

POSTED

JUN 22 2023

12:02 PM

TERESA KIEL

Guadalupe County Clerk

By: [Signature]
T.S. #: 2022-02429

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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

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

Date: 9/5/2023
Time: The earliest time the sale will begin is 12:00 PM
Place: Guadalupe County Courthouse, Texas, at the following location: Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155
Or if the preceding area is no longer the designated area, at the area most recently designated by the County 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 5, of STEELE CREEK SUBDIVISION, UNIT 2, a subdivision in the City of Cibolo, Guadalupe County, Texas, according to the map or plat thereof recorded in Volume 9, Pages 209-212, Map and Plat Records of Guadalupe County, Texas and in Document No. 202099001507, Official Public Records of Guadalupe County, Texas.

Commonly known as: 604 Able Bluff Cibolo, TX 78108

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust dated 6/29/2021 and recorded in the office of the County Clerk of Guadalupe County, Texas, recorded on 6/29/2021 under County Clerk's File No 202199022430, in Book - and Page - of the Real Property Records of Guadalupe County, Texas.

Grantor(s):	KRYSTALL CONWAY, AN UNMARRIED WOMAN
Original Trustee:	Angela R Hernandez
Substitute Trustee:	Auction.com, Alexis Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Troy Martin, Deborah Martin, Cassie Martin, Terri Martin, Shelby Martin, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Ed Henderson, Kyle Walker, Justin Holliday, Nestor Solutions, LLC
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as
Current Mortgagee:	nominee for DHI Mortgage Company, Ltd., its successors and assigns
Mortgage Servicer:	Freedom Mortgage Corporation

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is

T.S. #: 2022-02429

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 \$339,840.00, executed by KRYSTALL CONWAY, AN UNMARRIED WOMAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for DHI Mortgage Company, Ltd., its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of 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. #: 2022-02429

Dated: 6/22/2023

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 Solutions, LLC


c/o Nestor Solutions, LLC
2850 Redhill Avenue, Suite 240
Santa Ana, California 92705
Phone: (888) 403-4115
Fax: (888) 345-5501

For sale information visit: <https://www.auction.com> or Contact (800) 280-2832.

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

Nestor Solutions, LLC
2850 Redhill Avenue, Suite 240
Santa Ana, California 92705

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#: 20-24283

POSTED

000249

JUN 29 2023
11:26am
TERESA KIEL
Guadalupe County Clerk
By: [Signature]

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 7/30/2003, TIMOTHY L. ROBERSON AND HEIDI M. ROBERSON, HUSBAND AND WIFE, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of DAVID BROWN, as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR RYLAND MORTGAGE COMPANY, AN OHIO CORPORATION, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$185,959.00, payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR RYLAND MORTGAGE COMPANY, AN OHIO CORPORATION, which Deed of Trust is Recorded on 8/5/2003 as Volume 16130, Book 1882, Page 0743, 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 29, BLOCK 1, THE RIDGE AT DEER CREEK, UNIT NO. 3, IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 6, PAGES 520 AND 521, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

Commonly known as: 109 SUMMIT VIEW 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, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Dustin George or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust; and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Carrington Mortgage Services, LLC whose address is 1600 Douglass Road, Suite 200 A, Anaheim, CA 92806 is acting as the mortgage servicer for BankUnited N.A., 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 9/5/2023 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 County Courthouse**

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



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

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

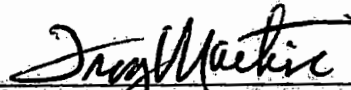
THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

WITNESS, my hand this 6/28/2023



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 6/29/2023



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

23-01956
5124 EAGLE VALLEY ST, SCHERTZ, TX 78108

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

POSTED

JUN 29 2023

11:27am

TERESA KIEL

Guadalupe County Clerk

By: *[Signature]*

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

LOT 43, BLOCK 1, FAIRWAY RIDGE SUBDIVISION UNIT 1, AN
ADDITION TO THE CITY OF SCHERTZ, GUADALUPE COUNTY,
TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN
VOLUME 7, PAGE 202, MAP AND/OR PLAT RECORDS, GUADALUPE
COUNTY, TEXAS.

Security Instrument: Deed of Trust dated October 20, 2021 and recorded on November 1, 2021 at Instrument
Number 202199037639 in the real property records of GUADALUPE County, Texas,
which contains a power of sale.

Sale Information: September 5, 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 ELDRED GEORGE secures the repayment of a Note
dated October 20, 2021 in the amount of \$309,516.00. PLANET HOME LENDING,
LLC, whose address is c/o Village Capital & Investment, LLC, 2550 Paseo Verde
Parkway, Suite 100, Henderson, NV 89074, is the current mortgagee of the Deed of Trust
and Note and Village Capital & Investment, 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.**



Arthur Jones

De Cubas & Lewis, P.C.
Arthur Jones, Attorney at Law
14425 Torrey Chase Blvd., Suite 130,
Houston, TX 77014

Joy Martin

Substitute Trustee(s): Amy Ortiz, Aarti Patel, Stacey Sanders, Ramon Perez, Garrett Sanders, Erika Aguirre, Beatriz Sanchez, Martha Rossington, Reyn Rossington, Jennyfer Sakiewicz, Dylan Ruiz, Candice Shulte, Maryna Danielian, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Elizabeth Anderson, Bob Frisch, Wayne Daughtrey, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho and ServiceLink employees included but not limited to those listed herein.

c/o De Cubas & Lewis, P.C.
14425 Torrey Chase Blvd., Suite 130,
Houston, TX 77014

Certificate of Posting

I, *Joy Martin*, declare under penalty of perjury that on the 29 day of June, 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).

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

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
c/o Malcolm Cisneros/Trustee Corps
17100 Gillette Avenue
Irvine, CA 92614
(949) 252-8300

POSTED

JUN 29 2023

11:29am

TERESA KIEL
Guadalupe County Clerk
By: ash

TS No TX06000052-22-2S

APN 126508 | 1G0264-8017-01800-0-00

TO No TX06000052-22-2S

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on September 17, 2021, BENJAMIN JAMES CAMERON AND JESSICA MAE DEBORD, HUSBAND AND WIFE, as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of RICHARD A. RAMIREZ as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, as nominee for AMCAP MORTGAGE, 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 \$385,999.00, payable to the order of AmCap Mortgage, LTD as current Beneficiary, which Deed of Trust recorded on September 20, 2021 as Document No. 202199032481 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 126508 | 1G0264-8017-01800-0-00

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 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 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 AmCap Mortgage, LTD, 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 **Tuesday, September 5, 2023 at 12:00 PM**, no later than three (3) hours after such time, being the first Tuesday 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: **Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155, or in the area designated by the Commissioner's Court.**

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of and AmCap Mortgage, LTD'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 AmCap Mortgage, LTD'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 26th day of June, 2023.


By: Aarti Patel
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.Auction.com
FOR AUTOMATED SALES INFORMATION PLEASE CALL: Auction.com at 800.280.2832**

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 TX06000052-22-2S

APN 126508 | 1G0264-8017-01800-0-
00

TO No TX06000052-22-2S

EXHIBIT "A"

LOT 18, BLOCK 17, BENTWOOD RANCH SUBDIVISION, UNIT EIGHT, AN ADDITION TO THE CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 7, PAGES 190-192, OF THE MAP AND/OR PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2023-05906-TX

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

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

POSTED
Date:
Time:
Place:

9/5/2023

The earliest time the sale will begin is 11:00 AM

Guadalupe County Courthouse, Texas, at the following location: 101 East Court Street, Seguin, TX 78155 NORTH PORCH OF THE GUADALUPE COURTHOUSE

JUL 11 2023

12:21 PM

TERESA KIEL

Guadalupe County Clerk
By: *[Signature]*

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 7, Block 9, GATEWOOD SUBDIVISION UNIT 3, in the City of Cibolo, Guadalupe County, Texas, according to the map or plat thereof, recorded in Volume 7, Page 305, Plat Records, Guadalupe County, Texas.

Commonly known as: 152 HINGE CHASE CIBOLO, TX 78108

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust dated **6/25/2021** and recorded in the office of the County Clerk of Guadalupe County, Texas, recorded on **8/13/2021** under County Clerk's File No **202199028061**, in Book – and Page – of the Real Property Records of Guadalupe County, Texas.

Grantor(s):	BRANDON NEWMAN, a married person who acquired title as a single person, joined by spouse Brianna Rae Carmichael signing pro forma
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 Solutions, 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. #: 2023-05906-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 \$148,325.00, executed by BRANDON NEWMAN, a married person who acquired title as a single person, joined by spouse Brianna Rae Carmichael signing pro forma, 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:

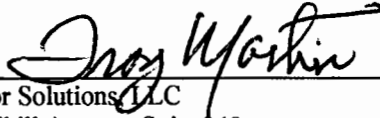
Freedom Mortgage Corporation
10500 Kincaid Drive
Fishers, IN 46037
Phone: 855-690-5900

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. #: 2023-05906-TX

Dated: 7/11/2023

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 Solutions, LLC



c/o Nestor Solutions LLC
2850 Redhill Avenue, Suite 240
Santa Ana, California 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 Solutions, LLC
2850 Redhill Avenue, Suite 240
Santa Ana, California 92705

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

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

DEED OF TRUST INFORMATION:

Date: July 13, 2018
 Grantor(s): Matthew Troy Blackwell and Katrina Louise Blackwell husband and wife
 Original Mortgagee: Mortgage Electronic Registration Systems Inc., as nominee for Cornerstone Home Lending, Inc.
 Original Principal: \$260,577.00
 Recording Information: 201899015689
 Property County: Guadalupe
 Property: LOT 6, BLOCK 6, WHITE WING SUBDIVISION PHASE 2, IN THE CITY OF NEW BRAUNFELS, GUADALUPE COUNTY, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGES 568-569, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.
 Property Address: 334 Franchi Way
 New Braunfels, TX 78130

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: Lakeview Loan Servicing, LLC
 Mortgage Servicer: Flagstar Bank
 Mortgage Servicer Address: 5151 Corporate Drive
 Troy, MI 48098

POSTED

JUL 17 2023

10:21 PM

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

Date of Sale: September 5, 2023
 Time of Sale: 12:00 PM or within three hours thereafter.
 Place of Sale: Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 or, if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.
 Substitute Trustee: Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Auction.com, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Padgett Law Group, Michael J. Burns, or Jonathan Smith, any to act

Substitute **546 Silicon Dr., Suite 103**
Trustee Address: **Southlake, TX 76092**
 TXAttorney@PadgettLawGroup.com

APPOINTMENT OF SUBSTITUTE TRUSTEE:

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

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

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

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

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

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

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

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

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

Michael J. Burns

CERTIFICATE OF POSTING

My name is TROY MARTIN, and my address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092. I declare under penalty of perjury that on 7/11/23, I filed at the office of the Guadalupe County Clerk to be posted at the Guadalupe County courthouse this notice of sale.

Troy Martin
Declarant's Name: TROY MARTIN

Date: 7-11-23

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

WITNESS MY HAND this 11 day of July, 2023, _____
Troy Martin

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

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
c/o Malcolm Cisneros/Trustee Corps
17100 Gillette Avenue
Irvine, CA 92614
(949) 252-8300

POSTED

JUL 11 2023
12:26 PM
TERESA KIEL
Guadalupe County Clerk
By: *[Signature]*

TS No TX08000006-23-5S

APN 1G3808-4002-01200-0-00

TO No 230023138-TX-RW1

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on May 4, 2017, MARTIN JOSEPH MUNROE, UNMARRIED AND AMANDA WITT NUNLEY, UNMARRIED as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of JAMES L. ROBERTSON as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, as nominee for M/I FINANCIAL, LLC, 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 \$379,050.00, payable to the order of FREEDOM MORTGAGE CORPORATION as current Beneficiary, which Deed of Trust recorded on May 8, 2017 as Document No. 2017010085 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 1G3808-4002-01200-0-00

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 **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** 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 **FREEDOM MORTGAGE CORPORATION**, 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 **Tuesday, September 5, 2023 at 12:00 PM**, no later than three (3) hours after such time, being the first Tuesday 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: **Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155, or in the area designated by the Commissioner's Court.**

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of and FREEDOM MORTGAGE CORPORATION'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 FREEDOM MORTGAGE CORPORATION'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 3rd day of July, 2023.



By: Arati Patel
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.Auction.com
FOR AUTOMATED SALES INFORMATION PLEASE CALL: Auction.com at 800.280.2832**

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 TX08000006-23-5S

APN 1G3808-4002-01200-0-00

TO No 230023138-TX-RWI

EXHIBIT "A"

LOT 12, BLOCK 2, OF MESA AT TURNING STONE, UNIT 4, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 8, PAGES 330-331, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS

23-127680

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: May 13, 2022	Original Mortgagor/Grantor: ALYSSA JOY RAMIREZ AND ROBERT MICHAEL RAMIREZ
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR ACADEMY MORTGAGE CORPORATION., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: LAKEVIEW LOAN SERVICING, LLC.
Recorded in: Volume: N/A Page: N/A Instrument No: 202299015463	Property County: GUADALUPE JUL 11 2023 12:26 PM TERESA KIEL Guadalupe County Clerk By: <i>[Signature]</i>
Mortgage Servicer: LoanCare, LLC	Mortgage Servicer's Address: 3637 Sentara Way, Virginia Beach, Virginia 23452

* 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 \$267,900.00, executed by ALYSSA RAMIREZ and payable to the order of Lender.

Property Address/Mailing Address: 920 BEXLEY DR, SEGUIN, TX 78155

Legal Description of Property to be Sold: LOT 6, BLOCK 4, OF THE MEADOWS AT NOLTE FARMS PHASE II, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGES 578-580, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS, BEING RATIFIED BY DOCUMENT NO. 2016023656, OFFICIAL PUBLIC RECORDS, GUADALUPE COUNTY, TEXAS..

Date of Sale: September 5, 2023	Earliest time Sale will begin: 12:00 PM
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Place of sale of Property: Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155

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

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

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, LAKEVIEW LOAN SERVICING, LLC., the owner and holder of the Note, has requested Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew



Hansen, Auction.com, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez whose address is 1 Mauchly Irvine, CA 92618 OR Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

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

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

Pursuant to section 51.0075(a) of the Texas Property Code, Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Auction.com, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez whose address is 1 Mauchly Irvine, CA 92618 OR Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Auction.com, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez whose address is 1 Mauchly Irvine, CA 92618 OR Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

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


SUBSTITUTE TRUSTEE

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

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

POSTED

000281

JUL 20 2023
12:47 PM
TERESA KIEL
Guadalupe County Clerk
By: *[Signature]*

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2022-01790

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: 9/5/2023
Time: The earliest time the sale will begin is 12:00 PM
Place: Guadalupe County Courthouse, Texas, at the following location: Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155
Or if the preceding area is no longer the designated area, at the area most recently designated by the County 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 6, BLOCK 10, RED RIVER RANCH, UNIT 4, PUD, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGES 140-141 AND AMENDED BY PLAT RECORDED IN VOLUME 9, PAGE 268 OF THE DEED AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

Commonly known as: 621 GREAT PLAINS CIBOLO, TX 78108

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust dated 7/19/2021 and recorded in the office of the County Clerk of Guadalupe County, Texas, recorded on 7/21/2021 under County Clerk's File No 202199025140, in Book -- and Page -- of the Real Property Records of Guadalupe County, Texas.

Grantor(s):	ROBERTO A BARRO, an unmarried man
Original Trustee:	Angela R. Hernandez
Substitute Trustee:	Auction.com, Alexis Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Troy Martin, Deborah Martin, Cassie Martin, Terri Martin, Shelby Martin, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Ed Henderson, Kyle Walker, Justin Holliday, Nestor Solutions, LLC
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for DHI Mortgage Company, Ltd., its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is

T.S. #: 2022-01790

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 \$308,500.00, executed by ROBERTO A BARRO, an unmarried man, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for DHI Mortgage Company, Ltd., its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of 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:

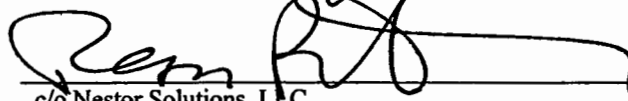
Freedom Mortgage Corporation
10500 Kincaid Drive
Fishers, IN 46037
Phone: 855-690-5900

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. #: 2022-01790

Dated: 7-20-2023

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 Solutions, LLC *Reyn Rossington*



c/o Nestor Solutions, LLC
2850 Redhill Avenue, Suite 240
Santa Ana, California 92705
Phone: (888) 403-4115
Fax: (888) 345-5501

For sale information visit: <https://www.auction.com> or Contact (800) 280-2832.

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

Nestor Solutions, LLC
2850 Redhill Avenue, Suite 240
Santa Ana, California 92705

POSTED

000282

JUL 20 2023

12:52 PM

23-11504

TERESA KIEL

Guadalupe County Clerk

By: *[Signature]***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: November 28, 2007	Original Mortgagor/Grantor: KATHERINE ADAMS
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CORNERSTONE MORTGAGE COMPANY., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF2 ACQUISITION TRUST
Recorded in: Volume: 2566 Page: 0720 Instrument No: 07-025560	Property County: GUADALUPE
Mortgage Servicer: Selene Finance LP	Mortgage Servicer's Address: 3501 Olympus Blvd., Suite 500 Dallas, Texas 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.

Secures: Note in the original principal amount of \$95,000.00, executed by KATHERINE ADAMS and payable to the order of Lender.

Property Address/Mailing Address: 1125 SPRUCE STREET, SEGUIN, TX 78155

Legal Description of Property to be Sold: BEING A 0.180 OF AN ACRE TRACT OF LAND OUT OF THE JOHN SOWELL SURVEY NO. 16, ABSTRACT NO. 35, GUADALUPE COUNTY, TEXAS, BEING KNOWN AS LOT 26, EASTLAWN SUBDIVISION, AS RECORDED IN VOLUME 2, PAGE 52, PLAT RECORDS, GUADALUPE COUNTY, TEXAS, SUBJECT TO THAT CERTAIN BOUNDARY LINE AGREEMENT RECORDED IN VOLUME 600, PAGE 416, DEED RECORDS, GUADALUPE COUNTY, TEXAS; SAID 0.180 OF AN ACRE TRACT OF LAND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 1/2" REBAR (NO ID) FOUND AT THE INTERSECTION OF THE EAST RIGHT-OF-WAY LINE OF NORRIS ST. WITH THE SOUTH RIGHT-OF-WAY LINE OF SPRUCE ST. FOR THE NORTHWEST CORNER OF THIS TRACT;

THENCE, ALONG THE COMMON LINE OF THIS TRACT AND SAID RIGHT-OF-WAY LINE OF SPRUCE ST., S 89°00'00" E (BASIS OF BEARINGS), A DISTANCE OF 63.21 FEET (CALLED S 89°00'00" E, 63.19') TO A 1/2" REBAR (NO ID) FOUND FOR THE NORTHEAST CORNER OF THIS TRACT AND THE NORTHWEST CORNER OF LOT 27, SAME BEING THE AT THE NORTH END OF SAID BOUNDARY LINE AGREEMENT;

THENCE, DEPARTING SPRUCE ST., ALONG THE COMMON LINE OF THIS TRACT AND SAID LOT 27, SAME BEING ALONG SAID BOUNDARY LINE AGREEMENT LINE, S 0°28'57" W, A DISTANCE OF 123.96 FEET (CALLED S 0°30'50" W, 123.861 TO A 1/2" REBAR (CAPPED TRI-COUNTY) AT THE SOUTH END OF SAID BOUNDARY LINE AGREEMENT LINE FOR THE SOUTHEAST CORNER OF THIS TRACT, THE SOUTHWEST CORNER OF SAID LOT 27 AND BEING IN THE NORTH RIGHT-OF-WAY LINE OF A PLATED UNIMPROVED ALLEY;

THENCE, ALONG THE COMMON LINE OF THIS TRACT AND SAID ALLEY, N 89°01'31" W, A DISTANCE OF 62.97 FEET (CALLED N 89°06'29" W, 62.98') TO ALH" REBAR (NO ID) FOUND IN THE AFOREMENTIONED RIGHT-OF-WAY LINE OF NORRIS ST. FOR THE SOUTHWEST CORNER OF THIS TRACT;



THENCE, ALONG THE COMMON LINE OF THIS TRACT AND SAID RIGHT-OF-WAY LINE OF NORRIS ST., N 0°22'11" E, A DISTANCE OF 123.99 FEET (CALLED N 0°25'13" E, 123.98') TO THE POINT-OF-BEGINNING AND CONTAINING 0.180 OF AN ACRE OF LAND.
A.P.N. IG0830-0000-02600-0-00

Date of Sale: September 05, 2023

Earliest time Sale will begin: 11:00 AM

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

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

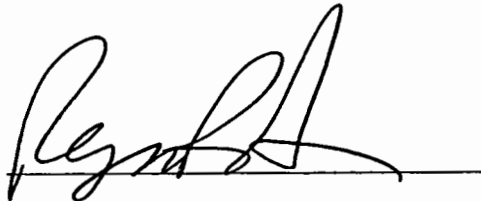
Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF2 ACQUISITION TRUST*, the owner and holder of the Note, has requested Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF2 ACQUISITION TRUST* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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

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

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



SUBSTITUTE TRUSTEE

Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez, Trustee (Reyn Rossington)

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

Notice of Foreclosure Sale
July 27, 2023

Deed of Trust, Assignment of Rents And Security Agreement ("Deed of Trust"):

Dated: May 29, 2013

Grantor: Paul Thomas Flood, Jr.

Trustee: Phillip R. Spicer, Jr.

Lender: Michael A. Fazio and Linda D. Fazio

Recorded in: Volume 4093, Page 934, Official Public Records of Guadalupe County
County, Texas.

Legal Description: Lot 8, Block 17, Northcliffe East Community, according to plat showin
Volume 4, Page 49 of the Plat Records of Guadalupe County, Texas, as
amended in Volume 4, Page 70, of the Plat Records of Guadalupe County,
Texas, having a physical address of 3529 Cliffside Drive, Schertz, Texas
78108

Secures: Promissory Note ("Note") in the original principal amount of \$59,500.00,
executed by Paul Thomas Flood, Jr. ("Borrower") and payable to the order
of Lender dated May 29, 2013

Substitute Trustee: Grace G. Kunde, and/or John P. Arnold, 536 E. Court Street, Seguin,
Texas, 78155

Foreclosure Sale:

Date: Tuesday, September 5, 2023

Time: The sale of the Property will be held between the hours of 10:00 A.M. and
4:00 P.M. local time; the earliest time at which the Foreclosure Sale will
begin is 12:00 P.M. and not later than three hours thereafter.

Place: In the area of such Courthouse designated by the Guadalupe County
Commissioners' Court as the area where foreclosure sales shall take place,
or, if no such area has been designated, then on the north porch of the
Guadalupe County Courthouse in Seguin, Texas.

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

Default has occurred in the in the performance of the obligations of the Deed of Trust. Because of that
default, Lender, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of

POSTED

JUL 27 2023
9:15 AM
TERESA KIEL
Guadalupe County Clerk
By: *[Signature]*

Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Lender's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

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

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


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

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

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

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

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.



GRACE G. KUNDE

Attorney for Lender

Moore Ganske Murr Sessions, PLLC

536 E. Court

Seguin, Texas 78155

Telephone (830) 386-3805

NOTICE OF SUBSTITUTE TRUSTEE'S SALE POSTED

T.S. #: 2022-01790

JUL 27 2023

11:33 AM

TERESA KIEL

Guadalupe County Clerk

By: *[Signature]*

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

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

Date: 9/5/2023
 Time: The earliest time the sale will begin is 12:00 PM
 Place: Guadalupe County Courthouse, Texas, at the following location: Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155
 Or if the preceding area is no longer the designated area, at the area most recently designated by the County 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 6, BLOCK 10, RED RIVER RANCH, UNIT 4, PUD, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGES 140-141 AND AMENDED BY PLAT RECORDED IN VOLUME 9, PAGE 268 OF THE DEED AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

Commonly known as: 621 GREAT PLAINS CIBOLO, TX 78108

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust dated 7/19/2021 and recorded in the office of the County Clerk of Guadalupe County, Texas, recorded on 7/21/2021 under County Clerk's File No 202199025140, in Book — and Page — of the Real Property Records of Guadalupe County, Texas.

Grantor(s):	ROBERTO A BARRO, an unmarried man
Original Trustee:	Angela R. Hernandez
Substitute Trustee:	Auction.com, Alexis Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Troy Martin, Deborah Martin, Cassie Martin, Terri Martin, Shelby Martin, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Ed Henderson, Kyle Walker, Justin Holliday, Nestor Solutions, LLC
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for DHI Mortgage Company, Ltd., its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is

T.S. #: 2022-01790

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 \$308,500.00, executed by ROBERTO A BARRO, an unmarried man, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for DHI Mortgage Company, Ltd., its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of 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. #: 2022-01790

Dated: 7/27/2023

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 Solutions, LLC



c/o Nestor Solutions, LLC
2850 Redhill Avenue, Suite 240
Santa Ana, California 92705
Phone: (888) 403-4115
Fax: (888) 345-5501

For sale information visit: <https://www.auction.com> or Contact (800) 280-2832.

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

Nestor Solutions, LLC
2850 Redhill Avenue, Suite 240
Santa Ana, California 92705

22TX373-0379
1440 BIRMINGHAM DRIVE, SEGUIN, TX 78155

NOTICE OF FORECLOSURE SALE

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

LOT 43, 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, PAGES 281-283, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

Security Instrument: Deed of Trust dated July 25, 2016 and recorded on July 27, 2016 as Instrument Number 2016016056 in the real property records of GUADALUPE County, Texas, which contains a power of sale.

Sale Information: September 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 ROXANNE AGUILAR secures the repayment of a Note dated July 25, 2016 in the amount of \$194,584.00. FREEDOM MORTGAGE CORPORATION, whose address is c/o Freedom Mortgage Corporation, 951 Yamato Road, Suite 175, Boca Raton, FL 33431, is the current mortgagee of the Deed of Trust and Note and Freedom Mortgage Corporation is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

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

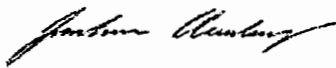
POSTED

JUL 27 2023
11:45 AM
TERESA KIEL
Guadalupe County Clerk
By: [Signature]

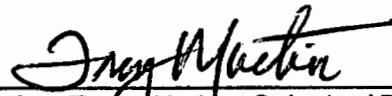
Substitute Trustee(s): Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Martha Rossington, Reyn Rossington, Jennyfer Sakiewicz, Vicki Rodriguez, Dustin George

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.

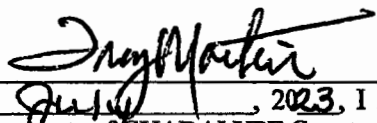


Miller, George & Suggs, PLLC
Tracey Midkiff, Attorney at Law
Jonathan Andring, Attorney at Law
6080 Tennyson Parkway, Suite 100
Plano, TX 75024



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 27 day of June, 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).

23-121722

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: February 27, 2020	Original Mortgagor/Grantor: ALVIN CABOT WILLIAMSON SR
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR THRIVE MORTGAGE, LLC., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: PLANET HOME LENDING, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 202099005094	Property County: GUADALUPE JUL 27 2023 11:45 AM TERESA KIEL Guadalupe County Clerk By: <i>[Signature]</i>
Mortgage Servicer: PLANET HOME LENDING, LLC	Mortgage Servicer's Address: 321 Research Parkway, Suite 303 Meriden, Connecticut 06450-8301

* 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 \$266,540.00, executed by ALVIN CABOT WILLIAMSON SR and payable to the order of Lender.

Property Address/Mailing Address: 405 SADDLE VIS, CIBOLO, TX 78108

Legal Description of Property to be Sold: LOT 12, BLOCK 23, SADDLE CREEK RANCH SUBDIVISION UNIT-6, AN ADDITION TO THE CITY OF CIBOLO, IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGE(S) 644, MAP AND/OR PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

APN: #R755832.

Date of Sale: September 05, 2023	Earliest time Sale will begin: 12:00 PM
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Place of sale of Property: Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *PLANET HOME LENDING, LLC*, the owner and holder of the Note, has requested Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen,



Auction.com, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez whose address is 1 MAUCHLY IRVINE, CA 92618 OR Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

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

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

Pursuant to section 51.0075(a) of the Texas Property Code, Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Auction.com, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez whose address is 1 MAUCHLY IRVINE, CA 92618 OR Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Auction.com, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez whose address is 1 MAUCHLY IRVINE, CA 92618 OR Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee.

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


SUBSTITUTE TRUSTEE

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

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


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 9, BLOCK 24, FAIRHAVEN, UNIT 2, AN ADDITION TO THE CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 7, PAGE 224-227, DEED AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.
2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust dated 03/28/2013 and recorded in Book 4063 Page 486 Document 13-006968 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: 09/05/2023
- Time: 11:00 AM
- Place: Guadalupe County, Texas at the following location: NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.


4. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust.
5. *Obligations Secured.* The Deed of Trust executed by CHERYL KISER, provides that it secures the payment of the indebtedness in the original principal amount of \$124,064.00, 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 Trust National Association, not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2020-RP2 is the current mortgagee of the note and deed of trust and SELECT PORTFOLIO SERVICING, INC. is mortgage servicer. A servicing agreement between the mortgagee, whose address is U.S. Bank Trust National Association, not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2020-RP2 c/o SELECT PORTFOLIO SERVICING, INC., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119 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.

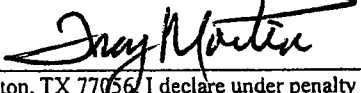

Mackie Wolf Zientz & Mann, P.C.
Brandon Wolf, Attorney at Law
✓ L. Keller Mackie, Attorney at Law
Michael Zientz, Attorney at Law
Lori Liane Long, Attorney at Law
Chelsea Schneider, Attorney at Law
Ester Gonzales, Attorney at Law
Karla Balli, Attorney at Law
Parkway Office Center, Suite 900
14160 Dallas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

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

POSTED

AUG 03 2023
10:32am
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 8/3/2023 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.



23TX373-0067
220 LANDMARK BND, CIBOLO, TX 78108

NOTICE OF FORECLOSURE SALE

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

LOT 136, BLOCK 004, LANDMARK POINTE SUBDIVISION, PHASE I, WITHIN THE CORPORATE LIMITS OF THE CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO A MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGE(S) 132-133, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

Security Instrument: Deed of Trust dated July 1, 2016 and recorded on July 12, 2016 as Instrument Number 2016014882 in the real property records of GUADALUPE County, Texas, which contains a power of sale.

Sale Information: September 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 GABRIEL ANTHONY CARRILLO AND JENNIFER L. CARRILLO secures the repayment of a Note dated July 1, 2016 in the amount of \$265,534.00. FREEDOM MORTGAGE CORPORATION, whose address is c/o Freedom Mortgage Corporation, 951 Yamato Road, Suite 175, Boca Raton, FL 33431, is the current mortgagee of the Deed of Trust and Note and Freedom Mortgage Corporation is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

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

POSTED

AUG 03 2023

10:34 AM

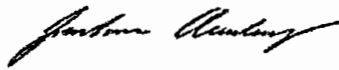
TERESA KIEL

Guadalupe County Clerk
By: [Signature]

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

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.

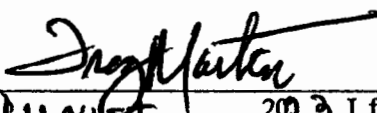


Miller, George & Suggs, PLLC
Tracey Midkiff, Attorney at Law
Jonathan Andring, Attorney at Law
6080 Tennyson Parkway, Suite 100
Plano, TX 75024



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 3 day of August, 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 SALE

000303

Deed of Trust Date:
12/21/2006

Grantor(s)/Mortgagor(s):
MYRIAN S VILLATORO, AN UNMARRIED
INDIVIDUAL

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

Current Beneficiary/Mortgagee:
HSBC BANK USA, NATIONAL ASSOCIATION, as
Trustee for ACE Securities Corp. Home Equity Loan Trust,
Series 2007-SL2 Asset Backed Pass-Through Certificates

Recorded in:
Volume: 2419
Page: 0356
Instrument No: 06-27511

Property County:
GUADALUPE

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

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

Legal Description: LOT 82, OAK VILLAGE NORTH, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS
ACCORDING TO VOLUME 4, PAGE 22, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

Date of Sale: 9/5/2023

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.

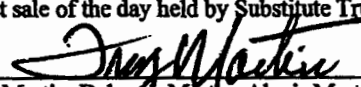
The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical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

AUG 03 2023

10:34 AM
TERESA KIEL
Guadalupe County Clerk
By: 

MH File Number: TX-22-93182-POS
Loan Type: Conventional Residential

NOTICE OF TRUSTEE'S SALE**THE STATE OF TEXAS *****COUNTY OF GUADALUPE *****Date: August 10, 2023****Deed of Trust:****Date: March 8, 2023****Grantor: Brenda Gentry and Simba Gentry****Beneficiary: Fortress Ranch Investments Ltd.****Recorded under Clerks Document Number 202399006956, Official Public Records, Guadalupe County, Texas.****Property: Being a 10.01 acre tract or parcel of land known as Tract O and being part of the B. & G. Fulcher Survey, A-21 in Guadalupe County, Texas and being more particularly described in Exhibit "A" attached to the Deed of Trust filed in Clerk's Document #202399006956 of the Guadalupe County Deed Records.****Date of Sale: September 5, 2023****Time of Sale: The earliest time at which the sale will occur is 10:00 a.m. and no later than 1:00 p.m.****Place of sale of Property: Guadalupe County Courthouse, 211 W. Court Street, Seguin, Texas 78155****Designated Area: The north porch of the Guadalupe County Courthouse, bearing the address of 211 W. Court Street, Seguin, Texas 78155, or in the area designated by the Commissioner's Court, pursuant to Section 51.002 of the Texas Property Code.****Because of the default by Grantor under the terms of the Deed of Trust and the Note secured thereby, as Substitute Trustee, I will sell the property by public auction to the highest bidder for cash at the place and date above specified to satisfy the debt secured by the Deed of Trust.****The property is being sold subject to all matter of record which are prior to the Deed of Trust, which affect title thereto, and which are a superior interest therein.****Substitute Trustee – Timothy Murphy, Gordon
Murphy, Dean Murphy, or Lindsey Meyer****POSTED****For more information:****P.O. Box 1249
San Marcos, Texas 78667
512-396-5115****AUG 11 2023
10:31 AM
TERESA KIEL
Guadalupe County Clerk
By: **

NOTICE OF TRUSTEE'S SALE**THE STATE OF TEXAS *****COUNTY OF GUADALUPE *****Date: August 10, 2023****Deed of Trust:****Date: December 22, 2022****Grantor: Eric Maloba and Elizabeth Maloba and Francis Magero****Beneficiary: Esher Ltd.****Recorded under Clerks Document Number 202399002427, Official Public Records, Guadalupe County, Texas.****Property: Being a 10.01 acre tract or parcel of land known as Tract Z and being part of the B. & G. Fulcher Survey, A-21 in Guadalupe County, Texas and being more particularly described in Exhibit "A" attached to the Deed of Trust filed in Clerk's Document #202399002427 of the Guadalupe County Deed Records.****Date of Sale: September 5, 2023****Time of Sale: The earliest time at which the sale will occur is 10:00 a.m. and no later than 1:00 p.m.****Place of sale of Property: Guadalupe County Courthouse, 211 W. Court Street, Seguin, Texas 78155****Designated Area: The north porch of the Guadalupe County Courthouse, bearing the address of 211 W. Court Street, Seguin, Texas 78155, or in the area designated by the Commissioner's Court, pursuant to Section 51.002 of the Texas Property Code.****Because of the default by Grantor under the terms of the Deed of Trust and the Note secured thereby, as Substitute Trustee, I will sell the property by public auction to the highest bidder for cash at the place and date above specified to satisfy the debt secured by the Deed of Trust.****The property is being sold subject to all matter of record which are prior to the Deed of Trust, which affect title thereto, and which are a superior interest therein.****Substitute Trustee – Timothy Murphy, Gordon
Murphy, Dean Murphy, or Lindsey Meyer****POSTED****For more information:****P.O. Box 1249
San Marcos, Texas 78667
512-396-5115****AUG 11 2023**
10:46 AM
TERESA KIEL
Guadalupe County Clerk
By: *T. Kiel*

NOTICE OF FORECLOSURE SALE

Notice is hereby given of a public non-judicial foreclosure sale.

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

SEE ATTACHED EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

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

Date: September 5, 2023

POSTED

Time: The sale shall begin no earlier than 10:00 A.M. or no later than three hours thereafter. The sale shall be completed by no later than 4:00 P.M.

Place: GUADALUPE County, the north porch of the Guadalupe County Courthouse in Seguin, Texas, or at the location and address designated by the Commissioners Court of said county, pursuant to 51.002 of the Texas Property Code as the location and address where the sale is to be held. The sale shall take place in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code, as the place where 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.

AUG 14 2023

12:30PM

TERESA KIEL

Guadalupe County Clerk

By: *Teresa Kiel*

3. 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. If a purchaser desires to pay with cashier's checks, they should be made payable to Anderson Vela, L.L.P. or endorsed in accordance with the instructions by the Trustee. The purchase price in a sale held by the undersigned herein is payable immediately on acceptance of the bid by the undersigned trustee or substitute 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. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to section 51.0075(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee. If the Foreclosure Sale is passed, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

4. The Deed of Trust may encumber both real and personal property. Notice is hereby given of Holder's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with the Holder's rights and remedies under the Deed of Trust and Section 9.604 of the Texas Business and Commerce Code.

5. 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 property.

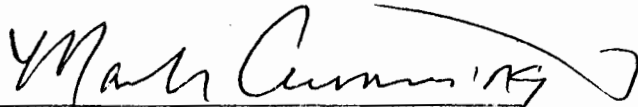
Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

6. 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 sale granted by the Deed of Trust/Security Instrument ("Deed of Trust") executed by Tammy Brewer Reilly and William J. Reilly, III (Pro Forma) ("Debtor"). Said Deed of Trust secures a Promissory Note/Loan Agreement, and any renewals, extensions or modifications thereof, dated August 2, 2004 and executed by Debtor in the Original Principal Amount of \$193,500.00. The current beneficiary of the Deed of Trust is U.S. Bank Trust National Association, as Trustee of the Dwelling Series IV Trust, 15480 Laguna Canyon Road Suite 100, Irvine, CA 92618. The Deed of Trust is dated August 2, 2004, designating Allan B. Polunsky as the Original Trustee and is recorded in the office of the County Clerk of GUADALUPE County, Texas, under Volume 2045, Page 0151, Instrument No. 16330 of the Real Property Records of GUADALUPE County, Texas. The foreclosure of this mortgage is being administered by a mortgage servicer representing the mortgagee under a servicing agreement. Questions concerning the sale may be directed to the undersigned, Richard E. Anderson, 4920 Westport Drive, The Colony, Texas 75056, who sent this notice, or to the mortgage servicer, Rushmore Loan Management Services, 15480 Laguna Canyon Road Suite 100, Irvine, CA 92618/ SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501.

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.

8. **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.**

DATED 8/14/23



Mark Cummings, Dick Veters, Jason West, Bob Frisch, Jamie Steen,
Richard E. Anderson, Ray Vela or Cesar DeLaGarza

4920 Westport Drive
The Colony, Texas 75056
214.276.1545 - telephone
214.276.1546 - facsimile
Substitute Trustees

EXHIBIT A

FIELD NOTES FOR A 0.235 OF AN ACRE TRACT OF LAND

BEING a 0.235 of an acre tract of land out of the J.D. Clements League No. 18, Abstract No. 11, Guadalupe County, Texas, and being that certain tract called 0.235 of an acre parcel described in Volume 1224, Page 498, Official Records, Guadalupe County, Texas; Said 0.235 of an acre tract of land being more particularly described by metes and bounds as follows:

BEGINNING at a 1/2" iron rod found on the westerly right-of-way line of Turtle Lane (50' right-of-way) for the southeasterly corner and POINT-of-BEGINNING of this tract and for the northeasterly corner of that certain 0.308 of an acre tract described in Volume 1219, Page 976, Official Records, Guadalupe County, Texas;

THENCE, departing said right-of-way line, along the common line of this tract and said 0.308 of an acre tract, S 89°29'09" W (basis of bearings), a distance of 181.64 feet to a punch hole found in concrete near the water's edge of Lake Placid for the northwesterly corner of said 0.308 of an acre tract and the southwesterly corner of this tract;

THENCE, generally with said water's edge, N 22°59'58" E, a distance of 62.64 feet to a fence post found for the southwesterly corner of that certain called 0.340 of an acre tract described in Volume 1006, Page 1, Official Records, Guadalupe County, Texas and for the northwesterly corner of this tract;

THENCE, departing said water's edge, along the common line of this tract and said 0.340 of an acre tract, N 89°50'21" E, a distance of 177.95 feet to a 1/2" iron rod found on the westerly right-of-way line of Turtle Lane for the southeasterly corner of said 0.340 of an acre tract and the northeasterly corner of this tract;

THENCE, with said right-of-way line, South 20 deg 11' 22" West, a distance of 60.23 feet to the POINT-of-BEGINNING and containing 0.235 of an acre of land, more or less.

NOTICE OF TRUSTEE'S SALE

000336

On December 6, 2019, Old Main Shertz LLC and Raul A. Soria, Individually, signed a Real Estate Lien Note for \$308,000.00, payable to the order of PDJ Raia Enterprises, LLC, which is secured by Deed of Trust of record in Document #201999029785, Official Public Records of Guadalupe County, Texas, against the following property:

All that certain lot and parcel of land situated in Guadalupe County, Texas, a part of the G. Malpaz Original Survey No. 67, being the identical lot conveyed to me, to said F. H. Kliefoth by Edmund Pfeil by deed dated July 29, 1929, and recorded in Volume 124, Page 593-595, Guadalupe County Deed Records, and lot is particularly described as follows:

Beginning at a stake on the northwest boundary of the Cibolo-Schertz public road which stake is N. 60 deg. E. 40 feet from the East corner of lot conveyed to Chas. Bolton;

Thence N. 30 deg. W. Parallel to Bolton's N. E. Line, and 40 feet distance therefrom, 250 feet to a stake;

Thence N. 60 deg. E. 176 feet;

Thence S. 30 deg. E. 250 feet to the road;

Thence S. 60 deg. W. with road 176 feet to the place of beginning.

Save and Except:

All that certain tract or parcel of land lying and being situated in the town of Schertz, Guadalupe County, Texas, having been conveyed by Bobbie L. Smith and wife, Mary L. Smith to Urban Renewal Agency, by Deed dated November 4, 1970 and more specifically described as follows:

Beginning at an iron pin on the Southeast corner of the Bobbie L. Smith tract and the present North line of Main Street, said point also being the Southwest corner of the L. L. Rhea tract as recorded in Volume 350, Page 546-547 of the Deed Records of Guadalupe County, Texas;

Thence along the present North line of Main Street South 60 deg. 19 minutes West 178.09 feet to an iron pin on the present East line of Pfeil Street;

Thence along the present East line of Pfeil Street North 29 deg. 53 minutes West 24.80 feet to an iron pin on the point of curvature of a curve that reverses to the left;

Thence along the said curve whose radius is 15.00 feet a distance of 23.60 feet to an iron pin;

Thence North 60 deg. 00 minutes East along the proposed North line of Main Street 162.98 feet to an iron pin on the East line of the Bobbie L. Smith tract and the West line of the L. L. Rhea tract;

Thence along the East line of the Bobbie L. Smith tract South 30 degrees 21 minutes East 10.76 feet to the Point of Beginning and containing 1,877 square feet of land.

The Note has matured by lapse of time and remains unpaid, and the Owner of the Note has instructed the Trustee currently serving under the Deed of Trust to exercise the power of sale contained in the Deed of Trust in order to satisfy the indebtedness secured thereby. Accordingly, the undersigned, as Trustee, hereby gives

POSTED

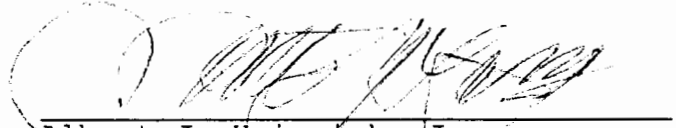
AUG 15 2023

10:51

TERESA KIEL
Guadalupe County Clerk
By: Teri Woodall

notice that he, as such Trustee, will sell the above described property covered by the Deed of Trust on Tuesday, the 5th day of September, 2023, that being the first Tuesday of said month, at public auction to the highest bidder for cash in that area at the County Courthouse in Guadalupe County, Texas, in Seguin, Texas, designated by the Commissioners Court of such County, described as the North porch of the Guadalupe County Courthouse, Seguin, Texas, or as specified by the County Commissioners. Such sale will occur, at the earliest, at 10:00 o'clock a.m. and, at the latest, three hours after that time, between the hours of 10:00 o'clock a.m. and 4:00 o'clock p.m. on that day.

Dated: August 15, 2023.



Albert J. Heinrich, Jr.,
Trustee
3532 Bee Cave Road, Suite 202
Austin, Texas 78746
(512) 322-9550
FAX (512) 322-9675

NOTICE OF TRUSTEE OR SUBSTITUTE TRUSTEE'S SALE

Deed of Trust

Date October 30, 2015
Grantor

(s): Julie Rios
Original Payee: 4003 Violet St Land Trust
Deed of Trust Executed October 30, 2015, recorded in the public records
Information: of Guadalupe County, Texas, in or under File No. 2016018502
Current Mortgage Holder: 2043 Sul Ross, LLC, a Delaware Limited Liability
 Company
Property County: Guadalupe County

Legal Description Property means: All That Certain Tract Or Parcel Of Land (Together With All Improvements Thereon, If Any) situated in Guadalupe County, Texas being more particularly described as, THE NORTH 100 FEET OF LOT ONE (1) AND WEST 18.11 FEET OF LOT TWO (2) IN BLOCK FOUR (4), SPRING HILLS ADDITION, SEQUIN, GUADALUPE COUNTY, TEXAS, AS SHOWN ON PLAT RECORDED IN VOL. 1 PAGE 120, PLAT RECORDS, GUADALUPE COUNTY, TEXAS (more particularly described in Loan Documents).

Date of Sale: September 05, 2023
Earliest Time Sale will Begin: 10:00 AM
Place of Sale of Property: Designated area by Commissioner's Court of Guadalupe County, being the Guadalupe County Courthouse, or as further designated by the County Commissioner.

The Trustee or Substitute Trustee will sell the property by the 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.

THIS INSTRUMENT APPOINTS THE TRUSTEE OR 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

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 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

AUG 15 2023
 12:20pm

TERESA KIEL
 Guadalupe County Clerk
 By: UDurk

The Mortgagee, whose address is:

2043 Sul Ross, LLC, a Delaware Limited Liability Company
6101 Southwest Fwy., Suite 400
Houston, TX 77057

Dated this 15th day of August 2023

A handwritten signature in black ink, appearing to read "Mark Cummings", with a long horizontal flourish extending to the right.

Mark Cummings or Dick Veters or Jason West or
Bob Frisch or Jamie Steen or Matthew Johnson or
David Garvin Susana Garcia or Donna Brammer or
Katrina Rodriguez or Cesar Acosta or Christopher
Apodaca or Rinki Shah or Theresa Phillips or
Sandra Benavides or David Cerda or Jose Martinez
or Renaud Ba or Angelique Lozada or Vanessa
Lopez or Mark Laffaye or Alexander Lawson or
Enrique Loera or Maria Dabrowska
Trustee or Substitute Trustee
6101 Southwest Fwy, Suite 400, Houston, TX 77057