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COUNTY

CE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2023-07874-TX

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

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

Date:

6/4/2024

Time:

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

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 5, Block 1 of Cibolo Vistas, Phase 3B & 2C-1, a subdivision in the City of Cibolo, Guadalupe County, Texas, according to plat recorded in Volume 8, Page(s) 37, Plat Records of Guadalupe County, Texas.

Commonly known as: 116 TRANQUIL VIEW CIBOLO, TX 78108

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust dated 2/16/2018 and recorded in the office of the County Clerk of Guadalupe County, Texas, recorded on 2/22/2018 under County Clerk's File No 201899003738, in Book - and Page - The subject Deed of Trust was modified by Loan Modification and recorded as Instrument No. 202199044670 on 12/30/2021, and further modified and recorded as Instrument No. 202399009971 on 04/25/2023, Along with Correction Instrument recorded 2/28/24 as Instrument No. 202499004314 of the Real Property Records of Guadalupe County, Texas.

Grantor(s):

JUSTIN R ARRAIGA and AMANDA L STRUBLE, HUSBAND AND

WIFE

Original Trustee:

Allan B. Polunsky

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, Martha Rossington, Reyn Rossington, Nestor

Solutions, LLC

Original Mortgagee:

Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Academy Mortgage Corporation, its successors and assigns

Current Mortgagee:

Freedom Mortgage Corporation

T.S. #: 2023-07874-TX

Mortgage Servicer:

Freedom Mortgage Corporation

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.

<u>Terms of Sale</u> - 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 by not limited to (1) the promissory note in the original principal amount of \$269,969.00, executed by JUSTIN R ARRAIGA and AMANDA L STRUBLE, HUSBAND AND WIFE, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Academy Mortgage Corporation, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of 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.

Ouestions 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

<u>Default and Request to Act -</u> 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. #: 2023-07874-TX

Dated: 3-15 2324

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, Martha

3-15-2024

Rossington, Reyn Rossington, Nestor Solutions, LL

E/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

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: 06/03/2022

Grantor(s): VICTOR A SALAS, AN UNMARRIED MAN

Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS

NOMINEE FOR CANOPY MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS

Original Principal: \$314,204.00

Recording Information: Instrument 202299017683

Property County: Guadalupe

Property: (See Attached Exhibit "A")

Reported Address: 2530 DIAMONDBACK TRL, NEW BRAUNFELS, TX 78130

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: Idaho Housing and Finance Association

Mortgage Servicer Address: 565 W. Myrtle, Boise, ID 83702

SALE INFORMATION:

Date of Sale: Tuesday, the 4th day of June, 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.

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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.

<u>Substitute Trustee(s):</u> 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 whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on work 21, 2629 If filed and / or recorded this Notice of Foreclosure Sale at the office of the Guadalupe County Clerk and caused in to be posted at the location directed by the Guadalupe County Commissioners Court.

Exhibit "A"

LOT 69, BLOCK 2, LONESOME DOVE SUBDIVISION, UNIT 2, A SUBDIVISION TO THE CITY OF NEW BRAUNFELS, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 8, PAGE 388, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

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

9658-1811 2147040741 PG2 POSTPKG

2024 MAR 28 PM 1:1

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 October 27, 2017 and recorded under Clerk's File No. 2017025840, in the real property records of GUADALUPE County Texas, with Jay T Stockton and Jodie C Stockton, Husband and Wife as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for DHI Mortgage Company Ltd, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Jay T Stockton and Jodie C Stockton, Husband and Wife securing payment of the indebtedness in the original principal amount of \$219,942.00 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 Jay T Stockton. Lakeview Loan Servicing, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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

Legal Description:

LOT 13, BLOCK C, OF AVERY PARK SUBDIVISION UNIT 12, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 85 PAGES 528-529, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 06/04/2024

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.

44-24-00748 GUADALUPE

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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, Jennyser Sakiewicz, Amy Ortiz, Aarti Patel, Dylan Ruiz, Violct 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 March 25, 2024.

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

Printed Name: ALXIS Marth

C&M No. 44-24-00748

Anaheim, California 92803

For Sale Information: (888) 313-1969 For Reinstatement Requests: 1-866-874-5860

Pay Off Requests: 1-800-561-4567

TS#: 23-30224

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NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 10/24/2022, Jonathan Arrospide, a single man, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Alan B. Polunsky, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for KBHS Home Loans, LLC, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$306,526.00, payable to the order of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for KBHS Home Loans, LLC, which Deed of Trust is Recorded on 10/27/2022 as Volume 202299033176, Book, Page, in Guadalupe County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including, but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

Lot 37, Block 7, Legend Pond Legend Point - Phase 8, in the City of New Braunfels, Guadalupe County, Texas, according to Plat thereof recorded in Volume 9, Pages 350-351, Map and Plat Records of Guadalupe County, Texas.

Commonly known as: 4558 WHISPERING OAK NEW BRAUNFELS, TX 78130

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 Alexis Martin, Cassie Martin, Deborah Martin, Jennyfer Sakiewicz, Martha Rossington, Reyn Rossington, Shelby Martin, Troy Martin, Wayne Daughtrey, 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 mortgage 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 6/4/2024 at 11:00 AM, or no later than three (3) hours after such time, in Guadalupe County, Texas, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: THE NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS

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

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



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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 Mortgagoe, or the Mortgagoe'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 3/26/2024

WITNESS, my hand this March 28, 2024

Monica Sandoval

By: Monica Sandoval, Trustee Sale Specialist,
Team Lead
Carrington Foreclosure Services, LLC as
authorized agent for Mortgagee or Mortgage
Servicer

1600 South Douglass Road, Suite 140 Anaheim, CA 92806 By: Substitute Trustee(s)

Alexis Martin, Cassie Martin, Deborah Martin, Jennyfer Sakiewicz, Martha Rossington, Reyn Rossington, Shelby Martin, Troy Martin, Wayne Daughtrey

C/O Carrington Foreclosure Services, LLC 1600 South Douglass Road, Suite 140 Anaheim, CA 92806 P.O. Box 3309

Anaheim, California 92803 For Sale Information: (888) 313-1969

For Reinstatement Requests: 1-866-874-5860

Pay Off Requests: 1-800-561-4567

TS#: 23-29604

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 7/31/2020. Ricardo F Serrano and Kalena Serrano husband and wife, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Scott R. Valby, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Cornerstone Home Lending, Inc., as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$211,105.00, payable to the order of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Cornerstone Home Lending, Inc., which Deed of Trust is Recorded on 7/31/2020 as Volume 202099020069, Book, Page, in Guadalupe County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including, but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

Lot 68, Block 2, Woodstone Subdivision, situated in Guadalupe County, Texas, according to Plat thereof recorded in Volume 6, Pages 599-600 and amended in Volume 6, Pages 757-758, Map and Plat records of Guadalupe County Texas.

Commonly known as: 105 WOODSTONE PT CIBOLO, TX 78108

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 Alexis Martin, Cassie Martin, Deborah Martin, Jennyfer Sakiewicz, Martha Rossington, Reyn Rossington, Shelby Martin, Troy Martin, Wayne Daughtrey, Dustin George or either of them, as S 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 6/4/2024 at 11:00 AM, or no later than three (3) hours after such time, in Guadalupe County, Texas, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: THE NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS

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

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



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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 Mortgager, 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 3/26/2024

WITNESS, my hand this March 28, 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 By: 'Substitute Trustee(s)

Alexis Martin, Cassie Martin, Deborah Martin, Jennyfer Sakiewicz, Martha Rossington, Reyn Rossington, Shelby Martin, Troy Martin, Wayne Daughtrey

C/O Carrington Foreclosure Services, LLC 1600 South Douglass Road, Suite 140 Anaheim, CA 92806 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#: 24-30659

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 1/28/2011, Iris Mata and Manuel Mata, wife and husband, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Clifton A. Crabtree, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for First Continental Mortgage, Ltd. which is organized and existing under the laws of Texas, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$175,415.00, payable to the order of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for First Continental Mortgage, Ltd. which is organized and existing under the laws of Texas, which Deed of Trust is Recorded on 2/7/2011 as Volume 11-002322, Book, Page, Loan Modification recorded on 7/01/2022 as Instrument No. 202299020571 in Guadalupe County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including, but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

Being Lot Eight (8), Block Two (2), of Stonebrook Phase 1, City of Cibolo, Guadalupe County, Texas, according to map thereof recorded in Volume 7, Page 143, Deed and Plat Records, Guadalupe County, Texas.

Commonly known as: 537 STONEBROOK DRIVE CIBOLO, TX 78108

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 Alexis Martin, Cassie Martin, Deborah Martin, Jennyfer Sakiewicz, Martha Rossington, Reyn Rossington, Shelby Martin, Troy Martin, Wayne Daughtrey, 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 6/4/2024 at 11:00 AM, or no later than three (3) hours after such time, in Guadalupe County, Texas, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: THE NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS

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



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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 Mortgagoe, or the Mortgagoe'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 3/26/2024

Alan m. L

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 By: Substitute Trustee(s)

WITNESS, my hand this March 28, 2024

Alexis Martin, Cassie Martin, Deborah Martin, Jennyfer Sakiewicz, Martha Rossington, Reyn Rossington, Shelby Martin, Troy Martin, Wayne Daughtrey

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

Deed of Trust Date:	Grantor(s)/Mortgagor(s):					
10/30/2020	ROBERT WILLIAM BARTER, III, A SINGLE MAN					
Original Beneficiary/Mortgagee:	Current Beneficiary/Mortgagee:					
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.	Lakeview Loan Servicing, LLC					
("MERS") SOLELY AS A NOMINEE FOR FAIRWAY INDEPENDENT						
MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS						
Recorded in:	Property County:					
Volume: N/A	GUADALUPE					
Page: N/A						
Instrument No: 202099032420						
Mortgage Servicer:	Mortgage Servicer's Address:					
M&T Bank is representing the Current Beneficiary/Mortgagee under a	1 Fountain Plaza,					
servicing agreement with the Current Beneficiary/Mortgagee.	Buffalo, NY 14203					
Date of Sale: 6/4/2024	Earliest Time Sale Will Begin: 11:00AM					
Place of Sale of Property: NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY						
COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002						
OF THE TEXAS PROPERTY CODE.						

Legal Description: LOT 7, BLOCK 10, OF ELLEY WEST, UNIT 1, AN ADDITION TO THE CITY OF NEW BRAUNFELS, GUADALUPE COUNTY, TEXAS. ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN VOLUME 9, PAGE 146, 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, Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

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

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

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

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

NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

Dated: 3/27/2024

Thuy Frazier, Attorney

McCarthy & Holthus, LLP 1255 West 15th Street, Suite 1060

Plano, TX 75075

Attorneys for M&T Bank

Dated:

Printed Nan

Substitute Trus

c/o Xome

1255 West 15th Street, Suite 1060

Plano, TX 75075

MH File Number: TX-24-101868-POS Loan Type: FHA

Deed of Trust Date:	Grantor(s)/Mortgagor(s):				
4/25/2022	MICHAEL DAVID HOPPER AND KATHERINE C HOPPER,				
7/43/4024	HUSBAND AND WIFE				
Original Beneficiary/Mortgagee:	Current Beneficiary/Mortgagee:				
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.	Lakeview Loan Servicing, LLC				
("MERS") SOLELY AS A NOMINEE FOR FAIRWAY INDEPENDENT					
MORTGAGE CORPORATION ITS SUCCESSORS AND ASSIGNS					
Recorded in:	Property County:				
Volume: N/A	GUADALUPE				
Page: N/A					
Instrument No: 202299013435					
Mortgage Servicer:	Mortgage Servicer's Address:				
M&T Bank is representing the Current Beneficiary/Mortgagee under a	1 Fountain Plaza,				
servicing agreement with the Current Beneficiary/Mortgagee.	Buffalo, NY 14203				
Date of Sale: 6/4/2024	Earliest Time Sale Will Begin: 11am				
Place of Sale of Property: NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY					
COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002					
OF THE TEXAS PROPERTY CODE.					

Legal Description: LOT 11, BLOCK 9, DOVE CROSSING SUBDIVISION, UNIT 8, A SUBDIVISION IN THE CITY OF NEW BRAUNFELS, GUADALUPE COUNTY, TEXAS ACCORDING TO THE PLAT RECORDED IN VOLUME 7, PAGE 89, AMENDED IN VOLUME 7, PAGE 116 AND IN VOLUME 7, PAGE 295 OF THE MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

In accordance with TEX, PROF. CODE §51,0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

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

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE \$51,002 and \$51,009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

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

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

NOTICE PURSUANT TO TEX. PROP. CODE § 51,002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

Dated: 4/10/2024

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

Dated:

Printed Name:

Substitute Trustee c/o Tejas Trustee

1255 West 15th Street, Suite 1060

Plano, TX 75075

MH File Number: TX-24-101956-POS Loan Type: Conventional Residential

Deed of Trust Date:	Grantor(s)/Mortgagor(s):					
6/22/2018	MICHAEL B. RANEY, AN UNMARRIED MAN.					
Original Beneficiary/Mortgagee:	Current Beneficiary/Mortgagee:					
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.	Wells Fargo Bank, N.A.					
("MERS") SOLELY AS A NOMINEE FOR DHI MORTGAGE						
COMPANY, LTD., ITS SUCCESSORS AND ASSIGNS						
Recorded in:	Property County:					
Volume: N/A	GUADALUPE					
Page: N/A						
Instrument No: 201899013893						
Mortgage Servicer:	Mortgage Servicer's Address:					
Wells Fargo Bank, N.A. is representing the Current Beneficiary/Mortgagee	1 Home Campus, MAC 2301-04C,					
under a servicing agreement with the Current Beneficiary/Mortgagee.	West Des Moines, IA 50328					
Date of Sale: 6/4/2024	/2024 Earliest Time Sale Will Begin: 12:00 PM					
Place of Sale of Property: Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR IN THE AREA DESIGNATED BY THE						
COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.						

Legal Description: LOT 87, BLOCK B, OF AVERY PARK SUBDIVISION UNIT 10, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGES 594-595, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

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: 4/10/2024

dlyfy

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

Dated:

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

Plano, TX 75075

OUNTY CLERK GUADALUPE COUNTY

2021 APR II AMIO: D

MH File Number: TX-24-102055-POS

Loan Type: FHA

Deed of Trust Date:	Grantor(s)/Mortgagor(s):
3/31/2022	ANTHONY RUBIO, AN UNMARRIED MAN
Original Beneficiary/Mortgagee:	Current Beneficiary/Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.	Lakeview Loan Servicing, LLC
("MERS") SOLELY AS A NOMINEE FOR FAIRWAY INDEPENDENT	
MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS	
Recorded in:	Property County:
Volume: N/A	GUADALUPE
Page: N/A	
Instrument No: 202299010379	
Mortgage Servicer:	Mortgage Servicer's Address:
M&T Bank is representing the Current Beneficiary/Mortgagee under a	1 Fountain Plaza,
servicing agreement with the Current Beneficiary/Mortgagee.	Buffalo, NY 14203
Date of Sale: 6/4/2024	Earliest Time Sale Will Begin: 11:00AM
Place of Sale of Property: NORTH PORCH OF THE GUADALUPE COUL	RTHOUSE OR AS DESIGNATED BY THE COUNTY

COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

Legal Description: LOT TWO HUNDRED SEVENTY-NINE (279) IN BLOCK SEVEN (7) OF HIDDENBROOKE SUBDIVISION, UNIT TWO (2), A SUBDIVISION OF 25.87 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) 401-403, OF THE 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 Mortgage or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

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

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

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

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

NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

Dated: 4/16/2024

Alev

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Printed Name

Substitute Trustee

1255 West 15th Street, Suite 1060

Plano, TX 75075

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

MH File Number: TX-24-101957-POS

Loan Type: FHA

COUNTY CLERK GUADALUPE COUNTY

BLVD., SUITE 850, DALLAS, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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

Pursuant to section 51.0075(a) of the Texas Property Code, Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Terri Martin, Deanna Ray or Shelby Martin 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, Terri Martin, Deanna Ray or Shelby Martin whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee.

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

SUBSTITUTE TRUSTEE

alexio Martin

Troy Martin, Dehorah Martin, Alexis Martin, Cassie Martin, Terri Martin, Deanna Ray or Shelby Martin, Trustee

c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, Georgia 30097; PH: (470)321-7112

2024 APR 18 PM 12: 02

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TERESA KIEL
COUNTY CLERK GUADALUPE COUNTY

BY AclD

553 WOODLAKE DR MC QUEENEY, TX 78123 00000009741455

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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

1. Date, Time, and Place of Sale.

Date: June 04, 2024

Time: The sale will begin at 10:00 AM 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 February 13, 2012 and recorded in Document VOLUME 3092 PAGE 0643 real property records of GUADALUPE County, Texas, with DARLENE T DIXON A SINGLE WOMAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., (MERS) AS NOMINEE, mortgagee.
- 4. Obligations Secured. Deed of Trust or Contract Lien executed by DARLENE T DIXON A SINGLE WOMAN, securing the payment of the indebtednesses in the original principal amount of \$144,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for RCAF Acquisition Trust 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. SELENE FINANCE, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o SELENE FINANCE 3501 OLYMPUS BLVD 5TH FLOOR, SUITE 500 DALLAS, TX 75019



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 herby remove the original trustee and all successor substitute trustees and appoints in their steed BOB FRISCH, 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.

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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 a	at the	office
of the GUADALUPE County Clerk and caused to be posted at the GUAI	DALU	PE (County co	urth	ouse	this no	otice o	f sale.			
Declarants Name:											
Date:											

MC QUEENEY, TX 78123

0000009741455 GUADALUPE

EXHIBIT "A"

LEGAL DESCRIPTION OF THE LAND:

CONDOMINIUM UNIT NO.15, BUILDING NO. "D", WOODLAKE PLACE CONDOMINIUMS, A CONDOMINIUM PROJECT OR CONDOMINIUM REGIME SET OUT IN VOLUME 743, PAGE 871, OFFICIAL RECORDS, GUADALUPE COUNTY, TEXAS OUT OF ALL OF LOTS 23, 25, 26 AND 28, BLOCK 5, WOODLAKE SUBDIVISION, UNIT II, MOSES BAKER SURVEY ABSTRACT 4, GUADALUPE COUNTY, TEXAS, ACCORDING TO VACATING AND RESUBDIVISION PLAT RECORDED IN VOLUME 4, PAGE 281, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS AND ALL OF LOT 40, BLOCK 1, WOODLAKE SUBDIVISION UNIT I, MOSES BAKER SURVEY, ACCORDING TO VACATING AND RESUBDIVISION PLAT RECORDED IN VOLUME 4, PAGE 307, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS TOGETHER WITH A PERCENTAGE OF ALL COMMON ELEMENTS.



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

NOTICE OF SALE

PURSUANT TO AUTHORITY conferred upon the Trustee by that certain Deed of Trust dated September 14, 2004, executed by JERRY W. LEHMANN AND TAMMY L. LEHMANN ("Mortgagor") to Kevin T. Clayton, Trustee for the benefit of VANDERBILT MORTGAGE AND FINANCE, INC. ("Mortgagee"), filed for record under Instrument No. 18075, Official Public Records of Guadalupe County, Texas; said Deed of Trust being re-recorded under Instrument No. 19162, Official Public Records of Guadalupe County, Texas, Mortgagee appoints K. Clifford Littlefield, Alexander J. Tiffany, Mara E. Schechter or Norma Jean Hesseltine, whose address is listed below, or Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez, whose business address is 14800 Landmark Blvd., Suite 850, Dallas, Texas 75254, under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, default having been made in the covenants of the Deed of Trust, to sell on Tuesday, June 4, 2024, (that being the first Tuesday of the month) at public auction to the highest bidder for cash, at the Guadalupe County Courthouse at the place designated by the Commissioner's Court for such sales in Guadalupe County, Texas, (on the steps of the county courthouse or as designated by the County Commissioner), the sale to begin at 11:00 o'clock a.m. or not later than three (3) hours after such time on that date, selling all of the property as an entirety or in such parcels as the Trustee acting may elect the property offered for sale, more particularly described on Exhibit "A" attached hereto and made a part hereof, together with any and all improvements constructed upon, affixed to or located upon the above described real property, including but not limited to a 2004 CMH Sonoma Manufactured Home, Serial No. CBH014441TX.

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.



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K. CLIFFORD LITTLEFIELD, Mortgagee Attorney

UPTON, MICKITS & HEYMANN, L.L.P.

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802 N. Carancahua, Suite 450

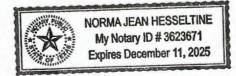
Corpus Christi, Texas 78401 Telephone:

(361) 884-0612

Facsimile: (361) 884-5291

Email: clittlefield@umhlaw.com

SUBSCRIBED and SWORN TO BEFORE ME, the undersigned Notary Public, by K. CLIFFORD LITTLEFIELD, this 19 day of April, 2024, to certify which witness my hand and official seal.



NOTARY PUBLIC, STATE OF

EXHIBIT "A"

BEING 0.572 acre of land, more or less, being approximately 0.18 sq. ft. out of Lot 100; approximately 0.407 acre out of Lot 101; and approximately 0.165 acre out of Lot 96 of The Park At Creekside, Phase 5 as recorded in Volume 5, Pages 72A-72B of the Plat Records of Guadalupe County, Texas and being more particularly described as follows:

BEGINNING at an iron rod found in the existing northeast R.O.W. line of Parkereek Drive (platted West Park Loop) for the most southerly corner of this tract and the common corner of Lots 95 and 96;

THENCE, N 33°18'45" W, 32.32 feet along said northeast R.O.W. line to an iron rod set in same for a corner of this tract;

THENCE, N 53°32'07" E, 92.44 feet along an existing fence line to an iron rod set for an interior corner of this tract;

THENCE, N 40°19'04" W, 22.54 feet along an existing carport to the corner of same for a corner of this tract;

THENCE, N 49°52'24" E, 60.41 feet along said carport and an existing fence line to a fence corner post for a corner of this tract;

THENCE, N 42°47'14' W. 29.44 feet along an existing fence line to a fence corner post for the most westerly corner of this tract;

THENCE, N 34*29'23" E, 149.68 feet along an existing fonce, crossing Lots 100 and Lot 101 to an Iron rod found in the existing south R.O.W. line of Lorie Lane for the most northerly corner of this tract and a common corner of Lots 101 and 102:

THENCE, S 26°00'52" E, 173.09 feet along the common fence line with said Lot 102 to an iron rod found for the most easterly corner of this tract and a common corner of Lots 101 and 102;

THENCE, S 47°19'46" W, 96.79 feet along the common fence line with Lot 65 to an iron rod found for a corner of this tract and the common corner of Lots 101 and 65;

THENCE, N 43°22'51" W, 35.63 feet along the common fence line with Lot 95 to an iron rod found for an interior corner of this tract and the common corner of Lot 95 and 96;

THENCE, S 56°37'17" W, (Ref. Brg.) 159.55 feet along the common fence line with said Lot 95 to the POINT OF BEGINNING and containing 0.572 acre of land, more or less.

Note: Plat also prepared this day.

J. M. Burz, Jr. Registered Professional Land Surveyor

No. 2024

FN04-233

Return to: K. Clifford Littlefield Upton, Mickits & Heymann, L.L.P. 802 N. Carancahua, Suite 450 Corpus Christi, Texas 78401

7071 APR 25 PM 12: 3

Notice of Substitute Trustee's Sale

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

Deed of Trust Date: October 20, 2006	Original Mortgagor/Grantor: MELISSA R. MOCHMAN-LAPOINTE AND PHILIP M. LAPOINTE Current Beneficiary / Mortgagee: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING					
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR USAA FEDERAL SAVINGS BANK., ITS SUCCESSORS AND ASSIGNS						
Recorded in: Volume: 2390 Page: 0760 Instrument No: 06-22774	Property County: GUADALUPE					
Mortgage Servicer: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING	Mortgage Servicer's Address: 55 Beattie Place, Suite 110, MS#001, Greenville, SC 29601					

^{*} 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 \$70,800.00, executed by MELISSA R MOCHMAN LAPOINTE AND PHILIP M LAPOINTE and payable to the order of Lender.

Property Address/Mailing Address: 208 LORI LYNN ST, SCHERTZ, TX 78154

Legal Description of Property to be Sold: LOT 3, BLOCK 9, PARKLAND VILLAGE SUBDIVISION, UNAN ADDITION TO THE CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS ACCORDING TO THE OR PLAT THEREOF, RECORDED IN, VOLUME 3, PAGE 65, OF THE MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS...

Earliest time Sale will begin: 12:00 PM	20
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	Earliest time Sale will begin: 12:00 PM

Place of sale of Property: Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 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, NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, the owner and holder of the Note, has requested 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 whose address is 1 Mauchly Irvine, CA 92618 OR 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 NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING 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, 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 whose address is 1 Mauchly Irvine, CA 92618 OR 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 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 whose address is 1 Mauchly Irvine, CA 92618 OR 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.

SUBSTITUTE TRUSTEE

Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Auction.com, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez OR Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez, Trustee

alexão Martin

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

NOTICE OF FORECLOSURE SALE

Property:

The Property to be sold is described as follows:

LOT 33, OAK VILLAGE NORTH, AN ADDITION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP AND PLAT THEREOF RECORDED IN VOLUME 4, PAGE 22, MAP AND PLAT RECORDS, GUADALUPE COUNTY,

TEXAS.

Security Instrument: Deed of Trust dated October 6, 2022 and recorded on October 11, 2022 as Instrument

Number 202299031615 in the real property records of GUADALUPE County, Texas,

which contains a power of sale.

June 04, 2024, at 12:00 PM, or not later than three hours thereafter, at the north porch Sale Information:

of the Guadalupe County Courthouse, or as designated by the County Commissioners

Court.

Terms of Sale: Public auction to highest bidder for cash. In accordance with Texas Property Code

section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the

day held by the substitute trustee.

The Deed of Trust executed by BRIGITTE MARGARET CHATHAM AND Obligation Secured:

GARLAND LEE CHATHAM secures the repayment of a Note dated October 6, 2022 in the amount of \$321,300.00. CORNERSTONE HOME LENDING, A DIVISION OF CORNERSTONE CAPITAL BANK, SSB, whose address is c/o Cornerstone Home Lending, a Division of Cornerstone Capital Bank, SSB, 1177 West Loop South, Suite 700, Houston, TX 77027, is the current mortgagee of the Deed of Trust and Note and Cornerstone Home Lending, a Division of Cornerstone Capital Bank, SSB is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer

to administer the foreclosure on its behalf.

Substitute Trustee: In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute

trustees listed below.

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, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Martha Rossington, Reyn Rossington, Jennyfer Sakiewicz, Deanna Ray, Dustin George

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

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

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Miller, George & Suggs, PLLC Tracey Midkiff, Attorney at Law Jonathan Andring, Attorney at Law Rachel Son, Attorney at Law 6080 Tennyson Parkway, Suite 100 Plano, TX 75024 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, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Martha Rossington, Reyn Rossington, Jennyfer Sakiewicz, Deanna Ray, Dustin George & Suggs, PLLC 6080 Tennyson Parkway, Suite 100

Certificate of Posting

Plano, TX 75024

I, Alexis Martin, declare under penalty of perjury that on the 45 day of April 2024, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of COMAL County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).