

NOTICE OF SUBSTITUTE TRUSTEE SALE

000157

Deed of Trust Date:
4/28/2020

Grantor(s)/Mortgagor(s):
TERRENCE ALEXANDER OKEEFE AND ASHLEY
OKEEFE, HUSBAND AND WIFE
Current Beneficiary/Mortgagee:
CMG Mortgage, Inc.

Original Beneficiary/Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC. ("MERS") SOLELY AS A NOMINEE FOR CMG
MORTGAGE, INC. DBA CMG FINANCIAL, ITS
SUCCESSORS AND ASSIGNS

Recorded in:
Volume: NA
Page: NA
Instrument No: 202099010002

Property County:
GUADALUPE

Mortgage Servicer:
Cenlar FSB is representing the Current Beneficiary/Mortgagee
under a servicing agreement with the Current
Beneficiary/Mortgagee.

Mortgage Servicer's Address:
425 Phillips Blvd ,
Ewing, NJ 08618

Legal Description: LOT FIVE (5), BLOCK FIVE (5), LAKEWOOD SHADOWS UNIT FIVE (5), ACCORDING TO THE
MAP OR PLAT THEREOF, RECORDED IN VOLUME 4, PAGE 293, PLAT RECORDS OF GUADALUPE COUNTY,
TEXAS.

Date of Sale: 7/5/2023

Earliest Time Sale Will Begin: 12:00:00 PM

Place of Sale of Property: 101 E. Court St., Seguin, Guadalupe, TX, 78155 OR IN THE AREA DESIGNATED BY THE
COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

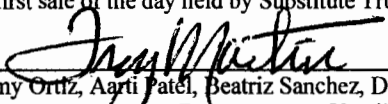
The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The
sale will begin at the earliest time stated above or within three (3) hours after that time.

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.

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.**


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, Auction.com, Thomas Gilbraith, C Jason Spence, Troy
Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby
Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez
or Thuy Frazier
or Cindy Mendoza
or Catherine Allen-Rea
or Cole Patton, Substitute Trustee
McCARTHY & HOLTHUS, LLP
1255 WEST 15TH STREET, SUITE 1060
PLANO, TX 75075

POSTED

APR 20 2023
11:31am
TERESA NIEL
Guadalupe County Clerk
By: 

MH File Number: TX-22-93894-POS
Loan Type: FHA

23TX373-0152
336 SKYTRAIL DRIVE, NEW BRAUNFELS, TX 78130

NOTICE OF FORECLOSURE SALE

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

LOT(S) 7, AND 8, BLOCK 1, SKYVIEW UNIT ONE, SITUATED IN GUADALUPE COUNTY, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 5, PAGES 56A & 56B, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

Security Instrument: Deed of Trust dated April 16, 2014 and recorded on April 23, 2014 Book 4217 Page 0271 as Instrument Number 14-006716 in the real property records of GUADALUPE County, Texas, which contains a power of sale.

Sale Information: July 05, 2023, at 11:00 AM, or not later than three hours thereafter, at the north porch of the Guadalupe County Courthouse, or as designated by the County Commissioners Court.

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

Obligation Secured: The Deed of Trust executed by BRIAN S. ENGELHARDT AND ELIZABETH B. ENGELHARDT secures the repayment of a Note dated April 16, 2014 in the amount of \$183,514.00. FREEDOM MORTGAGE CORPORATION, whose address is c/o Freedom Mortgage Corporation, 951 W Yamato Road, Suite 175, Boca Raton, FL 33431, is the current mortgagee of the Deed of Trust and Note and Freedom Mortgage Corporation is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

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

POSTED

APR 20 2023

11:31Am

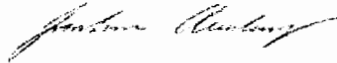
TERESA MCD

Guadalupe County Clerk

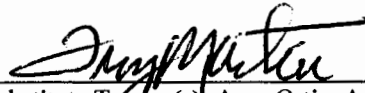
munch

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.




Miller, George & Suggs, PLLC
Tracey Midkiff, Attorney at Law
Jonathan Andring, Attorney at Law
5601 Democracy Drive, Suite 265
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, Bob Frisch, Wayne Daughtrey, Martha Rossington, Reyn Rossington, Jennyfer Sakiewicz, Vicki Rodriguez, Elizabeth Anderson, Dustin George
c/o Miller, George & Suggs, PLLC
5601 Democracy Drive, Suite 265
Plano, TX 75024

Certificate of Posting

I, , declare under penalty of perjury that on the 20 day of April, 2023, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of GUADALUPE County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

NATIONSTAR MORTGAGE LLC (CXE)
CANTU, FRANCISCO
1009 SOPHIE MARIE, SCHERTZ, TX 78154

VA 62-62-6-1251497
Firm File Number: 22-038772

000162

NOTICE OF TRUSTEE'S SALE

WHEREAS, on August 7, 2015, FRANCISCO CANTU JR AKA FRANCISCO CANTU AND MICHELLE DENISE CANTU HUSBAND AND WIFE, as Grantor(s), executed a Deed of Trust conveying to SCOTT R. VALBY, as Trustee, the Real Estate hereinafter described, to CMC HOME LENDING 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 2015016439, rerecorded on January 19, 2016, as Instrument 2016001198, Re-Deed of Trust 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, **Wednesday, July 5, 2023** between ten o'clock AM and four o'clock PM and beginning not earlier than 11:00 AM or not later than three hours thereafter, the Substitute Trustee will sell 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 4, BLOCK 1, THE ESTATES AT WILSON'S PRESERVE, SITUATED IN THE CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 7, PAGES 518-519 AND AMENDED IN VOLUME 7, PAGES 673-674, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

Property Address: 1009 SOPHIE MARIE
SCHERTZ, TX 78154
Mortgage Servicer: NATIONSTAR MORTGAGE LLC
Mortgagee: THE VETERANS LAND BOARD OF THE STATE OF TEXAS
8950 CYPRESS WATERS BLVD
COPPELL, TX 75019

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

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

Martha Rossington, Reyn Rossington, Troy Martin, Deborah Martin, Cassie Martin, Alexis Martin, Jennifer Sakiewicz, Deanna Ray, Wayne Daughtry or Shelby Martin
3225 Rainbow Drive, Suite 248-B
Rainbow City, AL 35906

WITNESS MY HAND this day April 27, 2023.


POSTED

APR 27 2023

11:57 AM

TERESA KIEL

Guadalupe County Clerk
By: Teresa Kiel

By: _____
H. Gray Burks IV
Texas Bar # 03418320
Ronny George
Texas Bar # 24123104
gburks@logs.com
rgeorge@logs.com

13105 Northwest Freeway, Suite 960
Houston, TX 77040
Telephone No: (713) 462-2565
Facsimile No: (847) 879-4823
Attorneys for The Veterans Land Board of the State of
Texas

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.

Carrington Foreclosure Services, LLC
P.O. Box 3309
Anaheim, California 92803
For Sale Information: (888) 313-1969
For Reinstatement Requests: 1-866-874-5860
Pay Off Requests: 1-800-561-4567
TS#: 23-28814

000172

POSTED

MAY 04 2023

12:24 PM

TERESA KIEL
Guadalupe County Clerk
By: *[Signature]*

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 9/30/2010, Harmin Aguilera and April Fierros Aguilera, husband and wife, 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 Built Around You Mortgage Funding, LP dba Bay Mortgage, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$212,165.00, payable to the order of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Built Around You Mortgage Funding, LP dba Bay Mortgage, which Deed of Trust is Recorded on 10/6/2010 as Volume 10-017182, Book 2920, Page 0428, Loan Modification recorded on 7/13/2021 as Instrument No. 202199024031 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 109, Block 5, Charleston Parke Subdivision, Unit-2, an addition to the city of Cibolo, Guadalupe County, according to the plat thereof recorded in Volume 7, Page(s) 261-262, Map and Plat Records of Guadalupe County, Texas.

Commonly known as: 120 BROOK SHIRE 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 **Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez**, **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 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 **7/5/2023 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.



4782825

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 5/3/2023



By: Hung Pham, Trustee Sale Specialist
Carrington Foreclosure Services, LLC as
authorized agent for Mortgagee or Mortgage
Servicer

1600 South Douglass Road, Suite 140
Anaheim, CA 92806

WITNESS, my hand this 5/4/2023



By: Substitute Trustee(s)
Troy Martin, Deborah Martin, Alexis Martin,
Cassie Martin, Shelby Martin, Bob Frisch, Wayne
Daughtrey or Vicki Rodriguez

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

NATIONSTAR MORTGAGE LLC (CXE)
LONG, AMY
725 WESTERN BIT, CIBOLO, TX 78108

VA 626261367586
Firm File Number: 23-040050

000173

NOTICE OF TRUSTEE'S SALE

WHEREAS, on April 24, 2019, AMY LONG AND SPOUSE, AMBER KIMLEL, as Grantor(s), executed a Deed of Trust conveying to ALLAN B. POLUNSKY, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR PILGRIM 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 201999008898, 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 , **Wednesday, July 5, 2023** between ten o'clock AM and four o'clock PM and beginning not earlier than 11:00 AM or not later than three hours thereafter, the Substitute Trustee will sell 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 16, BLOCK 17, OF SARATOGA SUBDIVISION UNIT 5, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGES 682-685, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

Property Address: 725 WESTERN BIT
CIBOLO, TX 78108
Mortgage Servicer: NATIONSTAR MORTGAGE LLC
Mortgagee: NATIONSTAR MORTGAGE LLC
8950 CYPRESS WATERS BLVD
COPELL, TX 75019

POSTED

MAY 04 2023

12:27 PM

TERESA KIEL

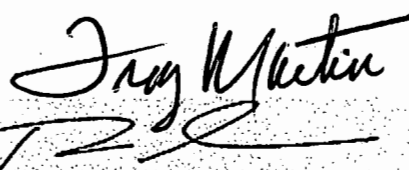
The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property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

Martha Rossington, Reyn Rossington, Troy Martin, Deborah Martin, Cassie Martin, Alexis Martin, Jennifer Sakiewicz, Deanna Ray, Wayne Daughtry or Shelby Martin
3225 Rainbow Drive, Suite 248-B
Rainbow City, AL 35906

WITNESS MY HAND this day April 27, 2023.

By: 
H. Gray Burks IV
Texas Bar # 03418320
Ronny George
Texas Bar # 24123104
gburks@logs.com
rgeorge@logs.com
13105 Northwest Freeway, Suite 960
Houston, TX 77040

Telephone No: (713) 462-2565
Facsimile No: (847) 879-4823
Attorneys for Nationstar Mortgage LLC

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE**POSTED**

T.S. #: 2023-05223-TX

MAY 04 2023

12:30 PM

TERESA KIEL
Guadalupe County Clerk

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

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

Date: 7/5/2023
 Time: The earliest time the sale will begin is 11:00 AM
 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 16, BLOCK 17, TURNING STONE, UNIT S1, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGE 776, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

Commonly known as: 225 KILKENNY CIBOLO, TX 78108

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust dated 12/18/2020 and recorded in the office of the County Clerk of Guadalupe County, Texas, recorded on 12/21/2020 under County Clerk's File No 202099037221, in Book - and Page - of the Real Property Records of Guadalupe County, Texas.

Grantor(s):	Roberto Jose Munoz and Esmeralda Munoz, husband and wife
Original Trustee:	Black, Mann & Graham, L.L.P.
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 Trustee Services, LLC
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as nominee for,
Current Mortgagee:	Freedom Mortgage Corporation, its successors and assigns
Mortgage Servicer:	Freedom Mortgage Corporation

T.S. #: 2023-05223-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 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 \$400,000.00, executed by Roberto Jose Munoz and Esmeralda Munoz, husband and wife, and payable to the order of Mortgage Electronic Registration Systems, Inc., as nominee for, Freedom 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.

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. #: 2023-05223-TX

Dated: 5/4/2023

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 Trustee Services, LLC



c/o Nestor Trustee Services, LLC
2850 Redhill Blvd., Suite 240
Santa Ana, CA 92705
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 Trustee Services, LLC
2850 Redhill Avenue, Suite 240
Santa Ana, California 92705

22-082406

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: July 2, 2020	Original Mortgagor/Grantor: ROBBIN BOLTON AND DANIEL BOLTON
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR SWBC MORTGAGE CORP., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: SWBC MORTGAGE CORPORATION POSTED MAY 11 2023
Recorded in: Volume: N/A Page: N/A Instrument No: 202099017064	Property County: GUADALUPE 12:04 PM TERESA KIEL Guadalupe County Clerk By: <i>[Signature]</i>
Mortgage Servicer: CENLAR FEDERAL SAVINGS BANK	Mortgage Servicer's Address: 425 Phillips Blvd. Ewing, New Jersey 08618-1430

* 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 \$224,900.00, executed by ROBBIN BOLTON; DANIEL BOLTON and payable to the order of Lender.

Property Address/Mailing Address: 305 FAIRFAX CIRCLE, SEGUIN, TX 78155

Legal Description of Property to be Sold: BEING ALL THAT CERTAIN TRACT OR PARCEL OF LAND LYING AND BEING SITUATED WITHIN THE CITY OF SEGUIN, GUADALUPE COUNTY, TEXAS, KNOWN AND DESIGNATED AS LOT 15, BLOCK 4, TOWNWOOD VILLAGE EAST SUBDIVISION, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 4, PAGE 26, AND CORRECTION PLAT RECORDED IN VOLUME 4, PAGE 34, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS..

Date of Sale: July 05, 2023	Earliest time Sale will begin: 11:00 AM
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Place of 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 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, *SWBC MORTGAGE CORPORATION*, the owner and holder of the Note, has requested Troy Martin, Deborah Martin, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz whose address is 1320 Greenway Drive Suite 300 Irving, TX 75038 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 *SWBC MORTGAGE CORPORATION* 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, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz whose address is 1320 Greenway Drive Suite 300 Irving, TX 75038 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 Troy Martin, Deborah Martin, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz whose address is 1320 Greenway Drive Suite 300 Irving, TX 75038 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.

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.

CENLAR



/s/William Attmore

William Attmore

Attorney for Cenlar Federal Savings Bank

State Bar No.:24064844

wattmore@rascrane.com

Robertson, Anschutz, Schneid, Crane & Partners,

PLLC / Attorney for Mortgagee

5601 Executive Dr, Suite 400

Irving, TX 75038

Telephone: 817-873-3080

Facsimile: (817)796-6079

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Troy Martin, Deborah Martin, Alexis Martin, Cassie
Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or
Vicki Rodriguez
c/o Malcolm Cisneros/Trustee Corps
17100 Gillette Avenue
Irvine, CA 92614
(949) 252-8300

POSTED

MAY 11 2023

12:05 PM

TERESA KIEL

Guadalupe County Clerk
By: *[Signature]*

TS No TX07000358-19-2

APN R723251 | 157616 | 1G3787-
2002-07300-0-00

TO No 230118904

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on August 5, 2016, DEVIN W WORTHEY AND NICOLE R WORTHEY, HUSBAND AND WIFE as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of RANDALL C PRESENT as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, as nominee for DHI MORTGAGE COMPANY LTD, its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$185,487.00, payable to the order of Lakeview Loan Servicing, LLC as current Beneficiary, which Deed of Trust recorded on August 8, 2016 as Document No. 2016016938 and that said Deed of Trust was modified by Modification Agreement and recorded April 20, 2022 as Instrument Number 202299012634 in Guadalupe County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN R723251 | 157616 | 1G3787-2002-07300-0-00

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, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez** 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 **Lakeview Loan Servicing, LLC**, 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.

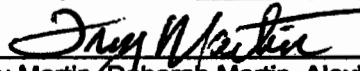
NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Wednesday, July 5, 2023 at 11:00 AM**, no later than three (3) hours after such time, being the first Wednesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Guadalupe County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **The north porch of the Guadalupe County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court, 101 East Court Street, Seguin, TX 78155.**

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of and Lakeview Loan Servicing, LLC's election to proceed against and sell both the real property and any personal property described in said Deed of Trust in accordance with and Lakeview Loan Servicing, LLC's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

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. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition, without any expressed or implied warranties, except as to the warranted.

WITNESS, my hand this 11 day of May 2023


By: Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez
Substitute Trustee(s)

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.

**SALE INFORMATION CAN BE OBTAINED ONLINE AT www.Xome.com
FOR AUTOMATED SALES INFORMATION PLEASE CALL: Xome at 800-758-8052**

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (949) 252-8300

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

TS No TX07000358-19-2

APN R723251 | 157616 | 1G3787-
2002-07300-0-00

TO No 230118904

EXHIBIT "A"

LOT 73, 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, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS



000184

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 11, BLOCK 3, CYPRESS POINT, UNIT 2, CITY OF SCHERTZ, COMAL AND GUADALUPE COUNTIES, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN COUNTY CLERKS FILE NO. 201406045887, OF THE OFFICIAL PUBLIC RECORDS OF COMAL COUNTY, AND IN VOLUME 8, PAGE(S) 275, OF THE MAP AND/OR PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust dated 07/31/2015 and recorded in Document 201506031038 real property records of Comal County, Texas.

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

Date: 07/05/2023

Time: 10:00 AM

Place: Comal County, Texas at the following location: THE NORTHEAST PORCH OF THE HISTORIC COMAL COUNTY COURTHOUSE, 100 MAIN PLAZA, NEW BRAUNFELS, TX 78130, OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE
or as designated by the County Commissioners Court.

*****PROPERTY LIES IN BOTH COMAL AND GUADALUPE COUNTY. POSTING SHALL OCCUR IN BOTH COUNTIES. FORECLOSURE SALE WILL BE HELD IN COMAL COUNTY.*****

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 FRANK V. CASTILLO, provides that it secures the payment of the indebtedness in the original principal amount of \$268,450.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust F is the current mortgagee of the note and deed of trust and CARRINGTON MORTGAGE SERVICES LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust F c/o CARRINGTON MORTGAGE SERVICES LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806 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

POSTED

MAY 11 2023

12:10 PM

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. I declare under penalty of perjury that on 5/11/2023 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 Comal County Commissioners Court.

NOTICE OF TRUSTEE'S SALE

WHEREAS, on April 28, 2011, DIANA A. NAVA, JOINED HEREIN PRO FORMA BY HER HUSBAND, JOSE RICARDO NAVA, executed a Deed of Trust/Security Instrument conveying to ALLAN B. POLUNSKY, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR HIGHLANDS RESIDENTIAL MORTGAGE, LTD. ITS SUCCESSORS AND ASSIGNS, in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 11-008064, in Book 2992, at Page 1037, in the DEED OF TRUST OR REAL PROPERTY RECORDS of GUADALUPE COUNTY, TEXAS; and

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **WEDNESDAY, JULY 5, 2023** between ten o'clock AM and four o'clock PM and beginning not earlier than 11:00 AM or not later than three hours thereafter, I will sell said Real Estate at Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 in **GUADALUPE COUNTY, TEXAS** to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners' Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

Said Real Estate is described as follows: BEING ALL THAT CERTAIN TRACT OR PARCEL OF LAND LYING AND BEING SITUATED IN GUADALUPE COUNTY, TEXAS, KNOWN AND DESIGNATED AS LOT 5, BLOCK 2, ROB ROY ESTATES PHASE ONE, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 6, PAGE 451, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

Property Address: 3428 SABRINA STREET, SEGUIN, TX 78155

Mortgage Servicer: BANK OF AMERICA, N.A.

Noteholder: BANK OF AMERICA, N.A.

7105 CORPORATE DRIVE, PLANO, TX 75024-4100

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

ACTIVE MILITARY SERVICE NOTICE

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

WITNESS MY HAND this 8th day of May, 2023,

POSTED

MAY 11 2023

12:13 PM

TERESA KIEL

Guadalupe County Clerk
By: Teresa Kiel

Troy Martin, Deborah Martin, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Marinosci Law Group PC, 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, Auction.com, Thomas Gilbraith, C Jacen Spence, Marinosci Law Group PC

Substitute Trustee Address:

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

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

000191

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: 07/21/2016
Grantor(s): RICKEY LYNN TERRELL, II AND CRYSTAL TERRELL, HUSBAND AND WIFE
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR CLEARPATH LENDING, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$297,700.00
Recording Information: Instrument 2016016040
Property County: Guadalupe
Property: (See Attached Exhibit "A")
Reported Address: 273 ALBARELLA, CIBOLO, TX 78108

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: Freedom Mortgage Corporation
Mortgage Servicer: Freedom Mortgage Corporation
Current Beneficiary: Freedom Mortgage Corporation
Mortgage Servicer Address: 907 Mt. Pleasant Valley, Mt. Laurel, NJ 08054

SALE INFORMATION:

Date of Sale: Tuesday, the 6th day of June, 2023
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

MAY 16 2023

10:52 AM

TERESA KIEL

Guadalupe County Clerk
By: Teresa Kiel

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 425, Dallas, TX 75254

Document Prepared by:
Bonial & Associates, P.C.
14841 Dallas Parkway, Suite 425, 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 425, Dallas, TX 75254. I declare under penalty of perjury that on 5/16/2023 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Guadalupe County Clerk and caused it to be posted at the location directed by the Guadalupe County Commissioners Court.

By: 

Exhibit "A"

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

Return to: Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

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., 400 North Sam Houston Parkway East, Suite 900A, Houston, Texas 77060

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated August 19, 2022 and recorded under Clerk's File No. 202299026018, in the real property records of GUADALUPE County Texas, with Crystal Engberg, unmarried as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for M/I Financial, LLC, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Crystal Engberg, unmarried securing payment of the indebtedness in the original principal amount of \$285,583.00 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 Crystal Engberg. PHH Mortgage Corporation 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. PHH Mortgage Corporation is acting as the Mortgage Servicer for the Mortgagee. PHH Mortgage Corporation, is representing the Mortgagee, whose address is: 1 Mortgage Way, Mount Laurel, NJ 08054.

Legal Description:

LOT 19, BLOCK 1, GREENFIELD SUBDIVISION, CITY OF SEGUIN, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGE 386, MAP AND/OR PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 07/05/2023

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.



MAY 18 2023
11:06am
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.

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

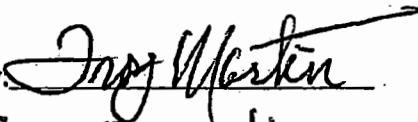
The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:
Codilis & Moody, P.C.
400 N. Sam Houston Pkwy E, Suite 900A
Houston, TX 77060
(281) 925-5200

Executed on 05/16/2023.

/s/ Olufunmilola Oyekan SBOT No. 24084552, Attorney at
Law
Codilis & Moody, P.C.
400 N. Sam Houston Pkwy E, Suite 900A
Houston, TX 77060
(281) 925-5200

Posted and filed by:

Printed Name:


Troy Martin

C&M No. 44-23-1201

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.

MAY 18 2023
 11:07am
 TERESA KIEL
 Guadalupe County Clerk
 By: *[Signature]*

Matter No.: 112358-TX

Date: May 15, 2023

County where Real Property is Located: Guadalupe

ORIGINAL MORTGAGOR: HEATHER LEE TOOMEY-KALUZNY, AN UNMARRIED WOMAN

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS
 BENEFICIARY, AS NOMINEE FOR MORTGAGE FINANCIAL
 SERVICES, LLC, ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: PennyMac Loan Services, LLC

MORTGAGE SERVICER: PennyMac Loan Services, LLC

DEED OF TRUST DATED 5/26/2021, RECORDING INFORMATION: Recorded on 6/8/2021, as Instrument No. 202199019703

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT 23, BLOCK B, AVERY PARK SUBDIVISION UNIT 6, SITUATED IN THE CITY OF NEW BRAUNFELS, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 7, PAGE 726, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 7/5/2023, 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 11:00 AM, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

PennyMac Loan Services, LLC is acting as the Mortgage Servicer for PennyMac Loan Services, LLC who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. PennyMac Loan Services, LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

PennyMac Loan Services, LLC
 3043 Townsgate Rd, Suite 200
 Westlake Village, CA 91361

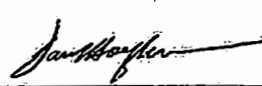

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property 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 TROY MARTIN, DEBORAH MARTIN, ALEXIS MARTIN, CASSIE MARTIN, SHELBY MARTIN, BOB FRISCH, WAYNE DAUGHTREY, VICKI RODRIGUEZ, MARTHA ROSSINGTON, REYN ROSSINGTON, JENNYFER SAKIEWICZ, PAUL A. HOEFKER, ROBERT L. NEGRIN 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 Aldridge Pite, LLP, 2950 North Loop West, Suite 500, Houston, TX 77092, Phone: (713) 293-3618.

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
Robert L. Negrin, 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
866-931-0036

COPY

000199

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 15, 2020, executed by **JUSTIN MICHAEL BURTON AND SHARON MICHELLE BURTON, A MARRIED COUPLE**, ("Mortgagor") to Tim Williams, Trustee, for the benefit of **21ST MORTGAGE CORPORATION** ("Mortgagee"), filed for record under Instrument No. 202099025848, 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, 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 **Wednesday, July 5, 2023**, (that being the first Tuesday of the month), at public auction to the highest bidder for cash, at the Guadalupe County Courthouse at the place designated by the Commissioner's Court for such sales in Guadalupe County, Texas, (on the steps of the county courthouse or as designated by the County Commissioner), the sale to begin at 11:00 o'clock a.m. or not later than three (3) hours after such time on that date, selling all of the property as an entirety or in such parcels as the Trustee acting may elect the property offered for sale, more particularly described on Exhibit "A" attached hereto and made a part hereof, together with any and all improvements constructed upon, affixed to or located upon the above described real property, including but not limited to the 2021 Palm Harbor Manufactured Home, Serial No. PHH330TX2023717AB.

Assert and Protect Your Rights as a Member of the Armed Forces of the United States. If You Are or Your Spouse Is Serving on Active Military Duty, Including Active Military Duty as a Member of the Texas National Guard or the National Guard of Another State or as a Member of a Reserve Component of the Armed Forces of the United States, Please Send Written Notice of the Active Duty Military Service to the Sender of this Notice Immediately.

EXECUTED this 18 day of May, 2023.

POSTED

MAY 22 2023

1:30 pm

TERESA KIEL

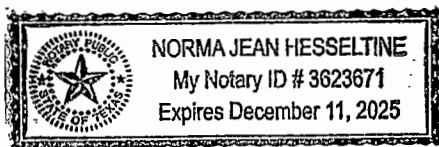
Guadalupe County Clerk

By: [Signature]

THE STATE OF TEXAS §
COUNTY OF NUECES §

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

SUBSCRIBED and SWORN TO BEFORE ME, the undersigned Notary Public, by **K. CLIFFORD LITTLEFIELD**, this 18 day of May, 2023, to certify which witness my hand and official seal.



[Signature]
NOTARY PUBLIC, STATE OF TEXAS

EXHIBIT "A"

BEING all that certain tract or parcel of land lying and being situated in Guadalupe County, Texas, known and designated as Lot 12, HIGH RIDGE, according to plat thereof recorded in Volume 6, Page 108, Plat Records of Guadalupe County, Texas.

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

23-01547

908 RESACA, CIBOLO, TX 78108

**NOTICE OF FORECLOSURE SALE AND
APPOINTMENT OF SUBSTITUTE TRUSTEE****Property:**

The Property to be sold is described as follows:

LOT 1, BLOCK 2, TURNING STONE, UNIT -W1, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 7, PAGES 776-777, PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

Security Instrument:

Deed of Trust dated October 1, 2019 and recorded on October 3, 2019 at Instrument Number 201999022630 in the real property records of GUADALUPE County, Texas, which contains a power of sale.

Sale Information:

July 5, 2023, at 12:00 PM, or not later than three hours thereafter, at the north porch of the Guadalupe County Courthouse, or as designated by the County Commissioners Court.

Terms of Sale:

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

Obligation Secured:

The Deed of Trust executed by DIONE RENECO ODOM secures the repayment of a Note dated October 1, 2019 in the amount of \$361,000.00. LAKEVIEW LOAN SERVICING, LLC, whose address is c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452, is the current mortgagee of the Deed of Trust and Note and LoanCare, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

Substitute Trustee:

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

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

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

POSTED

MAY 25 2023

10:52 AM

TERESA KIEL

Guadalupe County Clerk

By: Teresa Kiel

4786107

Kirk Schwartz

De Cubas, Lewis & Schwartz, P.C.
Kirk Schwartz, Attorney at Law
1999 N University Drive, Suite 204
Coral Springs, FL 33071

Troy Martin

Substitute Trustee(s): Amy Ortiz, Cary Corenblum,
Joshua Sanders, Aleena Litton, Matthew Hansen,
Aarti Patel, Stacey Sanders, Ramon Perez, Garrett
Sanders, Erika Aguirre, Beatriz Sanchez, Dylan Ruiz,
Candice Shulte, Maryna Danielian, Deborah Martin,
Troy Martin, Alexis Martin, Cassie Martin, Terri
Martin, Shelby Martin, Elizabeth Anderson, Thomas
Gilbraith, C Jason Spence, Bob Frisch, Wayne
Daughtrey, Violet Nunez, Daniel McQuade, Marcela
Cantu, Vanna Ho Vicki Rodriguez and Auction.com
employees included but not limited to those listed
herein.

c/o De Cubas, Lewis & Schwartz, P.C.
1999 N University Drive, Suite 204
Coral Springs, FL 33071

Certificate of Posting

I, *Troy Martin*, declare under penalty of perjury that on the 25 day of
May, 2023 I filed and posted this Notice of Foreclosure Sale in accordance with the
requirements of GUADALUPE County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

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 18, BLOCK 2, WILLOWBRIDGE SUBDIVISION, UNIT 3, IN THE CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 6, PAGE 532, PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 06/21/2003 and recorded in Book 1866 Page 0787 Document 135697 real property records of Guadalupe County, Texas.

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

Date: 07/05/2023

Time: 12:00 PM

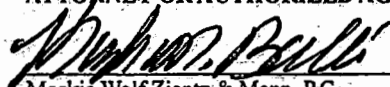
Place: Guadalupe County, Texas at the following location: NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

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 RANDOLPH JAMES ALVAREZ AND MARY HELEN MEDRANO-ALVAREZ, provides that it secures the payment of the indebtedness in the original principal amount of \$123,831.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2018 G-CTT is the current mortgagee of the note and deed of trust and RUSHMORE LOAN MANAGEMENT SERVICES, LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2018 G-CTT c/o RUSHMORE LOAN MANAGEMENT SERVICES, LLC, 15480 Laguna Cyn Road, Suite 100, IRVINE, CA 92618 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

POSTED

MAY 25 2023

10:52 AM


TERESA KIEL

Guadalupe County Clerk

By: 

For additional sale information visit: www.auction.com or (800) 280-2832

Certificate of Posting

I am  whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056, I declare under penalty of perjury that on 5/25/2023 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.



Notice of Substitute Trustee Sale

T.S. #: 23-8723

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

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

Date: 7/5/2023
Time: The sale will begin no earlier than 12:00 PM or no later than three hours thereafter.
 The sale will be completed by no later than 3:00 PM
Place: Guadalupe County Courthouse in dd, Texas, at the following location: Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

Lot 20, Sawlog Creek Estates, Guadalupe County, Texas, as shown on map or plat recorded in volume 5, pages 296-A-B, Guadalupe County, Texas.

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust is dated 4/8/2019 and is recorded in the office of the County Clerk of Guadalupe County, Texas, under County Clerk's File No 201999009986, recorded on 5/9/2019, Re-recorded on 02/24/2021 as Instrument No. 202199005994 of the Real Property Records of Guadalupe County, Texas.

Property Address: 211 SAW MILL RD SEGUIN Texas 78155

Trustor(s):	JOSE T. RICO AND LEONOR MERENO HOCANEGRA AND JOSE T. RICO MORENO AND MARIA D. RIOS SANTOS	Original Beneficiary:	MORTGAGE ELECTRONIC REGISTRION SYSTEMS INC (MERS) AS BENEIFICARY, AS NOMINEE FOR WILLOW BEND MORTGAGE COMPANY, LLC, ITS SUCCESSORS AND ASSIGNS
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Current Beneficiary:	PLANET HOME LENDING, LLC	Loan Servicer:	Planet Home Lending, LLC
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Current Substituted Trustees:	Auction.com, Troy Martin, Deborah Martin, Cassie Martin, Terri Martin, Shelby Martin, Alexis Martin, Jennyfer Sakiewicz, Martha Rossington, Reyn Rossington, Rick Snoke, Wayne Daughtrey, Prestige Default Services, LLC
--------------------------------------	---

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

POSTED

JUL 5 2023
 10:56am
 TERESA KIEL
 Guadalupe County Clerk
 By: [Signature]

T.S. #: 23-8723

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

Type of sale - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by JOSE T. RICO AND LEONOR MERENO HOCANEGRA, HUSBAND AND WIFE AND JOSE T. RICO MORENO AND MARIA D. RIOS SANTOS, HUSBAND AND WIFE. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

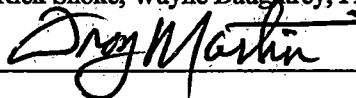
Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$166,250.00, executed by JOSE T. RICO AND LEONOR MERENO HOCANEGRA, HUSBAND AND WIFE AND JOSE T. RICO MORENO AND MARIA D. RIOS SANTOS, HUSBAND AND WIFE, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC (MERS) AS BENEFCIARY, AS NOMINEE FOR WILLOW BEND MORTGAGE COMPANY, LLC, ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of JOSE T. RICO AND LEONOR MERENO HOCANEGRA, HUSBAND AND WIFE AND JOSE T. RICO MORENO AND MARIA D. RIOS SANTOS, HUSBAND AND WIFE to JOSE T. RICO AND LEONOR MERENO HOCANEGRA AND JOSE T. RICO MORENO AND MARIA D. RIOS SANTOS. PLANET HOME LENDING, LLC is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(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.

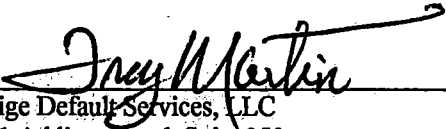
Questions concerning the sale may be directed to the undersigned or to the beneficiary:
PLANET HOME LENDING, LLC
321 Research Parkway
Meriden, Connecticut 06450-8301
(855) 884-2250

Dated: 5/25/2023

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



T.S. #: 23-8723


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

AFTER RECORDING, PLEASE RETURN TO:

Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Attn: Trustee Department

202 E SEGUIN ST
MARION, TX 78124

00000009256439

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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

1. Date, Time, and Place of Sale.

Date: July 05, 2023

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 25, 2005 and recorded in Document VOLUME 2167, PAGE 0080 real property records of GUADALUPE County, Texas, with ELOY GONZALEZ AND ESMERALDA GONZALEZ, grantor(s) and BENEFICIAL TEXAS INC., mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by ELOY GONZALEZ AND ESMERALDA GONZALEZ, securing the payment of the indebtednesses in the original principal amount of \$48,794.99, 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 TRUSTEE OF LSF8 MASTER PARTICIPATION 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. FAY SERVICING LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o FAY SERVICING LLC
425 S. FINANCIAL PLACE
SUITE 2000
CHICAGO, IL 60605

POSTED

MAY 25 2023

1:42 pm

TERESA KIEL

Guadalupe County Clerk
By: AOL

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: _____

202 E SEGUIN ST
MARION, TX 78124

00000009256439

00000009256439

GUADALUPE

EXHIBIT "A"

LOTS ONE (1) AND TWO (2), BLOCK SEVENTEEN (17), OF THE TOWN LOTS OF MARION, GUADALUPE COUNTY, TEXAS,
ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN THE DEED RECORDS OF GUADALUPE COUNTY, TEXAS.

NOTICE OF SUBSTITUTE TRUSTEE SALE

000215

Deed of Trust Date:
11/7/2006

Original Beneficiary/Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC. ("MERS") SOLELY AS A NOMINEE FOR MARKET
STREET MORTGAGE CORPORATION, ITS SUCCESSORS
AND ASSIGNS

Recorded in:
Volume: 2400
Page: 0714
Instrument No: 06-24468

Mortgage Servicer:
Specialized Loan Servicing, LLC is representing the Current
Beneficiary/Mortgagee under a servicing agreement with the
Current Beneficiary/Mortgagee.

Grantor(s)/Mortgagor(s):
WADE H LAWRENCE AND RUTH M. LAWRENCE,
HUSBAND AND WIFE
Current Beneficiary/Mortgagee:
FirstKey Master Funding 2021-A Collateral Trust, U.S.
Bank Trust National Association as Collateral Trust
Trustee

Property County:
GUADALUPE

Mortgage Servicer's Address:
6200 S. Quebec St.,
Greenwood Village, CO 80111

Legal Description: LOT 5, IN BLOCK 16 IN THE FAIRWAYS AT SCENIC HILLS UNIT 3A, COMAL COUNTY AND
GUADALUPE COUNTY, TEXAS, ACCORDING TO PLATS THEREOF RECORDED IN VOLUME 15, PAGE 104, PLAT
RECORDS OF COMAL COUNTY, TEXAS, AND RECORDED IN VOLUME 6, PAGE 762, MAP AND PLAT RECORDS
OF GUADALUPE COUNTY, TEXAS.

Date of Sale: 7/5/2023

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.

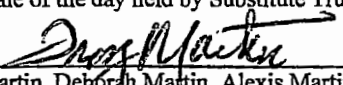
The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The
sale will begin at the earliest time stated above or within three (3) hours after that time.

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.

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.**


Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin,
Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez
or Thuy Frazier
or Cindy Mendoza
or Catherine Allen-Rea
or Cole Patton, Substitute Trustee
McCARTHY & HOLTHUS, LLP
1255 WEST 15TH STREET, SUITE 1060
PLANO, TX 75075

POSTED

JUN 01 2023

11:11 AM
TERESA KIEL
Guadalupe County Clerk
By: 

MH File Number: TX-22-95035-POS
Loan Type: Conventional Residential

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.: 111358-TX

Date: May 25, 2023

County where Real Property is Located: Guadalupe

POSTED

JUN 01 2023

11:14 AM

TERESA KIEL
County Clerk

ORIGINAL MORTGAGOR: PASCUAL HERNANDEZ, AN UNMARRIED MAN AND EUSTOLIO ACUNA, JR. AND JOYCE CHAVEZ-ACUNA, HUSBAND AND WIFE *initials*

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

CURRENT MORTGAGEE: PennyMac Loan Services, LLC

MORTGAGE SERVICER: PennyMac Loan Services, LLC

DEED OF TRUST DATED 3/31/2016, RECORDING INFORMATION: Recorded on 4/1/2016, as Instrument No. 2016006547

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT 41, BLOCK 8, THE MEADOWS AT NOLTE FARMS PHASE I, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGE 281, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 7/5/2023, 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 11:00 AM, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

PennyMac Loan Services, LLC is acting as the Mortgage Servicer for PennyMac Loan Services, LLC who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. PennyMac Loan Services, LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:



PennyMac Loan Services, LLC
 3043 Townsgate Rd, Suite 200
 Westlake Village, CA 91361

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is 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 TROY MARTIN, DEBORAH MARTIN, ALEXIS MARTIN, CASSIE MARTIN, SHELBY MARTIN, BOB FRISCH, WAYNE DAUGHTREY, VICKI RODRIGUEZ, MARTHA ROSSINGTON, REYN ROSSINGTON, JENNYFER SAKIEWICZ, PAUL A. HOEFKER, ROBERT L. NEGRIN** 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 Aldridge Pite, LLP, 2950 North Loop West, Suite 500, Houston, TX 77092, Phone: (713) 293-3618.

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
Robert L. Negrin, 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
866-931-0036

Notice of Trustee's Sale

Date: May 1, 2023

Trustee: Stephen A. Beal

Substitute Trustee: Martha Ramirez

Street Address for Trustee: PO Box 195607, Dallas County, Texas 75219

Current Owner and Holder of the Note and Deed of Trust: BP-Residential, L.L.C.

Obligation: Real Estate Lien Note dated March 9, 2016, from Maker, Samantha Alicia Ramon and Teofilo Gomez to Payee, BP-Residential, L.L.C., in the original principal amount of \$82,500.00

Deed of Trust

Date: March 9, 2016

Recording Information: Filed on March 11, 2016, and recorded under document number 2016005051 Official Public Records of GUADALUPE County, Texas

Grantor: Samantha Alicia Ramon and Teofilo Gomez

Trustee: Stephen A. Beal

Beneficiary: BP-Residential, L.L.C.

POSTED

JUN 01 2023
11:59am

TERESA KIEL
Guadalupe County Clerk
By: [Signature]

Property: BEING approximately 0.15 of an acre tract, more or less, situated in New City Block (NCB) 290, City of Seguin, Guadalupe County, Texas, and being more particularly described by metes and bounds in Exhibit "A" attached herein and incorporated herein.

Date of Sale (first Tuesday of month): July 4, 2023

Time of Sale: The sale will begin no earlier than 10:00 AM, and no later than three hours thereafter.

Place of Sale: Guadalupe County Courthouse

Default has occurred under the Deed of Trust. The current owner and holder of the Real Estate Lien Note and the Deed of Trust has instructed the Trustee to offer the Property for sale toward the satisfaction of the Real Estate Lien Note, by a nonjudicial foreclosure sale in accordance with the power of sale granted by the Deed of Trust.

Notice is given that on the Date of Sale, the Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS", without any express or implied warranties, except warranties of title.

Terms of Sale. The sale will be conducted as a public auction to the highest bidder. If the highest bidder is someone other than the Lender, the purchase price will be payable in cash or its equivalent, at the discretion of the Trustee, and will be payable immediately on acceptance of the bid by the Trustee. If the Lender is the highest bidder, payment will be by a credit on the Obligation, as permitted by the Deed of Trust.

Those persons and entities desiring to purchase the Property at the public auction, other than the Lender, will need to demonstrate their ability to pay cash on acceptance of the bid by the Trustee.

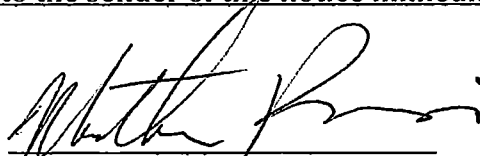
The sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and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

The Trustee may sell the Property in one or more parcels and/or 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.

"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 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."

A handwritten signature in black ink, appearing to read 'Martha Ramirez', is written over a horizontal line.

Martha Ramirez, Substitute Trustee

EXHIBIT "A"

BEING A PORTION OF NEW CITY BLOCK 290, AN ADDITION TO THE CITY OF SEGUIN, GUADALUPE COUNTY, TEXAS, SAID TRACT BEING MORE PARTICULARLY DESCRIBED AS METES AND BOUNDS AS FOLLOWS:

BEING: A 0.15 ACRE TRACT OF LAND A PORTION OF NEW CITY BLOCK (NCB) 290 IN THE CITY OF SEGUIN, GUADALUPE COUNTY, TEXAS, SAID TRACT LOCATED AT 116 W. WEINERT ST. IN THE CITY OF SEGUIN IS MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING: AT A FOUND 1/2" IRON PIN IN THE NORTH RIGHT-OF-WAY OF W. WEINERT ST. (60 FOOT R.O.W.) FOR THE SOUTHWEST CORNER OF A 0.13 ACRE TRACT IN THE NAME OF JOHNNY L. COX, JR. AND DESCRIBED BY DEED RECORDED IN VOLUME 1126, PAGE 540 OF THE COUNTY OFFICIALS RECORDS, BEING THE SOUTHEAST CORNER OF THIS TRACT FROM WHICH AN IRON PIN FOUND FOR THE SOUTHEAST CORNER OF NCB 290 AT THE WEST RIGHT-OF-WAY OF N. AUSTIN ST. BEARS SOUTH 89 DEGREES 25' 44" EAST 200.00 FEET:

THENCE: NORTH 89 DEG. 25' 44" WEST, A DISTANCE OF 75.26 FEET ALONG AND WITH THE NORTH RIGHT- OF-WAY OF WEINERT STREET, TO A FOUND 1/2" IRON PIN FROM THE SOUTHWEST CORNER OF THIS TRACT AND THE SOUTHEAST CORNER OF A 0.0621 ACRE TRACT IN THE NAME OF MORTENSE SANDOVAL AND DESCRIBED BY DEED RECORDED IN VOLUME 673 AT PAGE 892 OF SAID OFFICIAL RECORDS, FROM SAID CORNER AN IRON PIN FOUND FOR THE SOUTHWEST CORNER OF NCB 290 AT THE EAST RIGHT-OF-WAY OF N. CAMP ST. BEARS NORTH 89 DEGREES 25' 44" WEST A DISTANCE OF 66.06 FEET.

THENCE: NORTH 00 DEG. 34' 16" EAST, ON THE EAST BOUNDARY OF SAID 0.0621 ACRE TRACT AND A 0.069 ACRE TRACT IN THE NAME OF JIMMY W. AND C. VANETTE STEPHENSON AND DESCRIBED BY DEED RECORDED IN VOLUME 1182 AT PAGE 735 OF SAID OFFICIAL RECORDS, A DISTANCE OF 87.00 FEET TO AN IRON PIN FOUND FOR THE NORTHWEST CORNER OF THIS TRACT AND NORTHEAST CORNER OF SAID 0.069 ACRE STEPHENSON TRACT IN THE SOUTH BOUNDARY OF A 0.102 ACRE TRACT IN THE NAME OF ROSALINDA AND ALBINO GUERRA, JR. AND DESCRIBED BY DEED RECORDED IN VOLUME 591 AT PAGE 622 OF THE COUNTY DEED RECORDS;

THENCE: SOUTH 89 DEG. 25' 44" EAST, ON THE SOUTH BOUNDARY OF SAID 0.10 ACRE TRACT, AT 55.904 FEET PASSING AN IRON PIN FOUND FOR THE SOUTHEAST CORNER OF SAME AND THE SOUTHWEST CORNER OF A 0.386 ACRE TRACT IN THE NAME OF ADAM PEREIRA AND DUANE SCHALTZ AND DESCRIBED BY DEED RECORDED IN VOLUME 769 AT PAGE 333 OF SAID OFFICIAL RECORDS AND CONTINUING ON THE SOUTH BOUNDARY OF SAID 0.36 ACRE TRACT A TOTAL DISTANCE OF 75.26 FEET TO AN IRON PIN FOUND FOR THE NORTHEAST CORNER OF THIS TRACT AND THE NORTHWEST CORNER OF SAID COX 0.1298 ACRE TRACT:

THENCE: SOUTH 00 DEG. 34' 16" WEST, ON THE WEST BOUNDARY OF SAID COX 0.1298 ACRE TRACT 87.00 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.150 ACRES OF LAND IN THE CITY OF SEGUIN, TEXAS, MORE OR LESS.

23TX373-0194
1025 POLMONT CT, SEGUIN, TX 78155

NOTICE OF FORECLOSURE SALE

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

LOT 94, BLOCK 5, THE MEADOWS AT NOLTE FARMS PHASE I, AN ADDITION TO THE CITY OF SEGUIN, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGE 281, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS

Security Instrument: Deed of Trust dated September 22, 2020 and recorded on September 29, 2020 as Instrument Number 202099027059 in the real property records of GUADALUPE County, Texas, which contains a power of sale.

Sale Information: July 05, 2023, at 11:00 AM, or not later than three hours thereafter, at the north porch of the Guadalupe County Courthouse, or as designated by the County Commissioners Court.

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

Obligation Secured: The Deed of Trust executed by SANTOS ANTHONY PEREZ III secures the repayment of a Note dated September 22, 2020 in the amount of \$220,925.00. FREEDOM MORTGAGE CORPORATION, whose address is c/o Freedom Mortgage Corporation, 951 W Yamato Road, Suite 175, Boca Raton, FL 33431, is the current mortgagee of the Deed of Trust and Note and Freedom Mortgage Corporation is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

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

POSTED

JUN 08 2023

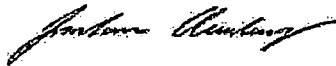
12:04 PM

TERESA KIEL

Guadalupe County Clerk
By: *Teresa 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.

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.

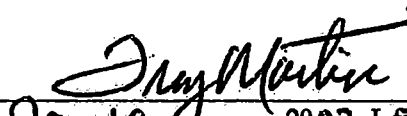


Miller, George & Suggs, PLLC
Tracey Midkiff, Attorney at Law
Jonathan Andring, Attorney at Law
6080 Tennyson Parkway, Suite 100
Plano, TX 75024



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, Bob Frisch, Wayne Daughtrey, Martha Rossington, Reyn Rossington, Jennyfer Sakiewicz, Vicki Rodriguez, Dustin George
c/o Miller, George & Suggs, PLLC
6080 Tennyson Parkway, Suite 100
Plano, TX 75024

Certificate of Posting

I,  declare under penalty of perjury that on the 8 day of January, 2023 I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of GUADALUPE County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

THE STATE OF TEXAS

§

KNOW ALL MEN BY THESE PRESENTS

COUNTY OF GUADALUPE

§

§

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

1. PROPERTY TO BE SOLD:

LOT 1, BLOCK 28, LIVE OAK HILLS SUBDIVISION, CITY OF SELMA, GUADALUPE COUNTY, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN VOLUME 2, PAGES(S) 146, OF THE MAP AND/OR PLAT RECORDS OF GUADALUPE COUNTY, TEXAS AND MUNICIPALLY KNOWN AS 15714 HILL LN, SELMA TX 78154

(hereinafter the "Property")

2. INSTRUMENT TO BE FORECLOSED:

That certain Deed of Trust dated the 28th day of February, 2019, from Daryl A. Bennett, a single person, as Grantor, to Danny B. Butler, Trustee, for the benefit of Jefferson Bank, a state chartered bank, having its principal office at 1900 Broadway, Suite 900, San Antonio, Texas 78215, recorded at **Document No. 201999004522** in the Official Public Records of Guadalupe County, Texas (the "Deed of Trust").

POSTED

JUN 08 2023
3:11 PM
TERESA KIEL
Guadalupe County Clerk
By: AEB

3. DATE, TIME, AND PLACE OF SALE:

Date: Wednesday, July 5, 2023

Time: The sale will begin no earlier than **10:00 o'clock a.m.** or no later than three (3) hours thereafter. The sale will be completed by no later than 4:00 p.m.

Place: The sale will take place at the Guadalupe County Courthouse, 101 E. Court Street, Seguin, Texas 78155, or in the location designated by the Commissioner's Court of said county for conducting foreclosure sales in Guadalupe County, Texas.

The Deed of Trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Substitute Trustee under the Deed of Trust need not appear at the date, time, and place of the scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be re-posted and re-filed in accordance with the posting and filing requirements of the Texas Property Code. The re-posting or re-filing may be after the date originally scheduled for this sale.

4. TERMS OF SALE:

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

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

The sale will be made expressly subject to any title matters set forth in the Deed of Trust and appearing of record in the Official Public Records of Guadalupe County, Texas. 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 including any unpaid ad valorem taxes. The sale shall not cover any part of the Property that has been released of public record from the lien of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the beneficiary has the right to direct the Substitute Trustee to sell the Property in one or more parcels and/or to sell all or only a part of the Property.

Pursuant to Section 51.009 of the Texas Property Code, the Property shall be sold "AS IS" and "WHERE IS" with no representations or warranties, either expressed or implied, except as to the warranties of title, if any, provided for under the Deed of Trust. The sale expressly excludes any warranty of merchantability or fitness for a particular use. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

The Property will be sold subject to any unpaid *ad valorem* taxes and any other prior liens. Any purchaser is urged to determine the unpaid balance, if any, of the *ad valorem* taxes, owing on the Property.

Pursuant to Section 51.0075 of the Texas Property Code, the Trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the Trustee or any substitute trustee.

5. TYPE OF SALE:

The sale is a non-judicial Deed of Trust lien and foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust executed by Daryl A. Bennett.

6. OBLIGATION SECURED:

The Deed of Trust provides that it secures the payment of the indebtedness and all obligations described therein, including, but not limited to the Adjustable Rate Note in the original principal amount of \$405,840.00 dated February 28, 2019 executed by Daryl A. Bennett (the "Note"), and payable to Jefferson Bank, a state chartered bank, and (b) all renewals and extensions of the note (the "Obligations"). Jefferson Bank is the current holder of the Obligations by virtue of its direct ownership or capacity as servicer and is the named beneficiary under the Deed of Trust. Questions concerning the sale may be directed to the

undersigned, Leslie M. Luttrell in writing at 100 NE Loop 410, Suite 615,
San Antonio, Texas 78216 or via telephone at 210.426.3600.

7. DEFAULT AND REQUEST TO ACT:

Default has occurred under the Deed of Trust and the beneficiary has
requested me, as Substitute Trustee, to conduct this sale. Notice is given
that before the sale the beneficiary may appoint another person
substitute trustee to conduct the sale.

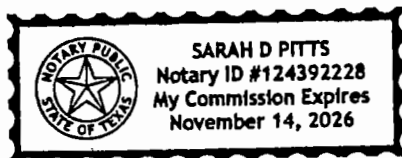
WITNESS MY HAND this 8th day of June, 2023.


Leslie M. Luttrell
Substitute Trustee

THE STATE OF TEXAS §
§
COUNTY OF BEXAR §

BEFORE ME, the undersigned authority, on this day personally appeared
Leslie M. Luttrell, known to me to be the person whose name is subscribed to
the foregoing instrument, and acknowledged to me that she executed the same
for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE this 8th day of
June, 2023.




Notary Public, State of Texas

My commission expires: 11/14/2026

000230

125 ELM COUNTRY DR
LA VERNIA, TX 78121

00000009425620

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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

1. Date, Time, and Place of Sale.

Date: July 05, 2023

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

Place: THE MOST NORTH-EASTERLY DOOR OF THE WILSON COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners. **This property lies in two counties, WILSON County and GUADALUPE County. The property is being sold in WILSON County.**

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated April 17, 2018 and recorded in Document INSTRUMENT NO. 00073059 real property records of WILSON and GUADALUPE County, Texas, with MELISSA A. PEOPLES AND SCOTT PEOPLES, WIFE AND HUSBAND, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by MELISSA A. PEOPLES AND SCOTT PEOPLES, WIFE AND HUSBAND, securing the payment of the indebtednesses in the original principal amount of \$127,500.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC. 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. ROCKET MORTGAGE, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o ROCKET MORTGAGE, LLC
635 WOODWARD AVE.
DETROIT, MI 48226

POSTED

JUN 12 2023

3:38pm

TERESA KIEL

Guadalupe County Clerk
By: AdB



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 DEBORAH MARTIN, TROY MARTIN, ALEXIS MARTIN, CASSIE MARTIN, TERRI MARTIN, SHELBY MARTIN, VICKI RODRIGUEZ, MARTHA ROSSINGTON, AMY ORTIZ, DANIEL MCQUADE, VANNA HO., AUCTION.COM, BOB FRISCH, VICKI RODRIGUEZ, 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 WILSON / GUADALUPE County Clerk and caused to be posted at the WILSON / GUADALUPE County courthouse this notice of sale.

Declarants Name: _____

Date: _____

125 ELM COUNTRY DR
LA VERNIA, TX 78121

00000009425620

00000009425620

WILSON and GUADALUPE

EXHIBIT "A"

LAND SITUATED IN THE CITY OF LA VERNIA IN THE COUNTY OF WILSON IN THE STATE OF TX

LAND SITUATED IN THE CITY OF LA VERNIA IN THE COUNTY OF GUADALUPE IN THE STATE OF TX

LOT 6 OF THE ELM COUNTRY ESTATES IN GUADALUPE AND WILSON COUNTIES, TEXAS, AS SHOWN BY A MAP OR PLAT THEREOF OF RECORD AT VOL. 5, PAGE 60 OF THE PLAT RECORDS OF WILSON COUNTY, TEXAS, AND AS SHOWN ON THAT CERTAIN PLAT OF RECORD OF VOLUME 5, PAGE 116B TO 117A OF THE PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

000231

104 HOLLY'S WAY
SAN MARCOS, TX 78666

00000009363227

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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

1. Date, Time, and Place of Sale.

Date: July 05, 2023

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 April 18, 2007 and recorded in Document VOLUME 2469, PAGE 0058, AS AFFECTED BY INSTRUMENT NO. 202299002131; AS AFFECTED BY 202299002909 real property records of GUADALUPE County, Texas, with DOMINGO R. CONTRERAS, JR. AND ELIZABETH H. CONTRERAS, grantor(s) and WELLS FARGO BANK, N.A., mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by DOMINGO R. CONTRERAS, JR. AND ELIZABETH H. CONTRERAS, securing the payment of the indebtednesses in the original principal amount of \$155,744.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

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

POSTED

JUN 12 2023

3:4pm

TERESA KIEL

Guadalupe County Clerk
By: Ad B



104 HOLLY'S WAY
SAN MARCOS, TX 78666

00000009363227

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 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.



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: _____

104 HOLLY'S WAY
SAN MARCOS, TX 78666

00000009363227

00000009363227

GUADALUPE

EXHIBIT "A"

LOT 29, SUNFLOWER ACRES, GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 6, PAGES 522-523, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

POSTED

JUN 12 2023

3:44pm

TERESA KIEL
Guadalupe County Clerk
By: AKS

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, ANTONIO HERNANDEZ PEREZ, JR., AN UNMARRIED MAN delivered that one certain Deed of Trust dated JUNE 4, 2018, which is recorded in INSTRUMENT NO. 201899012765 of the real property records of GUADALUPE County, Texas, conveying to the Trustee(s) therein named the real property therein described, to secure the payment of a Promissory Note in the principal amount of \$189,500.00 payable to the order of GUILD MORTGAGE COMPANY, to which reference is hereby made for a description of the Promissory Note, the terms and covenants of the Deed of Trust, and the property therein conveyed; and

WHEREAS, default, as same is defined in the Promissory Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and

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

WHEREAS, GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK, the Mortgagee, or the Mortgage Servicer, has instructed a Substitute Trustee(s) to sell real property described in the Deed of Trust in order to satisfy the indebtedness secured thereby.

NOTICE IS HEREBY GIVEN that on Tuesday, JULY 5, 2023, beginning at 12:00 NOON, or not later than three (3) hours after that time, a Substitute Trustee(s) will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

LOTS 23 AND 24, BLOCK 3, KELLER HEIGHTS, IN THE CITY OF SEGUIN, GUADALUPE COUNTY, TEXAS,
ACCORDING TO MAP OR PLAT RECORDED IN VOLUME 4, PAGE 34, PLAT RECORDS, GUADALUPE COUNTY,
TEXAS.

The sale will occur at that area designated by the Commissioners Court of GUADALUPE County, Texas, for such sales (OR AT THE NORTH PORCH OF THE COURTHOUSE).

NOTICE IS FURTHER GIVEN that the address of GATEWAY MORTGAGE, the Mortgagee or Mortgage Servicer, is P.O. BOX 1560, JENKS, OK 74037. Pursuant to the Texas Property Code, the Mortgagee or Mortgage Servicer is authorized to administer a foreclosure sale. The name and address of a substitute trustee is Michael J. Schroeder, 3610 North Josey Lane, Suite 206, Carrollton, Texas 75007. A Substitute Trustee is authorized by the Texas Property Code to set reasonable conditions for the foreclosure sale. If the sale is set aside, the Purchaser will be entitled only to a return of the purchase price, less any applicable fees and costs, and shall have no other recourse against the mortgagor, the mortgagee, or the substitute trustee.

Dated: JUNE 12, 2023.

SUBSTITUTE TRUSTEE(S)

MICHAEL J. SCHROEDER OR AMY ORTIZ, AARTI PATEL,
DYLAN RUIZ, VIOLET NUNEZ, DANIEL MCQUADE,
MARCELA CANTU, VANNO HO, CARY CORENBLUM,
JOSHUA SANDERS, ALEEN LITTON, MATTHEW
HANSEN, THOMAS GILBRAITH, C JASON SPENCE,
DEBORAH MARTIN, TROY MARTIN, ALEXIS MARTIN,
CASSIE MARTIN, TERRI MARTIN, SHELBY MARTIN,
BOB FRISCH, WAYNE DAUGHTREY, OR JO WOOLSEY

FILE NO.: GMG-2746
PROPERTY: 1338 CANARY LN
SEGUIN, TEXAS 78155

ANTONIO HERNANDEZ PEREZ, JR.

NOTICE SENT BY:
MICHAEL J. SCHROEDER
3610 NORTH JOSEY LANE, SUITE 206
CARROLLTON, TEXAS 75007
Tele: (972) 394-3086
Fax: (972) 394-1263

NOTICE OF SUBSTITUTE TRUSTEE'S SALE**DATE:** June 13, 2023**SUBSTITUTE TRUSTEE:** TROY MARTIN, DEBORAH MARTIN, CASSIE MARTIN, ALEXIS MARTIN, MARTHA ROSSINGTON, REYN ROSSINGTON, WAYNE DAUGHTREY, SHELBY MARTIN, JENNYFER SAKIEWICZ, or BENJAMIN K. WILLIAMS**SUBSTITUTE TRUSTEE'S ADDRESS:** 10119 Lake Creek Pkwy., Suite 201
Austin, Texas 78729**DEED OF TRUST:****Date:** May 13, 2022**Grantor:** CHEROKEE INVESTMENTS, DEVELOPMENT & CONSTRUCTION II, LLC, a Texas limited liability company**Beneficiary:** LOAN RANGER CAPITAL INVESTMENTS, LLC**Beneficiary's Mailing Address:** 1515 S. Capitol of Texas Hwy, Ste. 306
Austin, Texas 78746**Trustee:** BENJAMIN K. WILLIAMS or BENJAMIN H. HA**Recording Information:** Document No. 202299015886, Official Public Records, Guadalupe County, Texas; Document No. 202399003387, Official Public Records, Guadalupe County, Texas**Property:**


Being 0.996 acres of land, more or less, out of the H. & T.C. Railroad Company Survey No. 6, Abstract 466, Guadalupe County, Texas, and being out of Lot 19, Hickory Forrest Subdivision, recorded in Volume 3, Pages 56-57, Plat Records, Guadalupe County, Texas, and being that same property described in Warranty Deed with Vendor's Lien recorded in Document No. 202199028866, Official Public Records, Guadalupe County, Texas; said 0.996 acres being more particularly described by metes and bounds attached to the Deed of Trust, Security in the Exhibit "A" attached to the above-referenced deed of trust.

NOTE:**Date:** May 13, 2022**Amount:** \$204,000**POSTED**

JUN 13 2023

12:01pm

TERESA KIEL

Guadalupe County Clerk
By: 

Debtor: CHEROKEE INVESTMENTS, DEVELOPMENT & CONSTRUCTION
II, LLC, a Texas limited liability company
Holder: LOAN RANGER CAPITAL INVESTMENTS, LLC

DATE OF SALE OF PROPERTY:

Wednesday, July 5, 2023, at 11:00 a.m.

PLACE OF SALE OF PROPERTY:

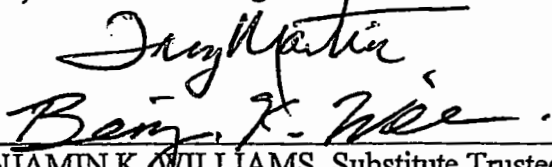
The north porch of the Guadalupe County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.

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.

Mortgagee has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS." THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT, OR THE LIKE FOR THE PERSONAL PROPERTY IN THIS DISPOSITION (IF ANY). The sale will begin at the Time of Sale or not later than three hours thereafter.


BENJAMIN K. WILLIAMS, Substitute Trustee
and Attorney for Mortgagee

c/o LAW OFFICE OF BEN WILLIAMS, PLLC
10119 Lake Creek Pkwy., Suite 201
Austin, Texas 78729
(512) 872-6088