

23-02047

947 PUMPKIN RIDGE, NEW BRAUNFELS, TX 78130

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

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**Property:**

The Property to be sold is described as follows:

LOT 13, BLOCK C, OF AVERY PARK SUBDIVISION UNIT 12, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGES 528-529, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

**Security Instrument:**

Deed of Trust dated October 27, 2017 and recorded on October 31, 2017 at Instrument Number 2017025840 in the real property records of GUADALUPE County, Texas, which contains a power of sale.

**Sale Information:**

October 3, 2023, at 12:00 PM, or not later than three hours thereafter, at the north porch of the Guadalupe County Courthouse, or as designated by the County Commissioners Court.

**Terms of Sale:**

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

**Obligation Secured:**

The Deed of Trust executed by JAY T STOCKTON AND JODIE C STOCKTON secures the repayment of a Note dated October 27, 2017 in the amount of \$219,942.00. LAKEVIEW LOAN SERVICING, LLC, whose address is c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452, is the current mortgagee of the Deed of Trust and Note and LoanCare, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

**Substitute Trustee:**

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

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

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

**POSTED**JUL 11 2023  
12:20 PMTERESA KIEL  
Guadalupe County Clerk  
By: *W. W. W.*

4790610

*Arthur Jones*

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

*Stacy Martin*

Substitute Trustee(s): Amy Ortiz, Aarti Patel, Stacey Sanders, Ramon Perez, Garrett Sanders, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Erika Aguirre, Beatriz Sanchez, Dylan Ruiz, Candice Shulte, Maryna Danielian, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Thomas Gilbraith, C Jason Spence, Terri Martin, Shelby Martin, Elizabeth Anderson, Bob Frisch, Vicki Rodriguez, Wayne Daughtrey, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho and Auction.com 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, *Stacy Martin*, declare under penalty of perjury that on the 11 day of July, 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).

000280

Our Case No. 22-06585-FC

**APPOINTMENT OF SUBSTITUTE TRUSTEE  
and NOTICE OF TRUSTEE SALE**

THE STATE OF TEXAS  
COUNTY OF GUADALUPE

**POSTED**

**Deed of Trust Date:**  
July 2, 2019

**Property address:**  
3053 HIDDEN MEADOW  
SEGUITO, TX 78155

JUL 20 2023  
12:45 PM  
TERESA KIEL  
Guadalupe County Clerk  
By: *TSK*

**Grantor(s)/Mortgagor(s):**  
JESSE J. PADILLA AND LETICIA C. PADILLA, A  
MARRIED COUPLE

**LEGAL DESCRIPTION:** Lot 7, Block 1 Of MILL CREEK CROSSING PHASE 4, City of Seguin, Guadalupe County, Texas according to the plat recorded in Volume 7, Pages 738-739 of the plat Records of Guadalupe County, Texas.

**Original Mortgagee:**  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR  
GARDNER FINANCIAL SERVICES LTD DBA LEGACY  
MUTUAL MORTGAGE ITS SUCCESSORS AND ASSIGNS

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

**Current Mortgagee:**  
LAKEVIEW LOAN SERVICING, LLC

**Date of Sale:** OCTOBER 3, 2023

**Property County:** GUADALUPE

**Original Trustee:** CLAYTON SMAISTRLE PC

**Recorded on:** July 5, 2019  
**As Clerk's File No.:** 201999014939  
**Mortgage Servicer:**  
LAKEVIEW LOAN SERVICING, LLC

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

**Substitute Trustee Address:**  
c/o Marinosci Law Group, PC  
16415 Addison Road, Suite 725  
Addison, TX 75001  
(972) 331-2300

*Posted by  
Reyn Rossington*

**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 current Mortgagee and/or Mortgage Servicer under said Deed of Trust, according to the provisions therein set out does hereby remove the original trustee and all successor substitute trustees and appoints in their stead Troy Martin, Deborah Martin, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Terri Martin, Marinosci Law Group PC, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust, and, further, does hereby request, authorize and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the Mortgagee therein.

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, OCTOBER 3, 2023** between ten o'clock AM and four o'clock PM and beginning not earlier than **11:00 AM** or not later than three hours thereafter. The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will be conducted at the

Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 as designated by the Commissioners' Court, of said county pursuant to Section 51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

LAKEVIEW LOAN SERVICING, LLC, who is the Mortgagee and/or Mortgage Servicer of the Note and Deed of Trust associated with the above referenced loan. 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 debt.

**ACTIVE MILITARY SERVICE NOTICE**

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

WITNESS MY HAND, 7/19/23

MARINOSCI LAW GROUP, PC

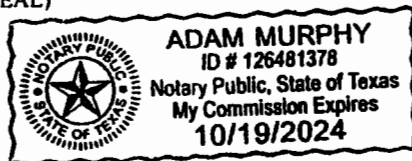
By: [Signature]  
SAMMY HOODA  
MANAGING ATTORNEY

THE STATE OF TEXAS  
COUNTY OF DALLAS

Before me, ADAM MURPHY, the undersigned officer, on this, the 19 day of JULY 2023, personally appeared SAMMY HOODA, ☐ known to me, who identified herself/himself to be the MANAGING ATTORNEY of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal

(SEAL)



[Signature]  
Notary Public for the State of TEXAS

My Commission Expires: 10-19-24  
ADAM MURPHY  
Printed Name and Notary Public

Grantor: LAKEVIEW LOAN SERVICING, LLC  
3637 SENTARA WAY  
SUITE 303  
VIRGINIA BEACH, VA 23452  
Our File No. 22-06585

Return to: MARINOSCI LAW GROUP, P.C.  
MARINOSCI & BAXTER  
16415 Addison Road, Suite 725  
Addison, TX 75001

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

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

### INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated May 12, 2017 and recorded under Clerk's File No. 2017011163, in the real property records of GUADALUPE County Texas, with Len M Heimer, a single man as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for InterLinc Mortgage Services, LLC., its successors and assigns as Original Mortgagee.

Deed of Trust executed by Len M Heimer, a single man securing payment of the indebtedness in the original principal amount of \$193,300.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Len M Heimer. PennyMac Loan Services, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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

#### Legal Description:

**LOT 99, BLOCK 3, OF DOVE CROSSING SUBDIVISION, UNIT 3B, A SUBDIVISION IN THE CITY OF NEW BRAUNFELS, GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT RECORDED IN VOLUME 6, PAGE 486, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.**

**POSTED**

### SALE INFORMATION

Date of Sale: 10/03/2023

Earliest Time Sale Will Begin: 11:00 AM

JUL 27 2023

11:30am

TERESA KIEL

Guadalupe County Clerk

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

### TERMS OF SALE

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

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



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

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

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

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

Executed on 07/24/2023.

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

Posted and filed by: Troy Martin  
Printed Name: TROY MARTIN

C&M No. 44-23-1069

Our Case No. 23-01222-FC

**APPOINTMENT OF SUBSTITUTE TRUSTEE  
and NOTICE OF TRUSTEE SALE**

**POSTED**

THE STATE OF TEXAS  
COUNTY OF GUADALUPE

**Deed of Trust Date:**  
September 10, 2021

**Property address:**  
344 INDIAN WHEAT  
NEW BRAUNFELS, TX 78130

JUL 27 2023  
11:33 AM  
TERESA KIEL  
Guadalupe County Clerk  
By: *Teresa Kiel*

**Grantor(s)/Mortgagor(s):**  
MELISSA MUNOZ AND DENNIS DURAN, WIFE AND  
HUSBAND

**LEGAL DESCRIPTION:** LOT 78, BLOCK 3, DEER CREST UNIT 1, GUADALUPE COUNTY, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGE(S) 233-234, OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS.

**Original Mortgagee:**  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR  
KBHS HOME LOANS, LLC ITS SUCCESSORS AND  
ASSIGNS

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

**Current Mortgagee:**  
LAKEVIEW LOAN SERVICING, LLC

**Date of Sale:** OCTOBER 3, 2023

**Property County:** GUADALUPE

**Original Trustee:** ALLAN B. POLUNSKY

**Recorded on:** September 15, 2021  
**As Clerk's File No.:** 202199032078  
**Mortgage Servicer:**  
LAKEVIEW LOAN SERVICING, LLC

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

**Substitute Trustee Address:**  
c/o Marinosci Law Group, PC  
16415 Addison Road, Suite 725  
Addison, TX 75001  
(972) 331-2300

**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 current Mortgagee and/or Mortgage Servicer under said Deed of Trust, according to the provisions therein set out does hereby remove the original trustee and all successor substitute trustees and appoints in their stead Troy Martin, Deborah Martin, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Marinosci Law Group PC, Terri Martin, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust, and, further, does hereby request, authorize and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the Mortgagee therein.

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, OCTOBER 3, 2023** between ten o'clock AM and four o'clock PM and beginning not earlier than **11:00 AM** or not later than three hours thereafter. The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will be conducted at the Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 as designated by the Commissioners' Court, of said county pursuant to Section 51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

LAKEVIEW LOAN SERVICING, LLC, who is the Mortgagee and/or Mortgage Servicer of the Note and Deed of Trust associated with the above referenced loan. 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 debt.

**ACTIVE MILITARY SERVICE NOTICE**

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

WITNESS MY HAND. July 24, 2023

MARINOSCI LAW GROUP, PC

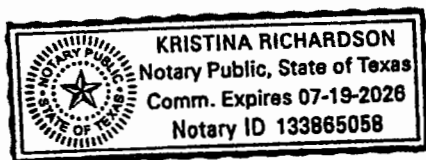
By: [Signature]

SAMMY HOODA  
MANAGING ATTORNEY

THE STATE OF TEXAS  
COUNTY OF DALLAS

Before me, Kristina Richardson, the undersigned officer, on this, the 24<sup>th</sup> day of July, 2023, personally appeared SAMMY HOODA, ☐ known to me, who identified herself/himself to be the MANAGING ATTORNEY of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal  
(SEAL)



[Signature]  
Notary Public for the State of TEXAS

My Commission Expires: 7-19-2026  
Kristina Richardson  
Printed Name and Notary Public

Grantor: LAKEVIEW LOAN SERVICING, LLC  
3637 SENTARA WAY  
SUITE 303  
VIRGINIA BEACH, VA 23452  
Our File No. 23-01222

Return to: MARINOSCI LAW GROUP, P.C.  
MARINOSCI & BAXTER  
16415 Addison Road, Suite 725  
Addison, TX 75001

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

000294

**Deed of Trust Date:**  
3/18/2016

**Grantor(s)/Mortgagor(s):**  
CYNTHIA HODGES, A SINGLE PERSON

**Original Beneficiary/Mortgagee:**  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC. ("MERS") SOLELY AS A NOMINEE FOR M&T  
BANK, ITS SUCCESSORS AND ASSIGNS

**Current Beneficiary/Mortgagee:**  
Lakeview Loan Servicing, LLC

**Recorded in:**  
**Volume:** N/A  
**Page:** N/A  
**Instrument No:** 2016007709

**Property County:**  
GUADALUPE

**Mortgage Servicer:**  
M&T Bank is representing the Current Beneficiary/Mortgagee  
under a servicing agreement with the Current  
Beneficiary/Mortgagee.

**Mortgage Servicer's Address:**  
1 Fountain Plaza,  
Buffalo, NY 14203

**Legal Description:** LOT 1, BLOCK 1, KRAMER FARMS SUBDIVISION, UNIT TWO, CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN VOLUME 7, PAGE(S) 438-440 OF THE PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

**Date of Sale:** 10/3/2023

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

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

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.

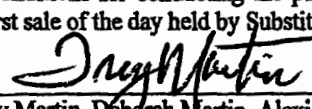
The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical 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, Wayne Daughtrey, Vicki Rodriguez  
or Thuy Frazier  
or Cindy Mendoza  
or Catherine Allen-Rea  
or Cole Patton, Substitute Trustee  
McCARTHY & HOLTHUS, LLP  
1255 WEST 15TH STREET, SUITE 1060  
PLANO, TX 75075

**POSTED**

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

**MH File Number:** TX-23-98649-POS  
**Loan Type:** FHA

000305

605 SADDLE HOUSE  
CIBOLO, TX 78108

00000009859760

**NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE**

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

**1. Date, Time, and Place of Sale.**

Date: October 03, 2023

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

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

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

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated January 11, 2019 and recorded in Document INSTRUMENT NO. 201999000999 real property records of GUADALUPE County, Texas, with KYRONE RANDOLPH AND BRIANNA GAINES HUSBAND AND WIFE, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by KYRONE RANDOLPH AND BRIANNA GAINES HUSBAND AND WIFE, securing the payment of the indebtednesses in the original principal amount of \$275,805.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

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

**POSTED**

AUG 03 2023

3:09 PM

TERESA KIEL

Guadalupe County Clerk

By: *Teresa Kiel*



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

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



Israel Saucedo

**Certificate of Posting**

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

\_\_\_\_\_

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

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

605 SADDLE HOUSE  
CIBOLO, TX 78108

00000009859760

00000009859760

GUADALUPE



LOT 1, BLOCK 22, SADDLE CREEK RANCH SUBDIVISION UNIT-6, CITY OF CIBOLO, IN GUADALUPE COUNTY, TEXAS,  
ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGE(S) 644-645, MAP AND/OR PLAT RECORDS,  
GUADALUPE COUNTY, TEXAS

23TX267-0057

237 ROCKY RIDGE DR, NEW BRAUNFELS, TX 78130

**NOTICE OF FORECLOSURE SALE**

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

LOT 74, BLOCK 3, DOVE CROSSING SUBDIVISION, UNIT 3B, A SUBDIVISION IN THE CITY OF NEW BRAUNFELS, GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT RECORDED IN VOLUME 6, PAGE 486, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

**Security Instrument:** Deed of Trust dated March 3, 2021 and recorded on March 4, 2021 as Instrument Number 202199007256 in the real property records of GUADALUPE County, Texas, which contains a power of sale.

**Sale Information:** October 03, 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 SAUNDRA P. BRUERS secures the repayment of a Note dated March 3, 2021 in the amount of \$218,762.00. CARRINGTON MORTGAGE SERVICES, LLC, whose address is c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806, is the current mortgagee of the Deed of Trust and Note and Carrington Mortgage Services, 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.

**POSTED**

AUG 10 2023  
11:34am  
TERESA KIEL  
Guadalupe County Clerk  
By: TERESA KIEL

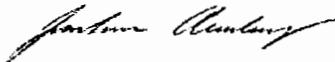


4792942

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 10 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'S SALE**

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

**POSTED**  
 AUG 10 2023  
 11:38am  
 TERESA KIEL  
 Guadalupe County Clerk  
 By: AKO

Matter No.: 114385-TX

Date: August 7, 2023

County where Real Property is Located: Guadalupe

ORIGINAL MORTGAGOR: LILIA G. MORALES AND ABEL MORALES, HUSBAND AND WIFE

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS  
 BENEFICIARY, AS NOMINEE FOR COUNTRYWIDE KB HOME  
 LOANS, A COUNTRYWIDE MORTGAGE VENTURES, LLC SERIES,  
 ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: MCLP ASSET COMPANY, INC.

MORTGAGE SERVICER: Selene Finance

DEED OF TRUST DATED 10/29/2006, RECORDING INFORMATION: Recorded on 11/7/2006, as Instrument  
 No. 06-23537 in Book 2395 Page 0354 and later modified by a loan modification agreement recorded as Instrument  
 2016026227 on 11/07/2006

and later modified by a loan modification agreement recorded as Instrument 201999014993 on 07/05/2019

and later modified by a loan modification agreement recorded as Instrument 202199020093 on 06/10/2021

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT 19, BLOCK 5, SPRINGTREE SUBDIVISION,  
 UNIT 3, CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO A PLAT RECORDED  
 IN

VOLUME 6, PAGES 662-663, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 10/3/2023, the foreclosure sale will be conducted in  
 Guadalupe County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas  
 Property Code as the place where the foreclosure sales are to take place. If no place is designated by the  
 Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The  
 trustee's sale will be conducted no earlier than 10:00 AM, or not later than three (3) hours after that time, by one of  
 the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on  
 any lien indebtedness superior to the Deed of Trust.

Selene Finance is acting as the Mortgage Servicer for MCLP ASSET COMPANY, INC. who is the Mortgagee of  
 the Note and Deed of Trust associated with the above referenced loan. Selene Finance, as Mortgage Servicer, is  
 representing the Mortgagee, whose address is:

MCLP ASSET COMPANY, INC.  
 c/o Selene Finance

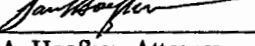


Selene Finance LP  
3501 Olympus Boulevard  
5th Floor, Suite 500  
Dallas, Texas 75019

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.

**WHEREAS**, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I **HEREBY APPOINT AND DESIGNATE CLAY GOLDEN, STEPHEN MAYERS, DOUGLAS RODGERS, CARL MEYERS, DAVID ACKEL, JOHN SISK, LOGAN THOMAS, THOMAS GILBRAITH, C JASON SPENCE, CARY CORENBLUM, MATTHEW HANSEN, JOSHUA SANDERS, RAMIRO CUEVAS, AUCTION.COM, DEANNA RAY, DEBORAH MARTIN, TERRI MARTIN, ALEXIS MARTIN, CASSIE MARTIN, TROY MARTIN, SHELBY MARTIN, ELIZABETH ANDERSON, MARTHA ROSSINGTON, REYN ROSSINGTON, PAUL A. HOEFKER** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Auction.com, 1 Mauchly, Irvine, CA 92618.

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

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

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

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

Matter No.: 096577-TX

Date: August 9, 2023

County where Real Property is Located: Guadalupe

ORIGINAL MORTGAGOR: CYNTHIA SCHUSTER A/K/A CYNTHIA ANN SCHUSTER A SINGLE WOMAN

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

CURRENT MORTGAGEE: BANK OF AMERICA, N.A.

MORTGAGE SERVICER: Carrington Mortgage Services, LLC

DEED OF TRUST DATED 5/18/2010, RECORDING INFORMATION: Recorded on 5/25/2010, as Instrument No. 10-008560 in Book 2873 Page 0305 deed of trust rerecorded as Instrument 10-014951 BK 2907 PG 0881 on 09/01/2010 and later modified by a loan modification agreement recorded as Instrument 2015001661 on 01/28/2015 and later modified by a loan modification agreement recorded as Instrument 2017017239 on 07/26/2017

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT 33, BLOCK 35, WHISPER MEADOWS AT NORTHCLIFFE II SUBDIVISION UNIT 5, A SUBDIVISION IN THE CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 7, PAGES 289-290, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 10/3/2023, the foreclosure sale will be conducted in Guadalupe County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than 11:00 AM, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

Carrington Mortgage Services, LLC is acting as the Mortgage Servicer for BANK OF AMERICA, N.A. who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. Carrington Mortgage Services, LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

BANK OF AMERICA, N.A.  
 c/o Carrington Mortgage Services, LLC  
 1600 South Douglass Road, Suite 200-A  
 Anaheim, California 92806

**POSTED**

AUG 14 2023

11:37 AM

TERESA KIEL

Guadalupe County Clerk.  
 By: *[Signature]*



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

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE TROY MARTIN, DEBORAH MARTIN, ALEXIS MARTIN, CASSIE MARTIN, SHELBY MARTIN, BOB FRISCH, WAYNE DAUGHTREY, VICKI RODRIGUEZ, MARTHA ROSSINGTON, REYN ROSSINGTON, JENNYFER SAKIEWICZ, PAUL A. HOEFKER or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Aldridge Pite, LLP, 2950 North Loop West, Suite 500, Houston, TX 77092, Phone: (713) 293-3618.

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

By:  

Paul A. Hoefker, Attorney

Aldridge Pite, LLP

8880 Rio San Diego Drive, Suite 725  
San Diego, California 92108

**Return to:**

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

23-02357

345 WOODSTONE LOOP, CIBOLO, TX 78108

## NOTICE OF FORECLOSURE SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

Property:

The Property to be sold is described as follows:

LOT 9, BLOCK 1, WOODSTONE SUBDIVISION, GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 6, PAGE(S) 757, DEED AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

Security Instrument:

Deed of Trust dated July 27, 2006 and recorded on July 31, 2006 at Book 2348 and Page 0627 Instrument Number 06-15667 in the real property records of GUADALUPE County, Texas, which contains a power of sale.

Sale Information:

October 3, 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 TROY MECKEL secures the repayment of a Note dated July 27, 2006 in the amount of \$109,200.00. U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-RM4, whose address is c/o Nationstar Mortgage, 8950 Cypress Waters Blvd., Coppell, TX 75019, is the current mortgagee of the Deed of Trust and Note and Nationstar Mortgage 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.

# POSTED

AUG 14 2023

11:37 AM

TERESA KIEL

Guadalupe County Clerk

By: *[Signature]*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**



4793494

**FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.**

*Nicki Company*

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

*Jay Martin*

Substitute Trustee(s): Amy Ortiz, Aarti Patel, Stacey Sanders, Ramon Perez, Garrett Sanders, Erika Aguirre, Beatriz Sanchez, Dylan Ruiz, Martha Rossington, Reyn Rossington, Candice Shulte, Maryna Danielian, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Elizabeth Anderson, Bob Frisch, Jennyfer Sakiewicz, Wayne Daughtrey, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho and Xome 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, *Jay Martin*, declare under penalty of perjury that on the 14 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'S SALE

T.S. #: 2022-04073

**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: 10/3/2023  
 Time: The earliest time the sale will begin is 11:00 AM  
 Place: Guadalupe County Courthouse, Texas, at the following location: 101 East Court Street, Seguin, TX 78155 NORTH PORCH OF THE GUADALUPE COURTHOUSE

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

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

Lot 5, Block 12, Cibolo Valley Ranch, Unit 3, a subdivision in Guadalupe County, Texas, according to the map or plat thereof recorded in Volume 7, Page 80, of the Map and Plat Records, Guadalupe County, Texas.

Commonly known as: 116 ANVIL PLACE CIBOLO, TX 78108

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated 8/26/2020 and recorded in the office of the County Clerk of Guadalupe County, Texas, recorded on 8/28/2020 under County Clerk's File No 202099023469, in Book -- and Page -- of the Real Property Records of Guadalupe County, Texas.

<b>Grantor(s):</b>	Steven Kyle Mills and Jordan Alexandria Mills, husband and wife
<b>Original Trustee:</b>	Michael Burns, attorney at law
<b>Substitute Trustee:</b>	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
<b>Original Mortgagee:</b>	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for American Pacific Mortgage Corporation, its successors and assigns
<b>Current Mortgagee:</b>	Freedom Mortgage Corporation
<b>Mortgage Servicer:</b>	Freedom Mortgage Corporation

# POSTED

AUG 14 2023

11:42 AM  
 TERESA KIEL  
 Guadalupe County Clerk  
 By: *[Signature]*

T.S. #: 2022-04073

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 \$216,000.00, executed by Steven Kyle Mills and Jordan Alexandria Mills, husband and wife, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for American Pacific 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. #: 2022-04073

Dated: 8/14/2023

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



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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 TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE**

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

**INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION**

Deed of Trust dated June 06, 2007 and recorded under Vol. 2489, Page 0261, or Clerk's File No. 2007012074, in the real property records of GUADALUPE County Texas, with Betty J Deane, a single woman as Grantor(s) and ABN Amro Mortgage Group, Inc. as Original Mortgagee.

Deed of Trust executed by Betty J Deane, a single woman securing payment of the indebtedness in the original principal amount of \$232,000.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Betty J Deane. NewRez LLC d/b/a Shellpoint Mortgage Servicing is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. Shellpoint Mortgage Servicing is acting as the Mortgage Servicer for the Mortgagee. Shellpoint Mortgage Servicing, is representing the Mortgagee, whose address is: 75 Beattie Place, Suite 300, Greenville, SC 29601.

**Legal Description:**

**ALL THAT CERTAIN 2.51 ACRE TRACT SITUATED IN THE BENJAMIN FUGUA SURVEY, A-131, GUADALUPE COUNTY, TEXAS. SAID 2.51 ACRE TRACT IS PART OF THAT TRACT CALLED SECOND TRACT (2.51 ACRES) (CALLED EAST HALF OF TRACT NO. 20, SUNRISE ACRES SUBDIVISION, UNIT ONE, PLAT OF WHICH IS UNRECORDED) FROM SUNRISE ACRES INVESTMENT COMPANY, LTD. TO YEUNG H. CHAN, ET UX, DESCRIBED IN VOLUME 675 AT PAGE 359 OF THE OFFICIAL RECORDS OF SAID COUNTY, AND BEING MORE PARTICULARLY DESCRIBED BY EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES:**

**POSTED****SALE INFORMATION****Date of Sale: 10/03/2023****Earliest Time Sale Will Begin: 11:00 AM****AUG 15 2023****12:02 PM****TERESA KIEL**Guadalupe County Clerk  
By: *Teresa Kiel*

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

**TERMS OF SALE**

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



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

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

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

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE 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, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Auction.com, as Substitute Trustee.

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

Executed on 08/11/2023.

/s/ Olufunmilola Oyekan SBOT No. 24084552, Attorney at  
Law  
Codilis & Moody, P.C.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200

Posted and filed by:



Printed Name:

TROY MARTIN

C&M No. 44-23-1865

## EXHIBIT "A"

All that certain 2.51 acre tract situated in the Benjamin Fugua Survey, A-131, Guadalupe County, Texas. Said 2.51 Acre tract is part of that tract called Second Tract (2.51 acres) (called east half of Tract No. 20, Sunrise Acres Subdivision, Unit One, plat of which is unrecorded) from Sunrise Acres Investment Company, Ltd. To Yeung H. Chan, et ux, described in Volume 675 at page 359 of the Official Records of said county, and being described by metes and bounds, as follows:

**BEGINNING** at a ½ inch diameter rebar found marking the southeast corner of the tract herein described, same being the southeast corner of said Second Tract, being the intersection of the west line of Sunbelt Loop East and the north line of Sunbelt South (county assumed maintenance in Volume N at page 312 of the Commissioner's Court Minutes);

**THENCE** with the south line of the tract herein described, same being the common line of said common line of said Second Tract and said Sunbelt Loop South, S 89° 48' 00" W 233.72 feet (called S 89° 48' W 233.75 feet) to a ½ inch diameter rebar found, marking the southwest corner of the tract herein described, same being the southwest corner of said Second Tract and the southeast corner of a tract called 2.51 acres, described in Volume 596 at page 517;

**THENCE** with the west line of the tract herein described, same being the common line of said Second Tract and said 2.51 acre tract described in volume 596 at page 517 N 0° 10' 42" W 467.28 feet (called N 0° 09' W 467.5 Feet) to a ½ inch diameter rebar found marking the northwest corner of the tract herein described, same being the northwest corner of said Second Tract, the northeast corner of said 2.51 acre tract recorded in volume 596 at page 517, and lying in the south line of a tract called First Tract (5.0 acres) described in Volume 675 at page 359;

**THENCE** with the north line of the tract herein described, same being the common line of said Second Tract and said First Tract N 89° 46' 35" E 233.81 feet (called N 89° 48' E 233.75 feet) to a ½ inch diameter rebar found marking the northeast corner of the tract herein described, same being the northeast corner of said Second Tract, the southeast corner of said First Tract, and lying the northwest line of Sunbelt Loop East;

**THENCE** with the east line of the tract herein described, same being the common line of said Second Tract and said Sunbelt Loop East S 0° 10' 02" E 467.38 feet (called S 0° 09' E 467.5 feet) to the place of beginning and containing 2.51 acres of land.

**NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE**

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

**DEED OF TRUST INFORMATION:**

Date: February 12, 2020  
 Grantor(s): Robert R. Cuvillier and Minerva E. Cuvillier, Husband and Wife  
 Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as nominee for Southwest Stage Funding, LLC DBA Cascade Financial Services  
 Original Principal: \$149,879.00  
 Recording Information: 202099004263  
 Property County: Guadalupe  
 Property: LOT 5, RANCHO EN LA PRAIRIE, IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 8, PAGE(S) 361-362, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.  
 Property Address: 5885 Barbarossa Road  
 Seguin, TX 78155

**MORTGAGE SERVICING INFORMATION:**

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

Current Mortgagee: Southwest Stage Funding, LLC dba Cascade Financial Services  
 Mortgage Servicer: Cascade Financial Services  
 Mortgage Servicer Address: 2701 E Insight Way  
 Suite 150  
 Chandler, AZ 85286

**SALE INFORMATION:**

Date of Sale: October 3, 2023  
 Time of Sale: 11:00 AM or within three hours thereafter.  
 Place of Sale: The north porch of the Guadalupe County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.  
 Substitute Trustee: Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez, Padgett Law Group, Michael J. Burns, or Jonathan Smith, any to act  
 Substitute Trustee Address: 546 Silicon Dr., Suite 103  
 Southlake, TX 76092  
 TXAttorney@PadgettLawGroup.com

**POSTED**

AUG 17 2023  
 11:10AM  
 TERESA KIEL  
 Guadalupe County Clerk  
 By: *Marissa Cruz*

PLG File Number: 23-005892-2

## 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.



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Paige Jones

**CERTIFICATE OF POSTING**

My name is TROY MARTIN, and my address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092. I declare under penalty of perjury that on 8-17-23, I filed at the office of the Guadalupe County Clerk to be posted at the Guadalupe County courthouse this notice of sale.

  
Declarant's Name: TROY MARTIN

Date: 8-17-23

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

## Notice of Substitute Trustee's Sale

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

<b>Deed of Trust Date:</b> October 28, 2016	<b>Original Mortgagor/Grantor:</b> RICARDO CHEZARAY WARD AND LAURA WARD
<b>Original Beneficiary / Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CLM MORTGAGE, LLC., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b>  PLANET HOME LENDING, LLC  <b>POSTED</b>
<b>Recorded in:</b> <b>Volume:</b> N/A. <b>Page:</b> N/A. <b>Instrument No:</b> 2016024395	<b>Property County:</b>  GUADALUPE  AUG 17 2023 11:11 AM TERESA KIEL Guadalupe County Clerk By: <i>Mauricio</i>
<b>Mortgage Servicer:</b> PLANET HOME LENDING, LLC	<b>Mortgage Servicer's Address:</b> 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 \$448,308.00, executed by RICARDO CHEZARAY WARD and payable to the order of Lender.

**Property Address/Mailing Address:** 909 ISLANTILLA, CIBOLO, TX 78108

**Legal Description of Property to be Sold:** LOT 42, BLOCK 3, MESA AT TURNING STONE, UNIT 3, IN THE CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGE 422, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

<b>Date of Sale:</b> October 03, 2023	<b>Earliest time Sale will begin:</b> 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 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,  
13010 Morris Rd, Suite 450, Alpharetta, Georgia 30004  
PH: (470)321-7112

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

**DEED OF TRUST INFORMATION:**

**Date:** 06/06/2019  
**Grantor(s):** EMILY CARMONA, UNMARRIED WOMAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR SOUTHERN FIDELITY MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$163,975.00  
**Recording Information:** Instrument 201999012620  
**Property County:** Guadalupe  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 213 BRIDGE CROSSING, CIBOLO, TX 78108

**MORTGAGE SERVICING INFORMATION:**

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

**Current Mortgagee:** U.S. Bank National Association  
**Mortgage Servicer:** U.S. Bank National Association  
**Current Beneficiary:** U.S. Bank National Association  
**Mortgage Servicer Address:** 2800 Tamarack Rd, Owensboro, KY 42301

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 3rd day of October, 2023  
**Time of Sale:** 12:00 PM or within three hours thereafter.  
**Place of Sale:** AT THE NORTH PORCH OF THE GUADALUPE COUNTY COURTHOUSE in Guadalupe County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Guadalupe County Commissioner's Court, at the area most recently designated by the Guadalupe County Commissioner's Court.

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

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

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Auction.com, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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

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

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Auction.com, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

**POSTED**

AUG 17 2023

11:12AM

TERESA KIEL

Guadalupe County Clerk  
 By: *Mamisa Am*

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

**Substitute Trustee(s):** Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Auction.com, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

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

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

**Certificate of Posting**

I am TROY MARTIN whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 8-17-23 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Guadalupe County Clerk and caused it to be posted at the location directed by the Guadalupe County Commissioners Court.

By: 

**Exhibit "A"**

LOT 65, BLOCK 8, WILLOWBRIDGE SUBDIVISION UNIT 5, SITUATED IN THE CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 6, PAGE 569-570, PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

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

22-055033

**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(l)

<b>Deed of Trust Date:</b> June 9, 2017	<b>Original Mortgagor/Grantor:</b> LANCE D YOUNG AND ALISON YOUNG
<b>Original Beneficiary / Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR INTERLINC MORTGAGE SERVICES, LLC., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b> PLANET HOME LENDING, LLC
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 2017013988	<b>Property County:</b> GUADALUPE
<b>Mortgage Servicer:</b> PLANET HOME LENDING, LLC	<b>Mortgage Servicer's Address:</b> 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 \$289,500.00, executed by ALISON YOUNG AND LANCE YOUNG and payable to the order of Lender.

**Property Address/Mailing Address:** 2460 JANE ADDAMS DRIVE, SCHERTZ, TX 78154

**Legal Description of Property to be Sold:** LOT 10, BLOCK 1, JONAS WOODS SUBDIVISION, UNIT 3, CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 6, PAGE 625-626, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS. .

<b>Date of Sale:</b> October 3, 2023	<b>Earliest time Sale will begin:</b> 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 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

**POSTED**  
AUG 24 2023  
12:10pm  
TERESA KIEL  
Guadalupe County Clerk  
By: Tari Woodall



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 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 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 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

000358

AUG 24 2023

12:18 PM

TERESA KIEL

Guadalupe County Clerk  
By: Chubbe

**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: ALL THE FOLLOWING DESCRIBED REAL PROPERTY, TO-WIT:

BEING 0.1076 ACRE OF LAND SITUATED IN THE CITY OF SEGUIN, GUADALUPE COUNTY, TEXAS, AND BEING THE EAST 60 FEET OF A LOT DESIGNATED AS LOT 1, BLOCK 4, NCB 234, A SUBDIVISION OF LOT 1 AND 2 OF THE ORIGINAL FARM BLOCK 2 AND ALSO BEING DESCRIBED IN VOLUME 872 AT PAGE 40 OF THE DEED RECORDS OF GUADALUPE COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON PIN FOUND IN NORTH RIGHT-OF-WAY OF E. ELM ST. (70 R.O.W.) FOR THE SOUTHEAST CORNER OF THIS 0.1076 PARCEL SAID IRON PIN ALSO BEING THE SOUTHWEST CORNER OF LOT 5;

THENCE: NORTH 89 DEGREES 11 MINUTES 28 SECONDS WEST, WITH THE RIGHT OF-WAY OF E. ELM ST. 60.0 FEET TO AN IRON PIN FOUND FOR THE SOUTHWEST CORNER OF THIS PARCEL;

THENCE: NORTH 00 DEGREES 01 MINUTES 00 SECONDS EAST, 78.2 FEET TO AN IRON PIN FOUND FOR THE NORTHWEST CORNER OF THIS PARCEL AND THE NORTHEAST CORNER OF THE REMAINDER OF LOT 1, BLOCK 4, NCB 234;

THENCE: SOUTH 89 DEGREES 00 MINUTES 00 SECONDS EAST, 60.0 FEET TO A METAL FENCE CORNER POST FOR THE NORTHEAST CORNER OF THIS PARCEL AND THE NORTHWEST CORNER OF LOT 5;

THENCE: SOUTH 00 DEGREES 01 MINUTES 00 SECONDS WEST, TO THE NORTH RIGHT-OF-WAY OF E. ELM ST. 78.00 FEET TO THE "POINT OF BEGINNING" AND CONTAINING 0.1076 ACRES OF LAND.

THIS DESCRIPTION IS BASED UPON AN ACTUAL ON THE GROUND SURVEY DONE UNDER MY SUPERVISION JACK C. EVANS, ON SEPTEMBER 21, 1996.

THE IMPROVEMENTS THEREON BEING KNOWN AS 212 ELM STREET, SEGUIN TEXAS - 78155

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 07/10/2003 and recorded in Book 1872 Page 0814 Document 14572 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: 10/03/2023

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.

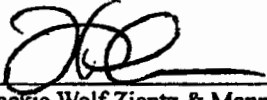
**5. Obligations Secured.** The Deed of Trust executed by JOHN MCELYEA NASH IV AND LAURA ELIZABETH NASH, provides that it secures the payment of the indebtedness in the original principal amount of \$81,600.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. U.S. Bank National Association, as Trustee, successor in interest to Bank of America National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Structured Asset Investment Loan Trust, Mortgage Pass-Through Certificates, Series 2003-BC10 is the current mortgagee of the note and deed of trust and PHH MORTGAGE CORPORATION is mortgage servicer. A servicing agreement between the mortgagee, whose address is U.S. Bank National Association, as Trustee, successor in interest to Bank of America National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Structured Asset Investment Loan Trust, Mortgage Pass-Through Certificates, Series 2003-BC10 c/o PHH MORTGAGE CORPORATION, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

**6. Order to Foreclose.** U.S. Bank National Association, as Trustee, successor in interest to Bank of America National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Structured Asset Investment Loan Trust, Mortgage Pass-Through Certificates, Series 2003-BC10 obtained a Order from the 25th District Court of Guadalupe County on 08/15/2023 under Cause No. 23-1508-CV-A. The mortgagee has requested a Substitute Trustee conduct this sale pursuant to the Court's Order.

**7. 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

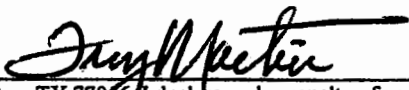
Parkway Office Center, Suite 900

14160 Dallas Parkway

Dallas, TX 75254

For additional sale information visit: [www.realtybid.com/texas](http://www.realtybid.com/texas) or (877) 518-5700

Certificate of Posting

I am  whose address is c/o AYT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056, I declare under penalty of perjury that on 8/24/2023 I filed this Notice of Foreclosure Sale at the office of the Guadalupe County Clerk and caused it to be posted at the location directed by the Guadalupe County Commissioners Court.

# NOTICE OF FORECLOSURE SALE

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

1. *Property to Be Sold.* The property to be sold is described as follows: LOT 11, BLOCK 3, CYPRESS POINT, UNIT 2, CITY OF SCHERTZ, COMAL AND GUADALUPE COUNTIES, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN COUNTY CLERKS FILE NO. 201406045887, OF THE OFFICIAL PUBLIC RECORDS OF COMAL COUNTY, AND IN VOLUME 8, PAGE(S) 275, OF THE MAP AND/OR PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

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

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

Date: 10/03/2023  
 Time: 10:00 AM  
 Place: Comal County, Texas at the following location: THE NORTHEAST PORCH OF THE HISTORIC COMAL COUNTY COURTHOUSE, 100 MAIN PLAZA, NEW BRAUNFELS, TX 78130, OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

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

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

5. *Obligations Secured.* The Deed of Trust executed by FRANK V. CASTILLO, provides that it secures the payment of the indebtedness in the original principal amount of \$268,450.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust F is the current mortgagee of the note and deed of trust and CARRINGTON MORTGAGE SERVICES LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust F c/o CARRINGTON MORTGAGE SERVICES LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

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


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




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

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

## 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 8/24/2023 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.

POSTED

AUG 24 2023  
 12:48 PM  
 TERESA KIEL  
 Guadalupe County Clerk  
 By: 



TS No.: 2023-05733  
23-000026-568

## Notice of Substitute Trustee Sale

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

### 1. Date, Time and Place of Sale.

**Date:** 10/03/2023

**Time:** The sale will begin at 11:00 AM or not later than three hours after that time

**Place:** Guadalupe County, Texas at the following location: **NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

**Property Address:** 205 WILLOW RUN, CIBOLO, TX 78108

**2. 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. Any conveyance of the property is subject to all matters of record affecting the property. If the sale is set aside or otherwise rescinded, the Purchaser at the sale shall be entitled to the return of the funds paid pursuant to section 51.016 of the Texas Property Code.

**3. Instrument to be Foreclosed:** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 11/22/2021 and recorded 11/29/2021 in Document 202199040642, real property records of Guadalupe County, Texas, with **PHILLIP EMMANUEL PRATHER, JR. AND KENDRA LASTACHIA PRATHER, HUSBAND AND WIFE** grantor(s) and **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR AMERICAN PACIFIC MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS** as Lender, **SERVIS ONE, INC DBA BSI FINANCIAL SERVICES** as Beneficiary.

**4. Appointment of Substitute Trustee:** In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent 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.

**5. Obligation Secured:** Deed of Trust or Contract Lien executed by **PHILLIP EMMANUEL PRATHER, JR. AND KENDRA LASTACHIA PRATHER, HUSBAND AND WIFE**, securing the payment of the indebtedness in the original principal amount of \$301,785.00, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **SERVIS ONE, INC DBA BSI FINANCIAL SERVICES** is the current mortgagee of the note and deed of trust or contract lien.

**6. Default:** A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

**7. Property to be sold:** The property to be sold is described as follows: SEE EXHIBIT A

**8. Mortgage Servicer Information:** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement.

Servis One, Inc., dba BSI Financial Services  
4200 Regent Blvd, Suite B200  
Irving, TX 75063  
Phone: 800-327-7861

# POSTED

AUG 31 2023

11:38 AM

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



4795112

TS No.: 2023-05733  
23-000026-568

**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.**

Date: 8/28/2023

Mark Vidrine  
Printed Name: Mark Vidrine

Entra Default Solutions, LLC  
1355 Willow Way, Suite 115  
Concord, CA 94520  
Telephone: (925) 272-4993  
Authorized Agent of the Mortgagee or Mortgage Servicer

I am Joy N. Martin Certificate of Posting  
whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230,  
Houston, TX 77056. I declare under penalty of perjury that on 8/31/2023 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.

TS No.: 2023-05733  
23-000026-568

**EXHIBIT A**

**LOT 2, BLOCK 15, WILLOWBRIDGE SUBDIVISION UNIT 7, AN ADDITION TO THE CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 7, PAGE 213, OF THE MAP AND/OR PLAT RECORDS, GUADALUPE COUNTY, TEXAS.**

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

000366

**Deed of Trust Date:**  
2/10/2016

**Original Beneficiary/Mortgagee:**  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC. ("MERS") SOLELY AS A NOMINEE FOR FIRST  
CHOICE LOAN SERVICES INC. ITS SUCCESSORS AND  
ASSIGNS

**Recorded in:**  
**Volume:** N/A  
**Page:** N/A  
**Instrument No:** 2016002920

**Grantor(s)/Mortgagor(s):**  
DOUGLAS BRAINERD, JOINED HEREIN PRO  
FORMA BY HIS WIFE CARLI L. BRAINERD  
**Current Beneficiary/Mortgagee:**  
ONSLow BAY FINANCIAL LLC

**Property County:**  
GUADALUPE

**Mortgage Servicer:**  
Flagstar Bank, N.A. is representing the Current  
Beneficiary/Mortgagee under a servicing agreement with the  
Current Beneficiary/Mortgagee.

**Mortgage Servicer's Address:**  
PO Box 660263,  
Dallas, TX 75266

**Legal Description:** BEING ALL THAT CERTAIN TRACT OR PARCEL OF LAND LYING AND BEING SITUATED IN  
GUADALUPE COUNTY, TEXAS, KNOWN AND DESIGNATED AS LOT 15, CORDOVA ESTATES, ACCORDING TO  
PLAT THEREOF RECORDED IN VOLUME 5, PAGES 354B-355A, MAP AND PLAT RECORDS OF GUADALUPE  
COUNTY, TEXAS.

**Date of Sale:** 10/3/2023

**Earliest Time Sale Will Begin:** 12:00 pm

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

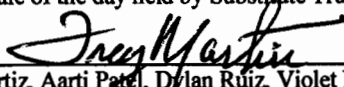
The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The  
sale will begin at the earliest time stated above or within three (3) hours after that time.

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

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

**Notice Pursuant to Tex. Prop. Code § 51.002(i):**

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


  
Amy Ortiz, Aarti Patel, 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 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 31 2023

11:49 AM

TERESA KIEL

Guadalupe County Clerk  
By: 

**MH File Number:** TX-23-99003-POS  
**Loan Type:** Conventional Residential

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

### NOTICE OF SALE

**PURSUANT TO AUTHORITY** conferred upon the Trustee by that certain Deed of Trust dated August 29, 2014, executed by **DAPHNE JEAN MILLER AND ANTHONY CURTIS MILLER, A MARRIED COUPLE** ("Mortgagor") to K. Clifford Littlefield, Trustee for the benefit of **VANDERBILT MORTGAGE AND FINANCE, INC.** ("Mortgagee"), filed for record under Instrument No. 2014-015638, Official Public Records of Guadalupe County, Texas, Mortgagee appoints K. Clifford Littlefield, Alexander J. Tiffany, Mara E. Schechter or Norma Jean Hesselstine, whose address is listed below, Roy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez, whose business address is 14800 Landmark Blvd., Suite 850, Dallas, Texas 75254, under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, default having been made in the covenants of the Deed of Trust, to sell on **Tuesday, October 3, 2023**, (that being the first Tuesday of the month), at public auction to the highest bidder for cash, at the Guadalupe County Courthouse at the place designated by the Commissioner's Court for such sales in Guadalupe County, Texas, (on the steps of the county courthouse or as designated by the County Commissioner), the sale to begin at 11:00 o'clock a.m. or not later than three (3) hours after such time on that date, selling all of the property as an entirety or in such parcels as the Trustee acting may elect the property offered for sale, more particularly described on Exhibit "A" attached hereto and made a part hereof, together with any and all improvements constructed upon, affixed to or located upon the above described real property, including but not limited to a 2001 Patriot Crown Colony Manufactured Home, Serial No. 1PTX10243ABTX.

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

EXECUTED this 29 day of August, 2023.

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

**POSTED**

**AUG 31 2023**

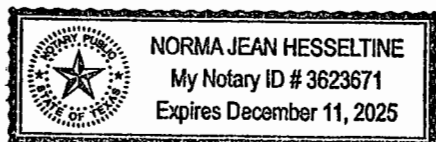
**12:54 pm**

**TERESA KIEL**

Guadalupe County Clerk  
 By: *Teri Woodall*

THE STATE OF TEXAS     §  
 COUNTY OF NUECES     §

SUBSCRIBED and SWORN TO BEFORE ME, the undersigned Notary Public, by **K. CLIFFORD LITTLEFIELD**, this 29 day of August, 2023, to certify which witness my hand and official seal.



*[Signature]*  
 NOTARY PUBLIC, STATE OF TEXAS

EXHIBIT "A"

CROSS BRANCH  
SURVEYING  
2379 N.B. LOOP 410, NO. 5  
SAN ANTONIO, TEXAS 78217  
(210) 828-1102

STATE OF TEXAS  
COUNTY OF GUADALUPE

1.500 ACRES  
4811 F.M. 1117

Description of a 1.500 acre tract of land out of the J.D. Clements Survey No. 14, Abstract 12, Guadalupe County, Texas, being a portion of that certain 35.93 acre tract of land conveyed to Daniel Key Delaney by deed in Volume 2623, Page 942 of the Official Public Records of Guadalupe County, Texas and described by metes and bounds as follows:

**BEGINNING** at a  $\frac{1}{4}$ " iron rod with 'Tri-County' cap found in the east right-of-way line of Farm to Market Road 1117 (F.M. 117) (variable width right-of-way) for the southwest corner of that certain 1.000 acre tract conveyed to Maria De Hinojosa Haiyasosa, by deed in Volume 2763, Page 1009 of the Official Public Records, Guadalupe County, Texas, same being the northwest corner and **POINT OF BEGINNING** of this herein described tract, from which a  $\frac{1}{4}$ " iron rod with 'Tri-County' cap found for the northwest corner of said 1.000 Haiyasosa tract bears N  $01^{\circ}25'02''$ W, a distance of 182.40 feet;

**THENCE**, N  $89^{\circ}28'23''$  E (called S  $89^{\circ}38'28''$  E), leaving the east right-of-way line of F.M. 1117, with the south line of said 1.000 acre Haiyasosa tract, a distance of 238.66 feet (called 238.80 feet) to a  $\frac{1}{4}$ " iron rod with 'Tri-County' cap found for the southeast corner of said 1.000 acre Haiyasosa tract, same being the northeast corner of this herein described tract;

**THENCE**, S  $01^{\circ}31'37''$  E, over and across said 35.93 acre tract, a distance of 273.78 feet to a  $\frac{1}{4}$ " iron rod set for the southeast corner of this herein described tract;

**THENCE**, S  $88^{\circ}28'23''$  W, continuing over and across said 35.93 acre tract, a distance of 238.66 feet to a  $\frac{1}{4}$ " iron rod set in the east right-of-way line of F.M. 1117 for the southwest corner of this herein described tract;

**THENCE**, N  $01^{\circ}31'37''$  W, with the east right-of-way line of F.M. 1117, a distance of 273.78 feet to the **POINT OF BEGINNING**, containing 1.500 acres (65,339 square feet) of land more or less within these metes and bounds.

Bearing basis - All bearings herein are referenced to the North American Datum of 1983 (NAD83) horizontal datum, Texas State Plane Coordinate System, South Central Zone (Zone 4204).

I hereby certify that this survey was performed upon the ground, May 14, 2014, under my direct supervision and is true and correct to the best of my knowledge.

  
Cesar A. Garcia  
Registered Professional Land Surveyor No. 5904

WO#14-5-7B



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

**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:

All property (real, personal or otherwise) described in the deed of trust (as hereinafter defined as the "Deed of Trust"), together with the rights, appurtenances and improvements thereto, including, but not limited to, the real property described on **Exhibit A** attached hereto and made a part hereof. In the event any property encumbered by the Deed of Trust has been released by Lender (or its predecessor in interest, as applicable), then said released property shall be excluded from the property sold at foreclosure.

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

**Date: Tuesday, October 3, 2023.**

**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 1:00 p.m.**

**Place: The sale will take place at the Guadalupe County Courthouse at the place designated by the Guadalupe County Commissioner's Court.**

The Deed of Trust permits the Lender (as hereinafter defined) to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the Deed of Trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code and/or Texas Business and Commerce Code. Such reposting or refiling may be after the date originally scheduled for this sale.

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 Lender to have the bid credited 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.

**POSTED**

SEP 11 2023

11:45AM

TERESA KIEL

Guadalupe County Clerk  
By: *Maurice*

4. Type of Sale. The sale is a non-judicial foreclosure sale being conducted pursuant to the power of sale granted by that certain Deed of Trust (the "Deed of Trust") recorded under Instrument No. 2017012912 in the Real Property Records of Guadalupe County, Texas, and executed by Salome Armendariz and Angelica Maria Garza (whether one or more, the "Grantor"), for the benefit of 21<sup>st</sup> Mortgage Corporation ("Lender"), covering the property described above.

5. Obligations Secured. The Deed of Trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Indebtedness") including but not limited to the unpaid principal and interest owing on: that certain Consumer Loan Note, Security Agreement and Disclosure Statement (the "Note") dated on or about June 5, 2017, executed by the Grantor and payable to the order of Lender, and all renewals, modifications and extensions of the Note. Lender is the current owner and/or holder of the Note and the Indebtedness and is the beneficiary under the Deed of Trust.

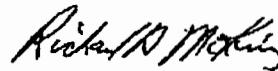
Questions concerning the sale may be directed to the undersigned or to the Lender:

21st Mortgage Corporation  
620 Market Street One Center Square  
Knoxville, TN 37902  
Phone: 800-955-0021  
Fax: 866-231-4851

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

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

DATED: September 6, 2023.



Richard A. McKinney, Substitute Trustee  
Higier Allen & Lautin, P.C.  
The Tower at Cityplace  
2711 N. Haskell Ave., Suite 2400  
Dallas, Texas 75204  
Telephone: (972) 716-1888  
Fax: (972) 716-1899

**\*\*\*PLEASE FAX ALL COMMUNICATIONS REGARDING THIS MATTER TO THE  
SUBSTITUTE TRUSTEE AT 972-716-1899 (FAX), NOTE THE SUBSTITUTE  
TRUSTEE'S NAME ON YOUR COVER SHEET AND CONTACT THE SUBSTITUTE  
TRUSTEE AT 972-716-1888 (PHONE) TO CONFIRM RECEIPT. PLEASE ASSUME  
YOUR FAX HAS NOT BEEN RECEIVED UNTIL YOU VERBALLY CONFIRM  
RECEIPT THEREOF WITH OUR OFFICE. THANKS IN ADVANCE FOR YOUR  
COOPERATION.\*\*\***

**EXHIBIT A**

**PROPERTY DESCRIPTION**

**[FOLLOWS THIS COVER PAGE]**

## EXHIBIT "A"

STATE OF TEXAS  
COUNTY OF GUADALUPE

3.011 ACRES  
ILKA SWITCH ROAD

Description of a 3.011 acre tract of land out of the Andrew A. Neil Survey, Abstract No. 256, Guadalupe County, Texas, being 1.481 acres out of that certain 5.010 acre tract of land called "Tract D", conveyed to Francisca Garza by deed recorded in Volume 1848, Page 941 of the Official Public Records of Guadalupe County, Texas, and 1.530 acres out of that certain 5.010 acre tract of land called "Tract E", conveyed to Angelica Garza by deed recorded in Volume 4207, Page 893 of the Official Public Records of Guadalupe County, Texas, and being more particularly described by metes and bounds as follows:

BEGINNING at a 1/4" iron rod found in the northwest right-of-way line of Ilka Switch Road (a.k.a. County Road 103) for the southeast corner of that certain 5.010 acre tract of land conveyed to James C. Stolte by deed recorded in Document No. 2016012988 of the Official Public Records of Guadalupe County, Texas, same being the southwest corner of said Tract E and the southwest corner and POINT OF BEGINNING of this herein described tract;

THENCE, leaving the northwest right-of-way line of Ilka Switch Road, with the common line of said Stolte 5.010 acre tract and said Tract E, the following two (2) courses and distances:

1. N 00°56'32" E, a distance of 200.31 feet to a 1/4" iron rod found for an angle point, and;
2. N 31°38'45" W, a distance of 167.72 feet to a 1/4" iron rod set for an angle point in the west line of this herein described tract, same being the south corner of that certain 3.475 acre tract of land out of said Tract E, conveyed to James C. Stolte by deed recorded in Document No. 2016015732 of the Official Public Records of Guadalupe County, Texas;

THENCE, N 01°31'24" E, leaving the east line of said 5.010 acre Stolte tract, over and across said Tract E with a portion of the east line of said 3.475 acre tract, a distance of 397.22 feet to a 1/4" iron rod set for the northwest corner of this herein described tract, same being the south corner of that certain 0.536 acre tract of land conveyed to James C. Stolte by deed recorded in Document No. 2016015731 of the Official Public Records of Guadalupe County, Texas, and also being an angle point in the east line of said 3.475 acre tract, from which, a 1/4" iron rod found for the northwest corner of said 0.536 acre tract, same being the northwest corner of said Tract D and the northeast corner of said Tract E, bears N 20°47'29" E, a distance of 363.49 feet;

**EXHIBIT "A"**

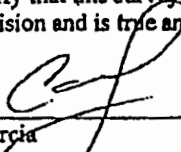
**THENCE**, leaving the east line of said 3.475 acre Stolte tract, over and across said Tract D, the following two (2) courses and distances:

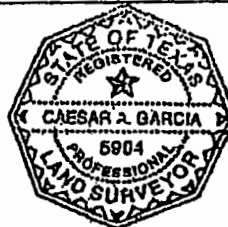
1. S 57°59'17" E, a distance of 290.11 feet to a ½" iron rod set for the northeast corner of this herein described tract, and;
2. S 01°05'13" W, a distance of 450.98 feet to a ½" iron rod set in the northwest right-of-way line of Ilka Switch Road for the southeast corner of this herein described tract, from which a ½" iron rod found for the southeast corner of said Tract D bears N 50°19'31" E, a distance of 39.47 feet;

**THENCE**, S 50°19'31" W, with the northwest right-of-way line of Ilka Switch Road, passing at a distance of 86.66 feet a ½" iron rod found for the southwest corner of said Tract D, and continuing 125.51 feet for a total distance of 212.17 feet to the **POINT OF BEGINNING** of this herein described tract, containing 3.011 acres (131,153 square feet) of land more or less within these metes and bounds.

Bearing basis – All field bearings are referenced to the west line of that certain 5.010 acre "Tract E", described in Volume 4207, Page 893 of the Official Public Records of Guadalupe County, Texas.

I hereby certify that this survey was performed upon the ground, April 19, 2017 under my direct supervision and is true and correct to the best of my knowledge.

  
Caesar A. Garcia  
Registered Professional Land Surveyor No. 5904  
WO #17-4-13B 3.011 Ac.



000385

302 STONEHAM CIR  
SEGUIN, TX 78155

00000009891128

**NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE**

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

**1. Date, Time, and Place of Sale.**

Date: October 03, 2023

Time: The sale will begin at 10:00 AM or not later than three hours after that time.

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

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

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated November 13, 2020 and recorded in Document INSTRUMENT NO. 202099033059 real property records of GUADALUPE County, Texas, with ZANA W PAIZ A SINGLE WOMAN, grantor(s) and SECURITY SERVICE FEDERAL CREDIT UNION, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by ZANA W PAIZ A SINGLE WOMAN, securing the payment of the indebtednesses in the original principal amount of \$142,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. SECURITY SERVICE FEDERAL CREDIT UNION is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

c/o CENLAR FSB  
425 PHILLIPS BLVD  
EWING, NJ 08618

**POSTED**

SEP 11 2023

12:20 PM

TERESA KIEL  
Guadalupe County Clerk  
By: *Aliah Duggins*



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

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead BOB FRISCH, JANICE STONER, JODI STEEN OR JO WOOLSEY whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Israel Saucedo

**Certificate of Posting**

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

\_\_\_\_\_

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

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

302 STONEHAM CIR  
SEGUIN, TX 78155

00000009891128

00000009891128

GUADALUPE

**EXHIBIT "A"**

BEING ALL THAT CERTAIN TRACT OR PARCEL OF LAND LYING AND BEING SITUATED WITHIN THE CITY OF SEGUIN, GUADALUPE COUNTY, TEXAS, KNOWN AND DESIGNATED AS LOT 50, BLOCK 4, TOWNWOOD VILLAGE EAST SUBDIVISION, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 4, PAGE 26, AND CORRECTION PLAT RECORDED IN VOLUME 4, PAGE 34, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS

000386

5445 DREIBRODT RD  
SAN MARCOS, TX 78666

00000009870106

**NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE**

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

**1. Date, Time, and Place of Sale.**

Date: October 03, 2023

Time: The sale will begin at 10:00 AM or not later than three hours after that time.

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

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

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated September 24, 2010 and recorded in Document VOLUME 2917, PAGE 0622; AS AFFECTED BY LOAN MODIFICATION AGREEMENTS VOLUME 3191, PAGE 0057, CLERK'S FILE NO'S. 2014019714, 2017005189, 201999006438, 202399018059 & 202399018156 real property records of GUADALUPE County, Texas, with RAFAEL PATLAN AND MADELYN PATLAN, grantor(s) and PRIORITY BANK, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by RAFAEL PATLAN AND MADELYN PATLAN, securing the payment of the indebtednesses in the original principal amount of \$164,226.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. PRIORITY BANK FSB is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

c/o PRIORITY BANK  
400 WEST COMMERCIAL STREET  
OZARK, AR 72949

POSTED

SEP 11 2023

12:21pm

TERESA KIEL

Guadalupe County Clerk

*Kiah Duggins*



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

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead BOB FRISCH, JANICE STONER, JODI STEEN OR JO WOOLSEY whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Israel Saucedo

**Certificate of Posting**

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

\_\_\_\_\_

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

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

**EXHIBIT "A"**

ALL THAT CERTAIN 5.000 ACRES OF LAND, OUT OF THE 10.000 ACRE TRACT DESCRIBED AS TRACT C IN THE DEED FROM DENNIS RIMER TO JUAN PATLAN, ET UX RECORDED UNDER VOLUME 971, PAGE 605, IN THE OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS, IN THE JOHN JONES SURVEY NO. 53, GUADALUPE COUNTY, TEXAS, AND MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS: (ALL BEARINGS ARE BASED ON THE TEXAS STATE PLANE COORDINATE SYSTEM, SOUTH CENTRAL ZONE)

BEGINNING AT A 1/2" IRON ROD FOUND FOR THE NORTHEAST CORNER OF SAID 10.000 ACRE TRACT, COMMON TO THE NORTH CORNER OF THE 10.000 ACRE TRACT DESCRIBED AS TRACT FIVE IN THE DEED FROM KENNETH R. TOMERLIN AND BARBARA J. TOMERLIN TO JACOB ANZALDUA, JR. AND ELIZABETH ANZALDUA RECORDED UNDER VOLUME 1563, PAGE 415, IN THE OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS, AND THE EAST CORNER OF THE HEREIN DESCRIBED TRACT, IN THE SOUTHWEST RIGHT-OF-WAY LINE OF COUNTY ROAD 152 (DREIBRODT ROAD);

THENCE SOUTH 49°53'10" WEST - 945.47' (CALLED 945.15') (BASIS OF BEARINGS), ALONG THE EAST LINE OF SAID 10.000 ACRE TRACT (971/605), TO A 1/2" IRON ROD SET FOR THE SOUTH CORNER OF SAID 10.000 ACRE TRACT (971/605), COMMON TO THE SOUTHEAST CORNER OF THE 2.502 ACRE TRACT DESCRIBED IN THE DEED FROM GEORGE R. GARCIA AND BLANCA E. GARCIA TO MELITON S. CANTU, ET UX RECORDED UNDER VOLUME 2653, PAGE 821, IN THE OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS, AND THE SOUTH CORNER OF THE HEREIN DESCRIBED TRACT, FROM WHICH A 1/2" IRON ROD FOUND FOR THE SOUTHWEST CORNER OF SAID 2.502 ACRE TRACT BEARS SOUTH 49°53'10" WEST - 142.98' (CALLED 142.00');

THENCE NORTH 17°48'42" WEST - 403.62', ALONG THE WEST LINE OF SAID 10.000 ACRE TRACT (971/605), COMMON TO THE EAST LINE OF SAID 2.502 ACRE TRACT, TO A 1/2" IRON ROD SET FOR THE WEST CORNER OF THE HEREIN DESCRIBED TRACT, FROM WHICH A 1/2" IRON ROD FOUND FOR THE WEST CORNER OF SAID 10.000 ACRE TRACT (971/605), COMMON TO THE NORTHEAST CORNER OF SAID 2.502 ACRE TRACT AND THE WEST CORNER OF THE 1 ACRE TRACT DESCRIBED IN THE DEED FROM JUAN PATLAN, ET UX TO ELIZABETH PATLAN RECORDED UNDER VOLUME 1423, PAGE 61, IN THE OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS, BEARS NORTH 17°48'42" WEST - 415.56';

THENCE DEPARTING SAID COMMON LINE, ACROSS SAID 10.000 ACRE TRACT (971/605) THE FOLLOWING THREE (3) COURSES AND DISTANCES;

1. NORTH 49°53'10" EAST - 371.47' TO A 1/2" IRON ROD SET FOR AN ANGLE CORNER OF THE HEREIN DESCRIBED TRACT;
2. SOUTH 40°06'50" EAST - 253.48' TO A 1/2" IRON ROD SET FOR AN ANGLE CORNER OF THE HEREIN DESCRIBED TRACT;
3. NORTH 49°53'10" EAST - 420.86' TO A 1/2" IRON ROD SET FOR THE NORTH CORNER OF THE HEREIN DESCRIBED TRACT, IN THE SOUTHWEST RIGHT-OF-WAY LINE OF AFORESAID COUNTY ROAD 152, FROM WHICH A 1/2" IRON ROD FOUND IN SAID SOUTHWEST RIGHT-OF-WAY LINE BEARS NORTH 40°05'55" WEST - 29.09;

THENCE SOUTH 40°05'55" EAST - 119.95', ALONG SAID SOUTHWEST RIGHT-OF-WAY LINE, TO THE POINT OF BEGINNING OF THE HEREIN DESCRIBED TRACT AND CONTAINING 5.000 ACRES OF LAND.

000387

417 CAMARON WOODS  
SCHERTZ, TX 78154

00000009837121

**NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE**

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

**1. Date, Time, and Place of Sale.**

Date: October 03, 2023

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

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

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

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated September 13, 2017 and recorded in Document CLERK'S FILE NO. 2017022185 real property records of GUADALUPE County, Texas, with ROBERT R CARFRAE SINGLE MAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by ROBERT R CARFRAE SINGLE MAN, securing the payment of the indebtednesses in the original principal amount of \$150,400.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. PENNYMAC LOAN SERVICES, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

c/o PENNYMAC LOAN SERVICES, LLC  
3043 TOWNSGATE ROAD  
SUITE 200  
WESTLAKE VILLAGE, CA 91361

POSTED  
SEP 11 2023  
12:22pm  
TERESA KIEL  
Guadalupe County Clerk  
By: *Leah Duggins*



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

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



Israel Saucedo

**Certificate of Posting**

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

\_\_\_\_\_

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

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

417 CAMARON WOODS  
SCHERTZ, TX 78154

00000009837121

00000009837121

GUADALUPE



LOT 35, BLOCK 2, ASHLEY PLACE SUBDIVISION UNIT 2, SITUATED IN THE CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 5, PAGES 292B, AND CORRECTION PLAT RECORDED IN VOLUME 5, PAGE 312A, PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**DATE:** September 11, 2023

**NOTE:** Real Estate Lien Note described as follows:

Date: December 11, 2020

Maker: FAAVEE, LLC,  
A Texas Limited Liability Company

Payee: Nexus Series B, LLC,  
A Delaware Limited Liability Company

Original  
Principal  
Amount: \$180,000.00

**DEED OF  
TRUST:**

Deed of Trust described as follows:

Date: December 11, 2020

Grantor: FAAVEE, LLC,  
A Texas Limited Liability Company

Trustee: John M. Taylor or Cody R. Coughlin  
of Taylor & Coughlin, PLLC, Trustee

Beneficiary: Nexus Series B, LLC,  
A Delaware Limited Liability Company

Recorded: Document Number **202099036320**, in the Official Public Records of  
**Guadalupe County, Texas.**

**POSTED**

SEP 11 2023  
1:45 pm  
TERESA KIEL  
Guadalupe County Clerk  
By: *Maissa*

**LENDER:** Nexus Series B, LLC  
A Delaware Limited Liability Company

**BORROWER:** FAAVEE, LLC, LLC,  
A Texas Limited Liability Company

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

**BEING A TRACT OR PARCEL OF LAND SITUATED IN GUADALUPE COUNTY, TEXAS AND BEING A PORTION OF LOT ONE (1), BLOCK TEN (10) OF NCB 423 IN THE WILLIAM BAUER SUBDIVISION, GUADALUPE COUNTY, TEXAS, AND BEING ALL OF THAT SAME TRACT CONVEYED TO PATSY CARMEN IN A DEED RECORDED IN VOLUME 1783, PAGE 779, DEED RECORDS OF GUADALUPE COUNTY, TEXAS, SAID 0.339 ACRES OF LAND, MORE OR LESS, and being more particularly described by metes and bounds in Exhibit "A" attached hereto and made a part thereof for all purposes.**

**TRUSTEE:** John M. Taylor or Cody R. Coughlin  
of Taylor & Coughlin, PLLC, Trustee

**TRUSTEE'S  
MAILING**

**ADDRESS:** 1317 Rosewood Avenue, Austin, Texas 78702

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

**October 3, 2023**, the first Tuesday of the month, to commence at **10:00 AM**, or within three (3) hours after that time.

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

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 sale will be conducted at the Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 as designated by the Commissioners' Court, of said county pursuant to Section 51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.**

**NOTICE**

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

**MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.**


**RECITALS**

Default has occurred in the payment of the Note and in the performance of the obligations under the Deed of Trust that secures the Note. Because of this default, Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code section 51.002, has requested that Substitute Trustee sell the Property according to the terms of the Deed of Trust and applicable law.

The Deed of Trust may encumber both real and personal property. Formal notice is now given of Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust, consistent with Lender's rights and remedies under the Deed of Trust and Texas Business and Commerce Code section 9.604(a).

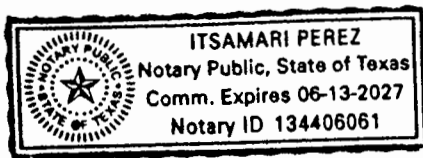
Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, Substitute Trustee, or any other substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants, representations, or warranties about the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS.

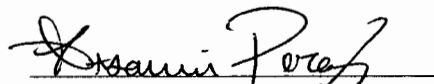
EXECUTED as of September 11, 2023.

  
John M. Taylor, Trustee  
Taylor & Coughlin, PLLC

STATE OF TEXAS       §  
COUNTY OF TRAVIS   §

The foregoing instrument was acknowledged before me on the 11<sup>th</sup> day of **Septmeber**, 2023, by **John M. Taylor** the **Trustee** for the purpose therein stated.



  
Notary Public, State of Texas

After recording, please return original to:

Taylor & Coughlin, PLLC  
1317 Rosewood Avenue,  
Austin, Texas 78702

**EXHIBIT "A"**

BEING A TRACT OR PARCEL OF LAND SITUATED IN GUADALUPE COUNTY, TEXAS AND BEING A PORTION OF LOT ONE (1), BLOCK TEN (10) OF NCB 423 IN THE WILLIAM BAUER SUBDIVISION, GUADALUPE COUNTY, TEXAS, AND BEING ALL OF THAT SAME TRACT CONVEYED TO PATSY CARMEN IN A DEED RECORDED IN VOLUME 1783, PAGE 779, DEED RECORDS OF GUADALUPE COUNTY, TEXAS, SAID 0.339 ACRES OF LAND, MORE OR LESS, BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

COMMENCING at an iron rod found on the north right-of-way line of East College Street, for the southwest corner of a tract of land conveyed to Don J. Carey and Daisy J. Carey in a deed recorded in Volume 1109, Page 377, Deed Records, Guadalupe County, Texas, being the southeast corner and POINT OF BEGINNING of herein described tract:

THENCE with the south line of this tract and north right-of-way line of East College Street, South  $88^{\circ}39'43''$  West a distance of 79.14 feet to an iron rod found on the east right-of-way line of North Bruns Street at its intersection with the north right-of-way line of East College Street for the southwest corner of this tract;

THENCE with the west line of this tract and the east right-of-way line of North Bruns Street, North  $01^{\circ}27'52''$  West a distance of 186.85 feet to an iron rod found on the south right-of-way line of Hackberry Lane at its intersection with the east right-of-way line of North Bruns Street for the northwest corner of this tract;

THENCE with the north line of this tract and the south right-of-way line of Hackberry Lane, North  $88^{\circ}39'43''$  East a distance of 78.69 feet to an iron rod found for the northwest corner of a tract of land conveyed to Herman W. Dietz and R.A. Dietz, Guadalupe County, Texas, for the northeast corner of this tract;

THENCE with the east line of this tract South  $01^{\circ}36'03''$  East a distance of 186.86 feet to the POINT OF BEGINNING, containing 0.339 acres of land, more or less.