: (847) 879-4823  
Attorneys for TruHome Solutions

**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.**



21-106566

**Notice of Substitute Trustee's Sale**

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

<b>Deed of Trust Date:</b> May 22, 2015	<b>Original Mortgagor/Grantor:</b> GERALD L FRIESENHAHN AND CANDACE FRIESENHAHN
<b>Original Beneficiary / Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENIFICIARY, AS NOMINEE FOR ASPIRE FINANCIAL INC., DBA ASPIRE LENDING., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b> LONGBRIDGE FINANCIAL, LLC
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 2015010436	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> Compu-link Corporation d/b/a Celinek	<b>Mortgage Servicer's Address:</b> 3900 Capital City Blvd Lansing, MI 48906

**POSTED**  
FEB 08 2024  
11:15am  
TERESA KIEL  
Guadalupe County Clerk  
By: *[Signature]*

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

**Secures:** Note in the original principal amount of \$153,000.00, executed by CANDACE FRIESENHAHN and GERALD FRIESENHAHN and payable to the order of Lender.

**Property Address/Mailing Address:** 502 CURTISS STREET, SCHERTZ, TX 78154

**Legal Description of Property to be Sold:** LOTS 3 AND 4, BLOCK 33 OF AVIATION HEIGHTS, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS ACCORDING TO THE PLAT RECORDED IN VOLUME 2, PAGE 14 OF THE PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.  
PARCEL ID: R2213.

<b>Date of Sale:</b> April 02, 2024	<b>Earliest time Sale will begin:</b> 11:00 AM
-------------------------------------	--

**Place of sale of Property:** NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

**Appointment of Substitute Trustee:** Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *LONGBRIDGE FINANCIAL, LLC*, the owner and holder of the Note, has requested Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.





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

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

Pursuant to section 51.0075(a) of the Texas Property Code, Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

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

A handwritten signature in black ink, appearing to read "Troy Martin", is written over a horizontal line.

SUBSTITUTE TRUSTEE

Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin,  
Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki  
Rodriguez, Trustee

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

**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:** 05/28/2021  
**Grantor(s):** MIGUEL ANGEL DE LA TORRE, AN UNMARRIED MAN, AND MEGAN MARIE SAATHOFF, AN UNMARRIED WOMAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR INSPIRE HOME LOANS INC., ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$219,554.00  
**Recording Information:** Instrument 202199018603  
**Property County:** Guadalupe  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 2561 HIDDENBROOKE TRACE, SEGUIN, TX 78155

**MORTGAGE SERVICING INFORMATION:**

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

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

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 2nd day of April, 2024  
**Time of Sale:** 12:00 PM or within three hours thereafter.  
**Place of Sale:** AT THE NORTH PORCH OF THE GUADALUPE COUNTY COURTHOUSE in Guadalupe County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Guadalupe County Commissioner's Court, at the area most recently designated by the Guadalupe County Commissioner's Court.

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

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

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and 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, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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

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

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. 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, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

**POSTED**

FEB 08 2024

11:16am  
 TERESA KIEL  
 Guadalupe County Clerk  
 By: *[Signature]*

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

**Substitute Trustee(s):** 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, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

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

Document Prepared by:  
Bonial & Associates, P.C.  
14841 Dallas Parkway, Suite 350, Dallas, TX 75254  
AS ATTORNEY FOR THE HEREIN  
IDENTIFIED MORTGAGEE AND/OR  
MORTGAGE SERVICER

#### Certificate of Posting

I am Troy Martin whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 2/8/2024 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Guadalupe County Clerk and caused it to be posted at the location directed by the Guadalupe County Commissioners Court.

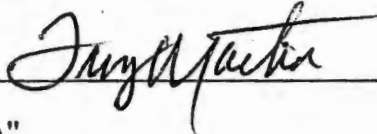
By: 

Exhibit "A"

LOT TWO HUNDRED FORTY-FOUR (244) IN BLOCK THIRTEEN (13) OF HIDDENBROOKE SUBDIVISION, UNIT ONE (1), A SUBDIVISION OF 33.59 ACRES OF LAND SITUATED IN THE JOSEPH D. CLEMENTS SURVEY NO. 18, ABSTRACT NO. 11, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGE(S) 31-34, OF THE PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

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

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

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

3509 Blue Moon Spur, Selma, Texas 78154, more fully described as Lot 10, Block 6, THE TRAILS AT KENSINGTON RANCH SUBDIVISION, UNIT 2 P.U.D., City of Selma, Guadalupe County, Texas, Volume 7, Page 490, Plat Records, Guadalupe County, Texas, together with all improvements, fixtures, and appurtenances thereto.

2. *Lien.* The foreclosure is pursuant to the Order entered the 30th day of November 2023, in Cause Number 23-2309-CV-E in the District Court, 456th Judicial District, Guadalupe County, Texas styled *In Re: Order of Foreclosure Concerning 3509 Blue Moon Spur, Selma, Texas 78154 Under Tex. R. Civ. Proc. 736 Kensington Ranch Homeowners Association, Inc. vs Robert Tate Biersack and Violet Vertrees Biersack.*

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

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

Date: April 2, 2024

Time: The sale will begin no earlier than 1:00 P.M. or no later than three hours thereafter. The sale will be completed by no later than 3:00 P.M.

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

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

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

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

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



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

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

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

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

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

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

7. *Default and Request to Act.* Default has occurred under the Declaration of Covenants, Conditions and Restrictions for Kensington Ranch, recorded in Volume 2406, Page 223 *et. seq.*, Official Public Records of Guadalupe County, Texas, and the beneficiary has requested me, as Trustee appointed by Order dated November 30, 2023, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

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

Dated: February 29, 2024.



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

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

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

230 Hawks Meadows, Selma, Texas 78154, more fully described as Lot 17, Block 10, The Trails at Kensington Ranch Subdivision, Unit 3, P.U.D., an addition to the City of Selma, Guadalupe County, Texas, according to the Plat thereof Recorded in Volume 7, Page 481, Plat Records, Guadalupe County, Texas, together with all improvements, fixtures, and appurtenances thereto.

2. *Lien.* The foreclosure is pursuant to the Order entered the 30th day of November 2023, in Cause Number 23-2311-CV-E in the District Court, 456th Judicial District, Guadalupe County, Texas styled *In Re: Order of Foreclosure Concerning 230 Hawks Meadows, Selma, Texas 78154 Under Tex. R. Civ. Proc. 736 Kensington Ranch Homeowners Association, Inc. vs Jimmy Cobb.*

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

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

Date: April 2, 2024

Time: The sale will begin no earlier than 1:00 P.M. or no later than three hours thereafter. The sale will be completed by no later than 3:00 P.M.

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

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

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

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

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

RECEIVED

2024 FEB 29 PM 3:07

COUNTY CLERK, GUADALUPE COUNTY

BY *Heather A.*

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

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

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

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

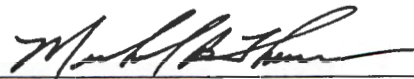
6. *Obligations Secured.* The lien secures the assessments, late fees, interest, expenses and attorney's fees as contained in the Declaration of Covenants, Conditions and Restrictions for Kensington Ranch, recorded in Volume 2406, Page 223 *et. seq.*, Official Public Records of Guadalupe County, Texas.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

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

7. *Default and Request to Act.* Default has occurred under the Declaration of Covenants, Conditions and Restrictions for Kensington Ranch, recorded in Volume 2406, Page 223 *et. seq.*, Official Public Records of Guadalupe County, Texas, and the beneficiary has requested me, as Trustee appointed by Order dated November 30, 2023, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

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

Dated: February 29, 2024.



---

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



000114

RECEIVED

**Notice of Foreclosure Sale and Appointment of Substitute Trustees**

2024 MAR -4 PM 3:09

**Deed of Trust ("Deed of Trust"):**

TERESA KIEL  
COUNTY CLERK GUADALUPE COUNTY  
BY M White

Dated: July 26, 2023

Grantor: **Bill Wilburn**

Trustee: Raymond G. Braun

Lender: R.E. Capital, L.L.C., a Texas limited liability company

Recording information: Clerk's File Number #202399018723 of the real property records of Guadalupe County, Texas.

Secures: Real Estate Note ("Note") in the original principal amount of \$145,000.00 executed by Bill Wilburn ("Borrower") and payable to the order of Lender.

Property: Lot 5, Block Four, Amended Northern Trails Subdivision, Phases One & Two, in the City of Seguin, Guadalupe County, Texas, according to the plat recorded in Volume 6, Pages 272-275, Plat Records of Guadalupe County, Texas.

**Persons appointed as Substitute Trustees to exercise power of sale under Deed of Trust:**

Name: Judith A. Gray

Appointee's address: 4040 Broadway, Suite 240, San Antonio, Texas 78209, Bexar County

Name: Maricruz Cardenas

Appointee's address: 141 Danube, Suite 102, San Antonio, Texas 78213, Bexar County

Name: Matthew M. Cowart

Appointee's address: P.O. Box 780805, San Antonio, Texas 78278, Bexar County

Each Substitute Trustee is appointed as of this date pursuant to Texas Property Code section 51.0075 to succeed to all title, powers, and duties of the original or successor trustees that are removed herein.

**Foreclosure Sale:**

Date: Tuesday, April 2, 2024

Time: The sale of the Property will be held between the hours of 10:00 A.M. and 1:00 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 on the west side of the Guadalupe County Courthouse located at 101 E. Court Street, Seguin, Texas or as designated by the Commissioner's Court.

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/lienholder's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, R.E. Capital, L.L.C., 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 R.E. Capital, L.L.C.'s election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with R.E. Capital, L.L.C.'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 R.E. Capital, L.L.C. 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 R.E. Capital, L.L.C. 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.**



Raymond Braun – Managing Member of  
R.E. Capital, L.L.C.  
3816 Binz-Engleman B-135  
San Antonio, Texas 78219  
Phone: 210-599-0833; FAX: 210-599-0319

## NOTICE OF FORECLOSURE SALE

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

**1. *Property to Be Sold.*** The property to be sold is described as follows: LOT FIFTEEN (15), IN BLOCK NINE (9), STONE GATE SUBDIVISION, UNIT 4, CITY OF NEW BRAUNFELS, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 6, PAGES 339-340, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

**2. *Instrument to be Foreclosed.*** The instrument to be foreclosed is the Deed of Trust dated 04/05/2022 and recorded in Document 202299012073 real property records of Guadalupe County, Texas.

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

Date: 04/02/2024

Time: 11:00 AM


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

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

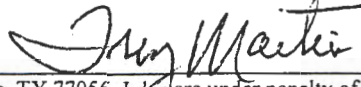
**5. *Obligations Secured.*** The Deed of Trust executed by CHRISTIAN GISCHEL, provides that it secures the payment of the indebtedness in the original principal amount of \$253,800.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. FARAWAY SG LLC is the current mortgagee of the note and deed of trust and SALUDA GRADE ALTERNATIVE MORTGAGE TRUST 2022-RTL2 is mortgage servicer. A servicing agreement between the mortgagee, whose address is FARAWAY SG LLC c/o SALUDA GRADE ALTERNATIVE MORTGAGE TRUST 2022-RTL2, 8180 E Kaiser Blvd. Anaheim, CA 92808 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

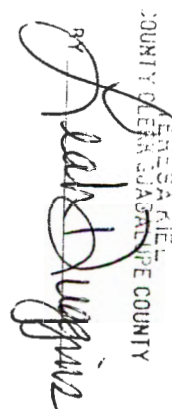
**6. *Substitute Trustee(s) Appointed to Conduct Sale.*** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston,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

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

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

For additional sale information visit: [www.mwzmlaw.com/tx-investors](http://www.mwzmlaw.com/tx-investors)

I am  Certificate of Posting  
 whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230,  
 Houston, TX 77056. I declare under penalty of perjury that on 3/7/2024 I filed this Notice of Foreclosure Sale at the office  
 of the Guadalupe County Clerk and caused it to be posted at the location directed by the Guadalupe County Commissioners Court.

RECEIVED  
 2024 MAR -7 AM 11:03  
 COUNTY CLERK  
 GUADALUPE COUNTY  




NOTICE OF TRUSTEE'S SALE

THE STATE OF TEXAS \*

COUNTY OF GUADALUPE \*

Date: March 7, 2024

Deed of Trust:

Date: March 8, 2023

Grantor: Brenda Gentry and Simba Gentry, 204 Blaze Moon, Cibolo, Texas 78108

Beneficiary: Fortress Ranch Investments Ltd.

Recorded under Clerks Document Number 202399006956, Official Public Records, Guadalupe County, Texas.

Property: Being a 10.01 acre tract or parcel of land known as Tract O and being part of the B. &amp; 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 #202399006956 of the Guadalupe County Deed Records.

Date of Sale: April 2, 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

RECEIVED

2024 MAR -8 AM 10:22

JESSAMINE  
COUNTY CLERK GUADALUPE COUNTYBY *Maurissa*

00.000

000123

1907 FIELDFARE  
NEW BRAUNFELS, TX 78130

00000010039840

**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: April 02, 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 July 27, 2020 and recorded in Document CLERK'S FILE NO. 202099019790 real property records of GUADALUPE County, Texas, with CASEY GORDON, AN UNMARRIED MAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by CASEY GORDON, AN UNMARRIED MAN, securing the payment of the indebtednesses in the original principal amount of \$232,219.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. LAKEVIEW LOAN SERVICING, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

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

RECEIVED  
2024 MAR 11 AM 11:00  
TERESA KIEL  
COUNTY CLERK GUADALUPE COUNTY  
BY *M. Kiel*





**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.

*Is Sa*

Israel Saucedo

Certificate of Posting

My name is Bob L Frisch, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 11 Mar 2023 I filed at the office of the GUADALUPE County Clerk and caused to be posted at the GUADALUPE County courthouse this notice of sale.

*[Signature]*

Declarants Name: Bob L Frisch

Date: 11 Mar 2023

1907 FIELDFARE  
NEW BRAUNFELS, TX 78130

00000010039840

00000010039840

GUADALUPE



LOTS 5, BLOCK 10, OF LAUBACH SUBDIVISION UNIT 2B, A SUBDIVISION LOCATED IN GUADALUPE COUNTY, TEXAS,  
ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGE 63, MAP OR PLAT RECORDS OF  
GUADALUPE COUNTY, TEXAS.

**Notice of Foreclosure Sale**

February 24, 2024

Deed of Trust ("Deed of Trust"):

Dated: February 24, 2022

Grantor: Vanessa Gongora

Trustee: Jerry Gurley

Lender: Land Trust USA, INC. RH Lending, A Series  
of Republic Heritage, LLCRecorded in: Clerk's file no. 202299007584 in the real  
property records of Guadalupe County, Texas.

RECEIVED  
2024 MAR 11 PM 3:13  
COUNTY CLERK GUADALUPE COUNTY  
BY *Mause*

Legal Description: Lots One and Two (1and 2 in Block Three (3), of Live Oak Hills Subdivision, an Addition to the City of Selma, Guadalupe County, Texas, according to the map or plat recorded in Volume 2, Pages 146-147, Plat Records Guadalupe County, Texas

Secures: Promissory Note ("Note") in the original principal amount of \$19,500.00 executed by Iris Vanessa Gongora ("Borrower") and payable to the order of Lender.

**Foreclosure Sale:****Date: April 2, 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 11:00 a.m. and not later than three hours thereafter.**

Designated Area: North porch of the Guadalupe County Courthouse, 211 West Court Street, Seguin, Texas 78155, or in the area designed by the Commissioner's Court, pursuant to Section 51.002 of the Texas Property Code.

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 RH Lending, A Series of Republic Heritage, LLC's bid may be by credit against the indebtedness of secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, RH Lending, A Series of Republic Heritage, LLC, 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 RH Lending, A Series of Republic Heritage, LLC election to proceed

against and sell both the real property and any personal property described in the Deed of Trust in accordance with RH Lending, A Series of Republic Heritage, LLC 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, Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

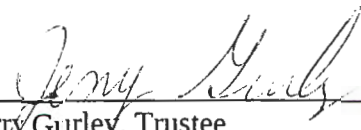
If RH Lending, A Series of Republic Heritage, LLC passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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 RH Lending, A Series of Republic Heritage, LLC. 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 conducting 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 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.

  
\_\_\_\_\_  
Jerry Gurley, Trustee  
RH Lending, A Series of Republic Heritage,  
LLC  
130 N. Preston Rd. Suite 546  
Prosper, Texas 75078-9808  
Telephone (346) 279-1474



## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2023-04828

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

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

Date: 4/2/2024  
 Time: The earliest time the sale will begin is 11:00 AM, or within three (3) hours after that time.  
 Place: Guadalupe County Courthouse, Texas, at the following location: 101 East Court Street, Seguin, TX 78155 NORTH PORCH OF THE GUADALUPE COURTHOUSE

Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

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

Lot 12, Block 11, Turning Stone, Unit - E3, a subdivision in Guadalupe County, Texas, according to the map or plat thereof recorded in Volume 8, Pages 197-198, Map and Plat Records of Guadalupe County, Texas.

Commonly known as: 252 CANSIGLIO CIBOLO, TX 78108

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

Grantor(s):	Miranda Leigh Johnson, an unmarried woman
Original Trustee:	L. Keller Mackie
Substitute Trustee:	Auction.com, Alexis Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Troy Martin, Deborah Martin, Cassie Martin, Terri Martin, Shelby Martin, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Ed Henderson, Kyle Walker, Justin Holliday, Nestor Solutions, LLC
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for FBC Mortgage, LLC, its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

2024 APR 12 AM 11:26  
 RECEIVED  
 GUADALUPE COUNTY

T.S. #: 2023-04828

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

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

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

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

Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$336,787.00, executed by Miranda Leigh Johnson, an unmarried woman, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for FBC Mortgage, LLC, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

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


**Freedom Mortgage Corporation**  
**10500 Kincaid Drive**  
**Fishers, IN 46037**  
**Phone: 855-690-5900**

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

T.S. #: 2023-04828

Dated: 3/12

Auction.com, Alexis Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Troy Martin, Deborah Martin, Cassie Martin, Terri Martin, Shelby Martin, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Ed Henderson, Kyle Walker, Justin Holliday, Nestor Solutions, LLC

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

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

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

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

000129

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

March 11, 2024

### NOTE:

Date: January 6, 2021  
Maker: Richard Flores dba Exclusive Floors & Interiors  
Payee: Axos Bank, its successors and assigns  
Original principal amount: \$128,000.00

### DEED OF TRUST:

Date: January 8, 2021  
Grantor: Richard Flores  
Trustee: James E. Cuellar  
Beneficiary: Axos Bank, its successors and assigns  
Recording data: Recorded under Clerk's File No. 202199002438, Official Public Records of Guadalupe County, Texas.

RECEIVED  
2024 MAR 12 AM 11:29  
COUNTY CLERK GUADALUPE COUNTY  
BY *M. Cuellar*

**LENDER:** WBL SPO II, LLC

**BORROWER:** Richard Flores dba Exclusive Floors & Interiors

### PROPERTY:

#### Tract A

Lot Eleven (11), in Block Two (2), of FAIRVIEW SUBDIVISION NO. TWO (2), a subdivision in the City of Seguin, Guadalupe County, Texas, according to the Map or Plat thereof recorded in Volume 4, Page 1, of the Plat Records of Guadalupe County, Texas.

Commonly known as: 933 Zwicke St., Seguin, TX 78155

#### TRACT B

Lot 14, Block 4, COLLEGE VIEW ADDITION, Guadalupe County, Texas, as shown on Plat recorded in Volume 1, Pages 114-115, Plat Records, Guadalupe County, Texas.

Commonly known as: 203 Prospect St., Seguin, TX 78155

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

April 2, 2024, being the first Tuesday of the month, to commence at 11:00 AM, or within three hours thereafter.



4812060

**ORIGINAL TRUSTEE:**

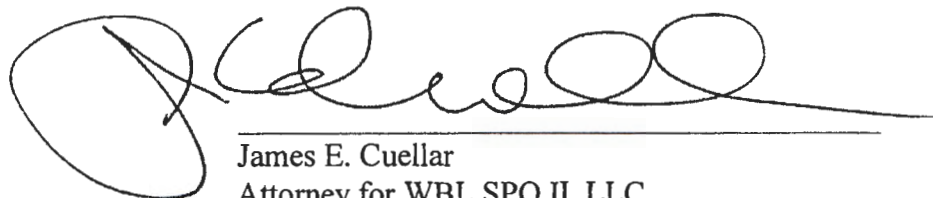
James E. Cuellar  
440 Louisiana, Suite 718  
Houston, Texas 77002  
(713) 222-1281

**SUBSTITUTE TRUSTEES:**

Jeffrey D. Stewart  
D. Brent Wells  
440 Louisiana, Suite 718  
Houston, Texas 77002  
(713) 222-1281

TROY MARTIN, DEBORAH MARTIN, CASSIE MARTIN,  
ALEXIS MARTIN, MARTHA ROSSINGTON, REYN  
ROSSINGTON, WAYNE DAUGHTREY, SHELBY  
MARTIN, JENNYFER SAKIEWICZ  
4600 Fuller Ave., Suite 400  
Irving, Texas 75038

**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.**



James E. Cuellar  
Attorney for WBL SPO II, LLC

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

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.

**TEXAS BUSINESS AND COMMERCE CODE NOTICE**

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust which secures the Note. Because of such default, Lender, the holder of the Note, has requested the 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 of the Texas Business and Commerce Code.



Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, Substitute Trustee, will sell the Property by public sale to the highest bidder for cash or other form of payment acceptable to Substitute Trustee, in accordance with the Deed of Trust.

**ACTIVE DUTY MILITARY NOTICE**

**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

# EXHIBIT "A"

## Legal Description

(A)

Lot Eleven (11), in Block Two (2), of FAIRVIEWSUBDIVISION NO. TWO (2), a subdivision in the City of Seguin, Guadalupe County, Texas, according to the Map or Plat thereof recorded in Volume 4, Page 1, of the Plat Records of Guadalupe County, Texas.

(B)

Lot 14, Block 4, College View Addition, Guadalupe County, Texas, as shown on Plat recorded in Volume 1, Pages 114-115, Plat Records, Guadalupe County, Texas.

Commonly Known As:

933 Zwicke St, Seguin, TX 78155 (A)

203 Prospect St, Seguin, TX 78155 (B)

Parcel ID:

1G0960-2002-01100-0-00 (A)

1G0591-1042-01400-0-00 (B)

**NOTICE OF FORECLOSURE SALE**

March 12, 2024

Deed of Trust ("Deed of Trust"):

Dated: February 18, 2022

Grantor: Fausto R. Romo and Deyanira A. Romo

Trustee: Law Offices of John B. Low, PC

Lender: Gregory James Marsh

Recorded in: Document No. 202299006648 of the real property records of Guadalupe County, Texas

Legal Description: Lot 110, Block 1, Zuehl Flying Community P.U.D. Subdivision, Unit 1, Guadalupe County, Texas, according to plat recorded in Volume 6, Page 32, Map and Plat Records, Guadalupe County, Texas.

Secures: Promissory Note ("Note") in the original principal amount of \$160,200.00, executed by Fausto R. Romo and Deyanira A. Romo ("Borrower") and payable to the order of Lender

Property: The real property, improvements, and personal property described in and mortgaged in the Deed of Trust, and all rights and appurtenances thereto

Trustee: Law Offices of John B. Low, PC

Trustee's Address: 4049 Broadway, Suite 510, San Antonio, TX, 78209

Foreclosure Sale:

Date: Tuesday, April 2, 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 p.m. and not later than three hours thereafter.

Place: The north porch of the Guadalupe County Courthouse or as designated by the County Commissioner's Office or as designated by the County Commissioners Court.





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 Gregory James Marsh's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Gregory James Marsh, 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 Gregory James Marsh's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Gregory James Marsh'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, Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

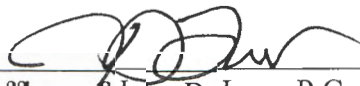
If Gregory James Marsh passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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 Gregory James Marsh. 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 conducting 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 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.**



---

Law Offices of John B. Low, P.C.  
4040 Broadway, Suite 510  
San Antonio, TX 78209  
Telephone (210) 826-5050  
Facsimile (210) 826-5050

**NOTICE OF FORECLOSURE SALE**

March 12, 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

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

**Foreclosure Sale:**

Date: Tuesday, April 2, 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 GUADALUPE VALLEY HABITAT FOR HUMANITY, 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, GUADALUPE VALLEY HABITAT FOR HUMANITY, 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 GUADALUPE VALLEY HABITAT FOR HUMANITY, 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 GUADALUPE VALLEY HABITAT FOR HUMANITY, 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.

RECEIVED

2024 MAR 12 PM 1:15

CLERK OF THE COUNTY CLERK GUADALUPE COUNTY

BY *Maura*

IF GUADALUPE VALLEY HABITAT FOR HUMANITY, 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.

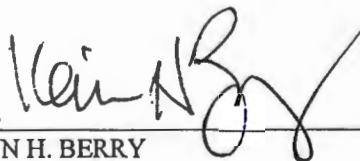
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain 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 GUADALUPE VALLEY HABITAT FOR HUMANITY, 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