

Our Case No. 22-02305-FC-2

APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE SALE

THE STATE OF TEXAS
COUNTY OF GUADALUPE

Deed of Trust Date:
January 29, 2016

Property address:
3916 WHISPER RDG
SCHERTZ, TX 78108

POSTED

SEP 21 2023

11:46 AM

TERESA KIEL

Guadalupe County Clerk
By: *Moussa*

Grantor(s)/Mortgagor(s):
JUSTIN S. HILL AND CRYSTAL HILL, HUSBAND AND
WIFE

LEGAL DESCRIPTION: Lot 27, in Block 36, of WHISPER MEADOWS AT NORTHCLIFFE II SUBDIVISION UNIT 5, a Subdivision to the City of Schertz, Guadalupe County, Texas, according to the Map or Plat recorded in Volume 7, Pages 289-290, Map and Plat Records, Guadalupe County, Texas.

Original Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC. ("MERS") AS BENEFICIARY, AS NOMINEE FOR
ON Q FINANCIAL, INC., ITS SUCCESSORS AND
ASSIGNS

Earliest Time Sale Will Begin: 11:00 AM

Current Mortgagee:
LAKEVIEW LOAN SERVICING, LLC

Date of Sale: DECEMBER 5, 2023

Property County: GUADALUPE

Original Trustee: GREGORY S. GRAHAM

Recorded on: February 1, 2016
As Clerk's File No.: 2016002137
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

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, Terri Martin, Marinosci Law Group, 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, DECEMBER 5, 2023** between ten o'clock AM and four o'clock PM and beginning not earlier than **11:00 AM** or not later than three hours thereafter. The Substitute Trustee will sell 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, September 15, 2023

MARINOSCI LAW GROUP, PC

By: [Signature]

SAMMY HOODA
MANAGING ATTORNEY

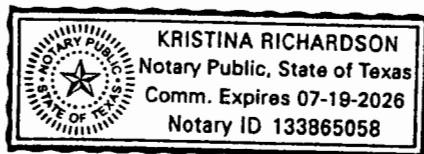
THE STATE OF TEXAS

COUNTY OF DALLAS

Before me, Kristina Richardson, the undersigned officer, on this, the 15th day of September, 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. 22-02305

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

Carrington Foreclosure Services, LLC
P.O. Box 3309
Anaheim, California 92803
For Sale Information: (888) 313-1969
For Reinstatement Requests: 1-866-874-5860
Pay Off Requests: 1-800-561-4567
TS#: 15-15096

000408

POSTED

SEP 21 2023

11:51 AM

TERESA KIEL
Guadalupe County Clerk
By: Mawer

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 7/28/2011, ARTURO V SALINAS AND SONIA SALINAS, HUSBAND AND WIFE, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of G TOMMY BASTIAN, as Trustee, Mortgage Electronic Registration Systems, Inc. solely as nominee for BANK OF AMERICA, N.A., as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$216,386.00, payable to the order of Mortgage Electronic Registration Systems, Inc. solely as nominee for BANK OF AMERICA, N.A., which Deed of Trust is Recorded on 8/15/2011 as Volume 201106028135, Book , Page , in Comal County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including , but not limited to, all the following described property, rights and interests (the "Property"), to-wit:

LOT 37, BLOCK 1, FAIRWAY RIDGE SUBDIVISION UNIT 2, CITY OF SCHERTZ, COMAL COUNTY, TEXAS, A SUBDIVISION IN GUADALUPE COUNTY AND COMAL COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 7, PAGE(S) 294, MAP AND/OR PLAT RECORDS OF GUADALUPE COUNTY, TEXAS, AND UNDER COUNTY CLERK'S FILE NO. 200706011221, OFFICIAL PUBLIC RECORDS OF COMAL COUNTY, TEXAS. (SUBJECT PROPERTY LIES WHOLLY WITHIN COMAL COUNTY)

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

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Troy Martin, Deborah Martin, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Shelby Martin, Jennyfer Sakiewicz , Troy Martin, Deborah Martin, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Deanna Ray or Shelby Martin , Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez**

, **Dustin George** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Carrington Mortgage Services, LLC whose address is 1600 Douglass Road, Suite 200 A, Anaheim, CA 92806 is acting as the mortgage servicer for **Carrington Mortgage Services, LLC**, which is the mortgagee of the Note and Deed of Trust or mortgage and the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on **12/5/2023 at 10:00 AM**, or no later than three (3) hours after such time, in **Comal County, Texas**, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property



4796954

under a power of sale conferred by a deed of trust or other contract lien as follows: **THE FIRST FLOOR IN THE HISTORIC COMAL COUNTY COURTHOUSE (ROOM 101 AND/OR THE FIRST FLOOR LOBBY IN THE HISTORIC COMAL COUNTY COURTHOUSE LOCATED AT 100 MAIN PLAZA, NEW BRAUNFELS, TEXAS 78130)**

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

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

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

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

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

WITNESS, my hand this 9/19/2023

WITNESS, my hand this 9/21/2023

Monica Sandoval

By: Monica Sandoval, Trustee Sale Specialist,
Team Lead
Carrington Foreclosure Services, LLC as
authorized agent for Mortgagee or Mortgage
Servicer
1600 South Douglass Road, Suite 140
Anaheim, CA 92806

Troy Martin

By: Substitute Trustee(s)
Troy Martin, Deborah Martin, Cassie Martin,
Alexis Martin, Martha Rossington, Reyn
Rossington, Shelby Martin, Jennyfer Sakiewicz ,
Troy Martin, Deborah Martin, Cassie Martin,
Alexis Martin, Martha Rossington, Reyn
Rossington, Wayne Daughtrey, Shelby Martin,
Jennyfer Sakiewicz Deborah Martin, Troy Martin,
Alexis Martin, Cassie Martin, Terri Martin, Deanna
Ray or Shelby Martin , Troy Martin, Deborah
Martin, Alexis Martin, Cassie Martin, Shelby
Martin, Bob Frisch, Wayne Daughtrey or Vicki
Rodriguez

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

Carrington Foreclosure Services, LLC
P.O. Box 3309
Anaheim, California 92803
For Sale Information: (888) 313-1969
For Reinstatement Requests: 1-866-874-5860
Pay Off Requests: 1-800-561-4567
TS#: 23-29604

000410

POSTED

SEP 21 2023
11:52 AM
TERESA KIEL
Guadalupe County Clerk
By: Manske

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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

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

Commonly known as: **105 WOODSTONE PT CIBOLO, TX 78108**

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Troy Martin, Deborah Martin, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz , Dustin George** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Carrington Mortgage Services, LLC whose address is 1600 Douglass Road, Suite 200 A, Anaheim, CA 92806 is acting as the mortgage servicer for **Carrington Mortgage Services, LLC**, which is the mortgagee of the Note and Deed of Trust or mortgage and the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on **12/5/2023 at 11:00 AM**, or no later than three (3) hours after such time, in **Guadalupe County, Texas**, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **THE NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

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

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



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

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

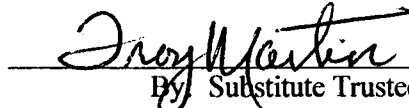
THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

WITNESS, my hand this 9/20/2023



By: Hung Pham, Trustee Sale Specialist
Carrington Foreclosure Services, LLC as
authorized agent for Mortgagee or Mortgage
Servicer
1600 South Douglass Road, Suite 140
Anaheim, CA 92806

WITNESS, my hand this 9/21/2023



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

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

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 49, BLOCK 2, CAP ROCK, UNIT 2, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 7, PAGE 339, OF THE MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust dated 08/21/2008 and recorded in Book 2659 Page 0876 Document 08-16257 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: 12/05/2023

Time: 12:00 PM

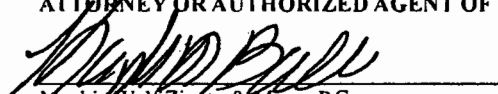
Place: Guadalupe County, Texas at the following location: NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

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

5. *Obligations Secured.* The Deed of Trust executed by RAYMOND J. MEEK II AND TRISHA N. BERRY AND RAYMOND JOSEPH MEEK, SR., provides that it secures the payment of the indebtedness in the original principal amount of \$162,019.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. PENNYMAC LOAN SERVICES, LLC is the current mortgagee of the note and deed of trust and PENNYMAC LOAN SERVICES, LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is PENNYMAC LOAN SERVICES, LLC c/o PENNYMAC LOAN SERVICES, LLC, 6101 Condor Drive, Moorpark, CA 93021 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.auction.com or (800) 280-2832

Certificate of Posting

I am  whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 9/21/2023 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

SEP 21 2023
 11:54 AM
 TERESA KIEL
 Guadalupe County Clerk
 By: 



POSTED

000421

SEP 28 2023

11:38am

TERESA KIEL

Guadalupe County Clerk

By: *Alak Duggins*

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2023-04828

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

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

Date: 12/5/2023
Time: The earliest time the sale will begin is 11:00 AM
Place: Guadalupe County Courthouse, Texas, at the following location: 101 East Court Street, Seguin, TX 78155 NORTH PORCH OF THE GUADALUPE COURTHOUSE

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

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

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

Commonly known as: 252 CANSIGLIO CIBOLO, TX 78108

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

Grantor(s): Miranda Leigh Johnson, an unmarried woman

Original Trustee: L. Keller Mackie

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

Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for FBC Mortgage, LLC, its successors and assigns

Current Mortgagee: Freedom Mortgage Corporation

Mortgage Servicer: Freedom Mortgage Corporation

T.S. #: 2023-04828

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

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

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

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

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

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

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

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

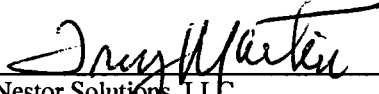
Freedom Mortgage Corporation
10500 Kincaid Drive
Fishers, IN 46037
Phone: 855-690-5900

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

T.S. #: 2023-04828

Dated: 9/28/2023

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



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

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

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

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

000427

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:

December 5, 2023, at 11:00 AM, or not later than three hours thereafter, at the north porch of the Guadalupe County Courthouse, or as designated by the County Commissioners Court.

Terms of Sale:

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

Obligation Secured:

The Deed of Trust executed by 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-BA, 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.

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

POSTED
OCT 05 2023
12:11 PM
TERESA KIEL
Guadalupe County Clerk
By: *Teresa Kiel*



4797842

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

Jenny Martin

Substitute Trustee(s): Amy Ortiz, Aarti Patel, Stacey Sanders, Ramon Perez, Garrett Sanders, Erika Aguirre, Beatriz Sanchez, Dylan Ruiz, Candice Shulte, Maryna Danielian, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Elizabeth Anderson, Bob Frisch, Wayne Daughtrey, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Martha Rossington, Reyn Rossington, Jennyfer Sakiewicz 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, *Jenny Martin*, declare under penalty of perjury that on the 5 day of October, 2023 I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of GUADALUPE County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

NOTICE OF FORECLOSURE SALE

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

1. Property to Be Sold. The property to be sold is described as follows: LOT 6, BLOCK 8, SAVANNAH SQUARE, UNIT-2 SUBDIVISION, SITUATED IN THE CITY OF SCHERTZ, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 5, PAGE 52B, 53A AND 53B, PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 06/01/2020 and recorded in Document 202099013469 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: 12/05/2023

Time: 11:00 AM

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

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

5. Obligations Secured. The Deed of Trust executed by CLAUDIA CORELLA AND JAVIER MALDONADO AND JAVIER MALDONADO, JR., provides that it secures the payment of the indebtedness in the original principal amount of \$238,598.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. NATIONSTAR MORTGAGE LLC is the current mortgagee of the note and deed of trust and NATIONSTAR MORTGAGE LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is NATIONSTAR MORTGAGE LLC c/o NATIONSTAR MORTGAGE LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019 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.

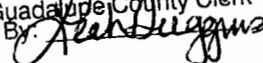
Mackie Wolf Zientz & Mann, P.C.
Brandon Wolf, Attorney at Law
✓ L. Keller Mackie, Attorney at Law
Michael Zientz, Attorney at Law
Lori Liane Long, Attorney at Law
Chelsea Schneider, Attorney at Law
Ester Gonzales, Attorney at Law
Karla Balli, Attorney at Law
Parkway Office Center, Suite 900
14160 Dallas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

For additional sale information visit: servicelinkauction.com/texas or (866) 539-4173

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 10/5/2023 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

OCT 05 2023
12:09pm
TERESA KIEL
Guadalupe County Clerk
By: 



NOTICE OF TRUSTEE'S SALE**DEED OF TRUST INFORMATION:**

Grantor(s)	Susana E. Morales	Deed of Trust Date	November 10, 2006
Original Mortgagee	First Horizon Home Loan Corporation	Original Principal	\$27,000.00
Recording Information	Instrument #: 06-24220 Book #: 2399 Page #: 0391 in Guadalupe County, Texas	Original Trustee	Peter F. Makowiecki
Property Address	1615 Sunspur Drive, New Braunfels, TX 78130	Property County	Guadalupe

MORTGAGE SERVICER INFORMATION:

Current Mortgagee	First Horizon Bank	Mortgage Servicer	First Horizon Bank
Current Beneficiary	First Horizon Bank	Mortgage Servicer Address	165 Madison Avenue, Memphis, TN 38101

SALE INFORMATION:

Date of Sale	12/05/2023
Time of Sale	11:00 AM or no later than 3 hours thereafter
Place of Sale	The North porch of the Guadalupe County Courthouse in Guadalupe County, Texas, or if the preceding area is no longer the designated area, at the area most recently designated by the Guadalupe County Commissioner's Court.
Substitute Trustees	Amy Ortiz, Aarti Patel, Beatriz Sanchez, Dylan Ruiz, Edward Luby, Nancy Parker, Roberta Avery-Hamilton, Faith Flores, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Thomas Gilbraith, C Jacon Spence, Auction.com, Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Selim Taherzadeh, or Michael Linke, any to act
Substitute Trustees' Address	15851 N. Dallas Parkway, Suite 410, Addison, TX 75001

PROPERTY INFORMATION:

Legal Description as per the Deed of Trust:

LOT 99, BLOCK 4, SUNGATE UNIT FOUR, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 6, PAGE 316, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

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

Default has occurred under the Deed of Trust and all sums secured by the Deed of Trust were declared immediately due and payable. The Beneficiary has, or caused another to, removed the Original Trustee and appointed Substitute Trustees. On behalf of the Mortgagee, Mortgage Servicer, and Substitute Trustees, the undersigned is providing this Notice of Trustee's Sale.

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

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 other matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. The sale shall not cover any part of the property that has been released from the lien of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

POSTED

OCT 05 2023

12:18 PM

TERESA KIEL
Guadalupe County Clerk
By: [Signature]

NOTICE OF TRUSTEE'S SALE

Pursuant to the Deed of Trust, the Beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

Pursuant to 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. Purchasers will buy the property "at the purchaser's own risk" and "at his/her peril", and no representation is made concerning the quality of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property.

Pursuant to 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.

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

Interested parties are encouraged to consult counsel of their choice prior to participating in the sale of the property.

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.

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.

Dated September 27, 2023.

/s/ Selim H. Taherzadeh

Selim H. Taherzadeh
15851 N. Dallas Parkway, Suite 410
Addison, TX 75001
(469) 729-6800



Return to: TAHERZADEH, PLLC
15851 N. Dallas Parkway, Suite 410, Addison, TX 75001

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: 12/28/2018
Grantor(s): BRYANNA S. LOWE, AN UNMARRIED WOMAN AND DEBORAH A. LOWE, AN UNMARRIED WOMAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR KBHS HOME LOANS, LLC, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$206,196.00
Recording Information: Instrument 201999000648
Property County: Guadalupe
Property: (See Attached Exhibit "A")
Reported Address: 3971 GENTLE MEADOW, NEW BRAUNFELS, TX 78130

MORTGAGE SERVICING INFORMATION:

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

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

SALE INFORMATION:

Date of Sale: Tuesday, the 5th day of December, 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

OCT 05 2023

12:16 PM

TERESA KIEL

Guadalupe County Clerk-
By: *[Signature]*

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

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

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

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

Certificate of Posting

I am Troy Martin whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 10/5/2023 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Guadalupe County Clerk and caused it to be posted at the location directed by the Guadalupe County Commissioners Court.

By: 

Exhibit "A"

LOT 15, BLOCK 11, LEGEND POND LEGEND POINT PHASE 4, IN THE CITY OF NEW BRAUNFELS, GUADALUPE COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 8, PAGE 548-549, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

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

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 AND
APPOINTMENT OF SUBSTITUTE TRUSTEES**

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 SUBSTITUTE TRUSTEE'S SALE

POSTED

DATE: September 28, 2023

OCT 09 2023

NOTE: Note described as follows:

2:54 PM
TERESA KIEL
Guadalupe County Clerk
By: *[Signature]*

Date: March 30, 2017
Maker: WILLOW D MITCHELL
Payee: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING
successor to the original lender
Original Principal
Amount: \$128,159.00

DEED OF TRUST: Deed of Trust described as follows:

Date: March 30, 2017
Grantors: WILLOW D MITCHELL
Trustee: DON HARRIS
Beneficiary: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING
successor to the original lender
Recorded: INSTRUMENT NO. 2017013273, WHICH WAS RECORDED IN THE
REAL PROPERTY RECORDS OF GUADALUPE COUNTY, TEXAS.

LENDER: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING

BORROWER: WILLOW D MITCHELL

PROPERTY: The property described as follows:

THE PROPERTY LOCATED IN GUADALUPE COUNTY, TEXAS, AS

DESCRIBED IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, ***SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST.***

SUBSTITUTE TRUSTEE: TROY MARTIN, DEBORAH MARTIN, ALEXIS MARTIN, CASSIE MARTIN, SHELBY MARTIN, BOB FRISCH, WAYNE DAUGHTREY, VICKI RODRIGUEZ, MARK CUMMINGS, DICK VETTERS, JASON WEST, JAIME STEEN, MATTHEW JOHNSON, DAVID GARVIN

Substitute Trustee's Mailing Address:

c/o SettlePou
3333 Lee Parkway, Eighth Floor
Dallas, TX 75219

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

DECEMBER 5, 2023, the first Tuesday of the month, to commence at 11:00 AM, or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

In GUADALUPE County, Texas, AT NORTH PORCH OF THE GUADALUPE COURTHOUSE, 101 EAST COURT STREET, SEGUIN, TX 78155, OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE.

RECITALS

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 due to a default in the payment of the Note and/or in the performance of the obligations under the Deed of Trust that secures the Note.

Formal notice is now given of Lender's election to proceed against and sell the real property described in the Deed of Trust, consistent with Lender's rights and remedies under the Deed of Trust and applicable law.

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, as 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.

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.

APPOINTMENT OF SUBSTITUTE TRUSTEE

DEED OF TRUST: Deed of Trust described as follows:

Date: March 30, 2017
Grantors: WILLOW D MITCHELL
Trustee: DON HARRIS
Beneficiary: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING
successor to the original lender
Recorded: INSTRUMENT NO. 2017013273, WHICH WAS RECORDED IN THE
REAL PROPERTY RECORDS OF GUADALUPE COUNTY, TEXAS.

PROPERTY: The property described as follows:

THE PROPERTY LOCATED IN GUADALUPE COUNTY, TEXAS, AS DESCRIBED IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, ***SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST.***

SUBSTITUTE TRUSTEE: TROY MARTIN, DEBORAH MARTIN, ALEXIS MARTIN, CASSIE MARTIN, SHELBY MARTIN, BOB FRISCH, WAYNE DAUGHTREY, VICKI RODRIGUEZ, MARK CUMMINGS, DICK VETTERS, JASON WEST, JAIME STEEN, MATTHEW JOHNSON, DAVID GARVIN

Substitute Trustee's Mailing Address:

c/o SettlePou
3333 Lee Parkway, Eighth Floor
Dallas, TX 75219

Each Substitute Trustee is appointed **effective as of September 28, 2023**, pursuant to Texas Property Code § 51.0075 to succeed to all title, powers, and duties of the original or

successor trustees under the Deed of Trust.

Appointment of Substitute Trustees:

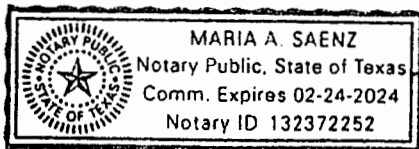
By: [Signature]

Name: Danika L. Lopez, Attorney for
NEWREZ LLC D/B/A SHELLPOINT
MORTGAGE SERVICING successor to the
original lender

THE STATE OF TEXAS §
 §
COUNTY OF DALLAS §

BEFORE ME, the undersigned authority, on this day appeared DANIKA L. LOPEZ,
and after being by me duly sworn, stated that he executed the foregoing instrument for the
purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE on September 28, 2023.



[Signature]
Notary Public, State of Texas

Notice of Sale executed by:

[Signature]
Name: Jason West

Substitute Trustee

EXHIBIT A

Lot 17, Block 20, THE RIDGE AT SCENIC HILLS UNIT 1, Guadalupe County, Texas, according to Map or Plat thereof recorded in Volume 6, Page 763, of the Plat Records of said county.

5013 ARROW RIDGE
SCHERTZ, TX 78124

00000009861543

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: December 05, 2023

Time: The sale will begin at 11:00 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 March 13, 2019 and recorded in Document INSTRUMENT NO. 201999005417 real property records of GUADALUPE County, Texas, with KYAHSA MOINE C. HORNE, AN UNMARRIED WOMAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., (MERS) AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by KYAHSA MOINE C. HORNE, AN UNMARRIED WOMAN, securing the payment of the indebtednesses in the original principal amount of \$286,709.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. FLAGSTAR BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

c/o FLAGSTAR BANK, NA
5151 CORPORATE DRIVE
TROY, MI 48098

POSTED

OCT 12 2023

3:08 PM

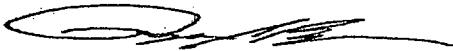
TERESA KIEL

Guadalupe County Clerk

By: Manssa

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 TROY MARTIN, DEBORAH MARTIN, ALEXIS MARTIN, CASSIE MARTIN, SHELBY MARTIN, BOB FRISCH, WAYNE DAUGHTREY, VICKI RODRIGUEZ, JENNYFER SAKIEWICZ, MARTHA ROSSINGTON, OR REYN ROSSINGTON 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.



Ryan Bourgeois

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: _____

5013 ARROW RIDGE
SCHERTZ, TX 78124

00000009861543

00000009861543

GUADALUPE

EXHIBIT "A"

LOT 4, IN BLOCK 2, OF THE PARKLANDS SUBDIVISION, UNIT ONE (1), A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGE 739-744, OF THE PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

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: September 23, 2014
 Grantor(s): Rebecca Lynn Davis, an unmarried woman
 Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as nominee for Southwest Stage Funding, LLC dba Cascade Financial Services
 Original Principal: \$125,485.00
 Recording Information: Book 4278, Page 0430
 Property County: Guadalupe
 Property: Lot 108, LAKE MCQUEENEY ESTATES SECTION TWO, according to the map or plat thereof recorded in Volume 4, Page 97, Plat Records, Guadalupe County, Texas.
 Property Address: 322 Pecan Drive Southwest
 McQueeney, TX 78123

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: December 5, 2023
 Time of Sale: 11:00 AM or within three hours thereafter.
 Place of Sale: NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE 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

OCT 16 2023

3:45 pm

TERESA KIEL

Guadalupe County Clerk

By: *[Signature]*

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:

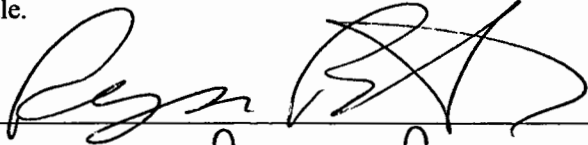
1. The maturity of the Note is hereby accelerated, and all sums secured by the Deed of Trust are declared to be immediately due and payable.
2. The herein appointed Substitute Trustees, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, 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.



Paige Jones

CERTIFICATE OF POSTING

My name is Reyn Rossington, 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 10-16-2023, 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: Reyn Rossington
Date: 10-16-2023

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

000472

309 WATERFORD
CIBOLO, TX 78108

0000009881665

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: December 05, 2023

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

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

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated April 04, 2022 and recorded in Document INSTRUMENT NO. 202299011824 real property records of GUADALUPE County, Texas, with JULIAN BERG AND LESLIE BERG A MARRIED COUPLE, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.


4. Obligations Secured. Deed of Trust or Contract Lien executed by JULIAN BERG AND LESLIE BERG A MARRIED COUPLE, securing the payment of the indebtednesses in the original principal amount of \$518,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. CMG MORTGAGE, INC. is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

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

POSTED

OCT 26 2023
2:43pm
TERESA KIEL
Guadalupe County Clerk
By: 



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

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead TROY MARTIN, DEBORAH MARTIN, CASSIE MARTIN, ALEXIS MARTIN, MARTHA ROSSINGTON, REYN ROSSINGTON WAYNE DAUGHTREY, SHELBY MARTIN, JENNYFER SAKIEWICZ 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: _____

309 WATERFORD
CIBOLO, TX 78108

00000009881665

00000009881665

GUADALUPE

EXHIBIT "A"

LOT 6, BLOCK 17, OF TURNING STONE, UNIT S1, AN ADDITION TO THE CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGE 776, MAP AND/OR PLAT RECORDS OF GUADALUPE COUNTY, TEXAS

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 9/28/2020	Grantor(s)/Mortgagor(s): JORGE COLIN, A SINGLE MAN
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR AMCAP MORTGAGE, LTD., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: PENNYMAC LOAN SERVICES, LLC
Recorded in: Volume: NA Page: NA Instrument No: 202099027227	Property County: GUADALUPE
Mortgage Servicer: PennyMac Loan Services, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361
Date of Sale: 12/5/2023	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.	

Legal Description: LOT 2, BLOCK 3, LONESOME DOVE SUBDIVISION, UNIT 1, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 8, PAGES 184-185, PLAT RECORDS, GAUDALUPE COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

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

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

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

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

NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(1): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

Dated: 10/24/2023



Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for PennyMac Loan Services, LLC

Dated: 10-26-2023

Deborah Martin


Printed Name:

SS/I Deborah Martin

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

POSTED

MH File Number: TX-23-96158-POS
Loan Type: FHA

OCT 26 2023
2:54pm
TERESA KIEL
Guadalupe County Clerk
By: 

NOTICE OF SUBSTITUTE TRUSTEE'S SALE**WILSON County****Deed of Trust Dated:** July 19, 2002**Amount:** \$117,000.00**Grantor(s):** ROBERT CRAIG and SHIRLEY CRAIG**Original Mortgagee:** HOMESTAR MORTGAGE SERVICES, L.L.C.**Current Mortgagee:** PNC BANK, NATIONAL ASSOCIATION**Mortgagee Address:** PNC BANK, NATIONAL ASSOCIATION, 3232 Newmark Drive, Miamisburg, OH 45342**Recording Information:** Document No. 12237 and recorded on 07/24/2002, Document No. 12564, Guadalupe County, Texas.**Legal Description:** LOT 7, ELM COUNTRY ESTATES, A SUBDIVISION OUT OF THE MANUEL XIMINEZ SURVEY, A-22, WILSON COUNTY, TEXAS AND THE E. SMITH SURVEY, A-32, GUADALUPE COUNTY, TEXAS, AS SHOWN ON PLAT RECORDED IN VOLUME 5, PAGE 60-61 OF THE PLAT RECORDS OF WILSON COUNTY, TEXAS AND AT VOLUME 5, PAGES 116B-117A OF THE PLAT RECORDS OF GUADALUPE COUNTY, TEXAS. (SAID LOT LIES IN BOTH WILSON COUNTY AND GUADALUPE COUNTY, TEXAS)

WHEREAS ROBERT CRAIG is deceased.

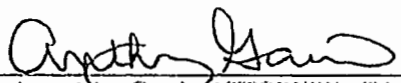
Date of Sale: December 5, 2023 between the hours of 12:00 PM and 3:00 PM.**Earliest Time Sale Will Begin:** 12:00 PM**Place of Sale:** The foreclosure sale will be conducted at public venue in the area designated by the WILSON County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

AMY ORTIZ OR DANIEL MCQUADE, VANNA HO, TROY MARTIN, DEBORAH MARTIN, ALEXIS MARTIN, CASSIE MARTIN, TERRI MARTIN, SHELBY MARTIN, MARTHA ROSSINGTON, REYN ROSSINGTON A/K/A T. REYNOLDS ROSSINGTON, VICKI RODRIGUEZ, BOB FRISCH, WAYNE DAUGHTREY, JENNYFER SAKIEWICZ OR CHRIS LAFOND have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust. 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. 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.

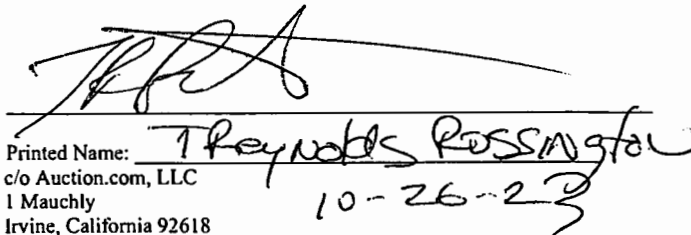
NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. 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.

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.

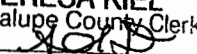


Anthony Adam Garcia, ATTORNEY AT LAW
HUGHES, WATTERS & ASKANASE, L.L.P.
1201 Louisiana, SUITE 2800
Houston, Texas 77002
Reference: 2022-003664



Printed Name: Teresha Rossington
c/o Auction.com, LLC
1 Mauchly
Irvine, California 92618
10-26-23

POSTED

OCT 26 2023
2:55pm
TERESA KIEL
Guadalupe County Clerk
By: 

NOTICE OF TRUSTEE'S SALE

WHEREAS, on January 16, 2008, DANA STERR, AND KORAN STERR, HUSBAND AND WIFE, executed a Deed of Trust/Security Instrument conveying to CTC REAL ESTATE SERVICES, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR COUNTRYWIDE KB HOME LOANS, ITS SUCCESSORS AND ASSIGNS, in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 08-001177, in Book 2577, at Page 0975, in the DEED OF TRUST OR REAL PROPERTY RECORDS of GUADALUPE COUNTY, TEXAS; and

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, DECEMBER 5, 2023** between ten o'clock AM and four o'clock PM and beginning not earlier than 12:00 PM or not later than three hours thereafter, I will sell said Real Estate at Guadalupe County Courthouse, 101 E. Court Street, Seguin, TX 78155 in **GUADALUPE COUNTY, TEXAS** to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners' Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

Said Real Estate is described as follows: LOT 17, BLOCK 8, SPRINGTREE SUBDIVISION UNIT 4, CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO A MAP OR PLAT THEREOF RECORDED IN VOLUME 7, PAGE 251, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

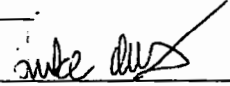
Property Address: 120 SPRINGTREE SHADOW, CIBOLO, TX 78108
Mortgage Servicer: BANK OF AMERICA, N.A.
Noteholder: BANK OF AMERICA, N.A.
7105 CORPORATE DRIVE, PLANO, TX 75024-4100

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

ACTIVE MILITARY SERVICE NOTICE

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


WITNESS MY HAND this 10th day of October.

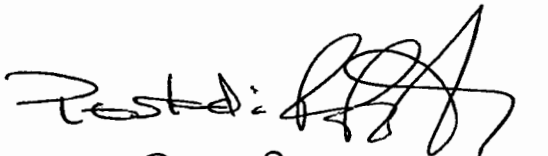

Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Auction.com, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob Frisch,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

POSTED

Substitute Trustee Address:

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

OCT 26 2023
2:59 pm
TERESA KIEL
Guadalupe County Clerk
By: 


Rossington
10-26-2023

POSTED

OCT 26 2023

3:00pm

TERESA KIEL

Guadalupe County Clerk

By: add

000477

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: BEING AN 8.02 ACRE TRACT SITUATED IN THE JESUS CANTU SURVEY, A-9, GUADALUPE COUNTY, TEXAS, SAID 8.02 ACRE TRACT IS THAT TRACT CALLED 8.012 ACRES IN CONVEYANCE FROM MARK C. CARTER, ET UX TO MARK G. ALLCOTT ET UX, RECORDED IN VOLUME 1025 AT PAGE 0278 OF THE OFFICIAL RECORDS OF SAID COUNTY AND BEING DESCRIBED BY METES AND BOUNDS, AS FOLLOWS:

BEGINNING AT A 1/2 INCH DIAMETER REBAR FOUND MARKING THE SOUTHEAST CORNER OF THE TRACT HEREIN DESCRIBED, SAME BEING THE SOUTHEAST CORNER OF SAID 8.013 ACRE TRACT, THE INTERSECTION OF THE WEST LINE OF A TRACT CALLED 105.0 ACRES DESCRIBED IN VOLUME 270 AT PAGE 604, THE NORTH LINE OF COUNTY ROAD NO. 416 (ZION HILL ROAD) AND MARKING THE APPROXIMATE LOCATION OF THE COMMON LINE OF THE JESUS CANTU SURVEY, A-9 AND THE JAMES ALLEY SURVEY, A-44:

THENCE WITH THE SOUTH LINE OF THE TRACT HEREIN DESCRIBED, SAME BEING THE COMMON LINE OF SAID 8.013 ACRE TRACT AND SAID ZION HILL ROAD, ALONG SAID COMMON SURVEY LINE, NORTH 89 DEGREES 59 MINUTES 33 SECONDS WEST 276.28 FEET (CALLED NORTH 90 DEGREES 00 MINUTES 00 SECONDS WEST 276.06 FEET) TO A 1/2 INCH DIAMETER REBAR FOUND MARKING THE SOUTHWEST CORNER OF THE TRACT HEREIN DESCRIBED, SAME BEING THE SOUTHWEST CORNER OF SAID 8.013 ACRE TRACT AND BEING THE SOUTH-MOST-SOUTHWEST CORNER OF THE RESIDUE OF A TRACT CALLED 69.97 ACRES DESCRIBED IN VOLUME 616 AT PAGE 513;

THENCE WITH THE WEST LINE OF THE TRACT HEREIN DESCRIBED, SAME BEING THE COMMON LINE OF SAID 8.013 ACRE TRACT AND SAID RESIDUE OF 69.97 ACRE TRACT, AS FOLLOWS:

NORTH 03 DEGREES 42 MINUTES 28 SECONDS EAST 581.92 FEET (CALLED NORTH 03 DEGREES 42 MINUTES 28 SECONDS EAST 581.83 FEET) TO A 1/2 INCH DIAMETER REBAR FOUND; WITH A FENCE, NORTH 14 DEGREES 38 MINUTES 24 SECONDS WEST 208.92 FEET (CALLED NORTH 14 DEGREES 39 MINUTES 00 SECONDS WEST 289.00 FEET) TO A 1/2 INCH DIAMETER REBAR FOUND; AND WITH NO FENCE, NORTH 01 DEGREE 50 MINUTES 42 SECONDS EAST 261.03 FEET (CALLED NORTH 01 DEGREE 50 MINUTES 19 SECONDS EAST 260.97 FEET) TO A 1/2 INCH DIAMETER REBAR FOUND AT A TWO-WAY FENCE CORNER MARKING THE NORTHWEST CORNER OF THE TRACT HEREIN DESCRIBED SAME BEING THE NORTHWEST CORNER OF SAID 8.013 ACRE TRACT AND A RE-ENTRANT CORNER OF THE RESIDUE OF SAID 69.97 ACRE TRACT;

THENCE WITH THE NORTH LINE OF THE TRACT HEREIN DESCRIBED, SAME BEING A SEGMENT OF THE COMMON LINE OF SAID 8.013 ACRE TRACT AND SAID RESIDUE OF 69.97 ACRE TRACT, SOUTH 89 DEGREES 02 MINUTES 14 SECONDS EAST 381.01 FEET (CALLED SOUTH 89 DEGREES 02 MINUTES 14 SECONDS EAST 380.97 FEET) TO A 1/2 INCH DIAMETER REBAR FOUND AT A THREE-WAY FENCE CORNER MARKING THE NORTHEAST CORNER OF THE TRACT HEREIN DESCRIBED, SAME BEING THE NORTHEAST CORNER OF SAID 8.013 ACRE TRACT, BEING THE EAST-MOST-SOUTHEAST CORNER OF SAID RESIDUE OF 69.97 ACRE TRACT AND LYING IN THE WEST LINE OF SAID 105.0 ACRE TRACT:

THENCE WITH THE EAST LINE OF THE TRACT HEREIN DESCRIBED, SAME BEING THE COMMON LINE OF SAID 8.013 ACRE TRACT AND SAID 105.0 ACRE TRACT, AS FOLLOWS:

SOUTH 03 DEGREES 56 MINUTES 26 SECONDS WEST 331.45 FEET TO A 1/2 INCH DIAMETER REBAR FOUND AT A THREE-WAY FENCE CORNER; AND SOUTH 04 DEGREES 00 MINUTES 23 SECONDS WEST 786.02 FEET (IN TOTAL CALLED SOUTH 03 DEGREES 59 MINUTES 26 SECONDS WEST 1117.36 FEET) TO THE PLACE OF BEGINNING AND CONTAINING 8.013 ACRES OF LAND.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust dated 08/15/2007 and recorded in Book 2527 Page 0063 Document 07-018639 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: 12/05/2023

Time: 11:00 AM

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

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

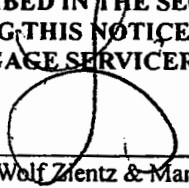


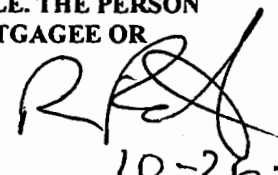
5. Obligations Secured. The Deed of Trust executed by JAMES E. KELSON AND KRISTINA M. KELSON, provides that it secures the payment of the indebtedness in the original principal amount of \$52,248.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Pentagon Federal Credit Union is the current mortgagee of the note and deed of trust and PENFED CREDIT UNION is mortgage servicer. A servicing agreement between the mortgagee, whose address is Pentagon Federal Credit Union c/o PENFED CREDIT UNION, 6191 N. State Hwy 161, Ste. 500, Irving, TX 75038 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. Order to Foreclose. Pentagon Federal Credit Union obtained a Order from the 456th District Court of Guadalupe County on 10/10/2023 under Cause No. 23-2048-CV-E. 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

posted: 
10-26-23
Reyn Rossington

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

Certificate of Posting

I am Reyn Rossington 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 10-26-23 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 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 30, 2016 and recorded under Clerk's File No. 2016014192, in the real property records of GUADALUPE County Texas, with Travis Gibson and Teresa Gibson husband and wife as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for iFreedom Direct Corporation, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Travis Gibson and Teresa Gibson husband and wife securing payment of the indebtedness in the original principal amount of \$363,656.00 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 Travis Gibson and Teresa Gibson. Wintrust Mortgage, a division of Barrington Bank & Trust Company, N.A. 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. Mr. Cooper is acting as the Mortgage Servicer for the Mortgagee. Mr. Cooper, is representing the Mortgagee, whose address is: 8950 Cypress Waters Boulevard, Coppell, TX 75019.

Legal Description:

LOT 13, BLOCK 5, TURNING STONE UNIT-W3, IN CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 8, PAGE(S) 165-166 OF THE MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 12/05/2023

Earliest Time Sale Will Begin: 11:00 AM

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

TERMS OF SALE

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

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



POSTED

OCT 26 2023

3:01pm

TERESA KIEL

Guadalupe County Clerk

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

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

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE Troy Martin, Deborah Martin, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Xome, as Substitute Trustee.**

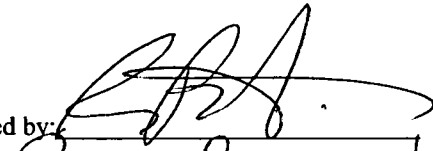
The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Executed on October 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:

Printed Name:


Reyn Rossington
10-26-2023

C&M No. 44-23-2346

POSTED

000480

210 N SAUNDERS ST, SEGUIN, TX. 78155

OCT 26 2023

3:03pm

TERESA KIEL

Guadalupe County Clerk

APPOINTMENT OF SUBSTITUTE TRUSTEE AND
NOTICE OF SUBSTITUTE TRUSTEE 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 AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

APPOINTMENT OF

**SUBSTITUTE
TRUSTEE:**

WHEREAS, in my capacity as the attorney for the Mortgagee and/or its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I hereby name, appoint and designate Jack O'Boyle, Chris Ferguson, Travis Gray, Troy Martin, Deborah Martin, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrev, Shelby Martin, Jennyfer Sakiewicz, Travis Gray, Chris Ferguson, or Jack O'Boyle, each as Substitute Trustee, to act under and by virtue of said Deed of Trust, including posting and filing the public notice required under Section 51.002 Texas Property Code as amended, and to proceed with a foreclosure of the Deed of Trust lien securing the payment of the Note.

SUBSTITUTE

**TRUSTEE'S
ADDRESS:**

c/o JACK O'BOYLE & ASSOCIATES, PLLC, Mailing Address: P.O. Box 815369, Dallas, TX 75381; Physical Address: 12300 Ford Road, Suite 212, Dallas, TX 75234.

NOTICE OF

**SUBSTITUTE
TRUSTEE SALE:**

WHEREAS, 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.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on December 05, 2023 between the hours of 11am-2pm the Substitute Trustee will sell said real property at the place hereinafter set out and pursuant to the terms herein described. The sale will begin at the earliest time stated above or within three (3) hours after that time.

**LOCATION OF
SALE:**

The place of the sale shall be: 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 in GUADALUPE County, Texas or as designated by the County Commissioners.

**INSTRUMENT TO
BE FORECLOSED:**

Deed of Trust or Contract Lien dated 06/22/2021 and recorded under Volume, Page or Clerk's File No. DOC #202199022165 in the real property records of Guadalupe County Texas, with RICHARD FLORES LLC as Grantor(s) and CIVIC FINANCIAL SERVICES, LLC as Original Mortgagee.

**OBLIGATIONS
SECURED:**

Deed of Trust or Contract Lien executed by RICHARD FLORES LLC securing the payment of the indebtedness in the original principal amount of \$134,901.00 and

DT: zNOS AND APPT (SVC) 230715

AL: 210 N SAUNDERS ST



4799873

obligations therein described including but not limited to the promissory note and all the modifications, renewals and extensions of the promissory note (the "Note") executed by RICHARD FLORES LLC. CIVIC REAL ESTATE HOLDINGS III, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

**MORTGAGE
SERVICING
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 property securing the above referenced loan. FAY SERVICING LLC is acting as the Mortgage Servicer for CIVIC REAL ESTATE HOLDINGS III, LLC who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. FAY SERVICING LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

CIVIC REAL ESTATE HOLDINGS III, LLC
c/o FAY SERVICING LLC
1601 LBJ Freeway, Suite 150
Farmers Branch, TX 75234

**LEGAL
DESCRIPTION OF
PROPERTY TO BE
SOLD:**

ALL THAT CERTAIN TRACT OR PARCEL OF LAND CONTAINING 0.218 ACRES IN THE CITY OF SEGUIN, GUADALUPE COUNTY, TEXAS, OUT OF THE NORTH HALF OF LOT TWO (2), BLOCK FIFTY-SEVEN (57), NEW CITY BLOCK 1052, WEST ADDITION, BEING THE SAME TRACT CONVEYED IN VOLUME 1806, PAGE 631, OFFICIAL RECORDS OF GUADALUPE COUNTY, TEXAS.

SAID 0.218 ACRE TRACT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING: AT A 1/2" IRON PIN FOUND ON THE WEST LINE OF N. SAUNDERS ST. AT THE NORTHEAST CORNER OF DENVER E. MINER II, 0.434 ACRE TRACT, OF RECORD IN VOLUME 2817, PAGE 555, OFFICIAL RECORDS OF GUADALUPE COUNTY, TEXAS. FOR THE SOUTHEAST CORNER OF THIS TRACT;

THENCE: WEST, 95.00 FEET ALONG WITH THE NORTH LINE OF SAID MINER, 0.434 ACRE TRACT, TO A 1/2" IRON PIN SET WITH CAP, AT THE SOUTHEAST CORNER OF FRANCISCO LUNA TRACT, OF RECORD IN VOLUME 443, PAGE 439, DEED RECORDS OF GUADALUPE COUNTY, TEXAS, FOR THE SOUTHWEST CORNER OF THIS TRACT;

THENCE: NORTH, 100.00 FEET TO A 1/2" IRON PIN SET WITH CAP AT THE NORTHEAST CORNER OF FRANCISCO & JESUSA R. LUNA TRACT, OF RECORD IN VOLUME 1157, PAGES 103, OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS, FOR THE NORTHWEST CORNER OF THIS TRACT;

THENCE: EAST, 95.00 FEET TO A 1/2" IRON PIN SET WITH CAP ON THE WEST LINE OF N. SAUNDERS ST. AT THE SOUTHEAST CORNER OF A.F. GREENWOOD, ET AL TRACT, FOR THE NORTHEAST CORNER OF THIS TRACT;

THENCE: SOUTH 100.00 FEET ALONG WITH THE WEST LINE OF N.



SAUNDERS ST. TO THE POINT OF BEGINNING. (the "Property")

**REPORTED
PROPERTY ADDRESS:** 210 N SAUNDERS ST, SEGUIN, TX 78155
TERMS OF SALE: The Substitute Trustee will sell the Property by public auction at the place and date specified herein.

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 and the priority of the lien being foreclosed.

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 and/or Mortgage Servicer 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 their bid immediately in cash if their bid is accepted.

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

In the event of a defect or other problem with the foreclosure process is discovered that may invalidate the sale, the consideration paid will be returned to the purchaser as the sole and absolute remedy. In the event of any claim or action brought by any person including the purchaser requiring or resulting in the invalidation of the sale and rescission of the Trustee's Deed or Substitute Trustee's Deed, purchaser's damages resulting therefrom are limited to the consideration paid to the Trustee or Substitute Trustee and the sole and absolute remedy shall be the return to purchaser of the consideration paid. The purchaser shall have no further recourse against the Trustee, Substitute Trustee, Mortgagee and/or Mortgage Servicer, or its attorney(s).

The Deed of Trust permits the Mortgagee and/or Mortgage Servicer to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee under the Deed of Trust or Substitute Trustee appointed herein need not appear at the date, time and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiling may be after the date originally scheduled for



this sale.

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.

DT: zNOS AND APPT (SVC) 230715

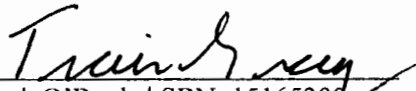
AL: 210 N SAUNDERS ST



Signed on the 22 day of October, 2023

Respectfully,

JACK O'BOYLE & ASSOCIATES, PLLC


____ Jack O'Boyle | SBN: 15165300
jack@jackoboyle.com
x Travis H. Gray | SBN: 24044965
travis@jackoboyle.com

____ Chris Ferguson | SBN: 24069714
chris@jackoboyle.com

P.O. Box 815369

Dallas, Texas 75381

P: 972.247.0653 | F: 972.247.0642

ATTORNEYS FOR MORTGAGEE AND/OR ITS
MORTGAGE SERVICER

DT: zNOS AND APPT (SVC) 230715

AL: 210 N SAUNDERS ST



CERTIFICATE OF POSTING

My name is Ray Rossington and my address is c/o 12300 Ford Rd, Ste. 212, Dallas, TX 75234.
I declare under the penalty of perjury that on 10-26-2023 I filed at the office of the Guadalupe County
Clerk and caused to be posted at the Guadalupe County courthouse (or other designated place) this notice of sale.

Signed: _____

Declarant's Name: Ray Rossington

Date: 10-26-2023



23TX935-0509
125 GRAVEL GRAY, CIBOLO, TX 78108

NOTICE OF FORECLOSURE SALE

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

LOT 3, BLOCK 9, OF SARATOGA SUBDIVISION UNIT 7, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGES 69-71, MAP AND PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

Security Instrument: Deed of Trust dated May 29, 2020 and recorded on June 5, 2020 as Instrument Number 202099013863 in the real property records of GUADALUPE County, Texas, which contains a power of sale.

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

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

Obligation Secured: The Deed of Trust executed by MENESHA CHERI PONDS secures the repayment of a Note dated May 29, 2020 in the amount of \$263,831.00. NATIONSTAR MORTGAGE, LLC, whose address is c/o Nationstar Mortgage LLC, 8950 Cypress Waters Blvd., Coppell, TX 75019, is the current mortgagee of the Deed of Trust and Note and Nationstar Mortgage 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 attorneys appoint the substitute trustees listed below.

POSTED

NOV 02 2023

11:47am

TERESA KIEL

Guadalupe County Clerk

By: *[Signature]*

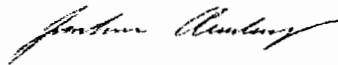


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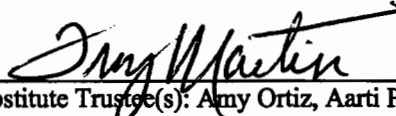
Substitute Trustee(s): Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob 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
Rachel Son, Attorney at Law
6080 Tennyson Parkway, Suite 100
Plano, TX 75024



Substitute Trustee(s): Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, 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 2 day of November, 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).

197 Corral Fence, Cibolo, TX 78108

23-013334

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: 12/05/2023

Time: Between 11:00 AM – 2:00 PM and beginning not earlier than 11:00 AM and ending not later than three hours thereafter.

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

2. Terms of Sale. Highest bidder for cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated 07/12/2017 and recorded in the real property records of Guadalupe County, TX and is recorded under Clerk's File/Instrument Number 2017016055, with James Fisher (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for ON Q Financial, Inc. mortgagee to which reference is herein made for all purposes.

4. Obligations Secured. Deed of Trust or Contract Lien executed by James Fisher, securing the payment of the indebtedness in the original amount of \$211,961.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Wells Fargo Bank, N.a. is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to be Sold. LOT 55, BLOCK 1, CIBOLO VALLEY RANCH SUBDIVISION UNIT 3, A SUBDIVISION IN GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP AND OR PLAT THEREOF RECORDED IN VOLUME 7, PAGE 80, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

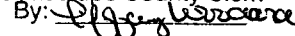
POSTED

NOV 02 2023

11:52am

TERESA KIEL

Guadalupe County Clerk

By: 

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

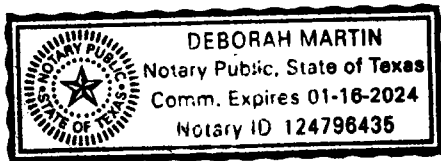
Wells Fargo Bank, N.a.
3476 Stateview Blvd.
Fort Mill, SC 29715

Troy Martin
SUBSTITUTE TRUSTEE
Troy Martin, Deborah Martin, Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Wayne Daughtrey, Shelby Martin, Jennyfer Sakiewicz OR AUCTION.COM OR Kirk Schwartz, Candace Sissac
c/o Albertelli Law, 2201 W Royal Lane, Suite 200
Irving, TX 75038

STATE OF Texas
COUNTY OF Medina

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

GIVEN UNDER MY HAND AND SEAL OF OFFICE this 2 day of November, 2023.



Deborah Martin
NOTARY PUBLIC in and for
Medina COUNTY
My commission expires: 1/16/2024
Print Name of Notary:
Deborah Martin

CERTIFICATE OF POSTING

My name is Troy Martin, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on 11/2/2023 I filed at the office of the Guadalupe County Clerk and caused to be posted at the Guadalupe County courthouse this notice of sale.

Troy Martin
Declarant's Name: Troy Martin
Date: November 2, 2023

000492

225 SUNFLOWER DRIVE
MARION, TX 78124

00000009941535

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: December 05, 2023

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

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

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated August 21, 2006 and recorded in Document VOLUME 2362, PAGE 0917 real property records of GUADALUPE County, Texas, with ESQUIEL C NAVARRO, AS UNMARRIED, grantor(s) and WELLS FARGO BANK, N.A., mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by ESQUIEL C NAVARRO, AS UNMARRIED, securing the payment of the indebtednesses in the original principal amount of \$62,500.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CITIGROUP MORTGAGE LOAN TRUST 2006-WFHE4, ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2006-WFHE4 is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

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

POSTED

NOV 02 2023

3:03pm

TERESA KIEL

Guadalupe County Clerk
By: *Maura A.*



NTSS00000009941535

225 SUNFLOWER DRIVE
MARION, TX 78124

00000009941535

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: _____

225 SUNFLOWER DRIVE
MARION, TX 78124

00000009941535

00000009941535

GUADALUPE



LOT 20, BLOCK 2, MEADOWLANDS SUBDIVISION, CITY MARION, GUADALUPE COUNTY, TEXAS, ACCORDING TO
PLAT, RECORDED IN VOLUME 5, PAGE 12B, PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

NOTICE OF FORECLOSURE SALE

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 any other 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 as follows:

16.69 acres, more or less, of land area, in the ANDREW MITCHELL SURVEY NO. 62, ABSTRACT NO. 220, in Guadalupe County, Texas, being all of that tract described as 15.75 acres in a deed from Ralph Giesecke to Lester L. Hinkle et ux, dated October 3, 1986 and recorded in Volume 786, page 76 of the Guadalupe County Official Records, and a portion of that tract described in a deed from Edward F. Thompson et ux to Lester L. Hinkle et ux, dated April 12, 1984, and recorded in Volume 763, page 927 of the Guadalupe County Official Records. Said 16.69 acre tract being more particularly described by a metes and bounds description on Exhibit "A" attached hereto and made a part hereof.

2. Instrument to Be Foreclosed: Instrument #201999022946, Official Public 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: Tuesday, December 5, 2023

Time: The sale will begin no earlier than 10:00 a.m. or no later than three hours thereafter. The sale will be completed by no later than 1:00 p.m.

Place: North porch of the Guadalupe County Courthouse, or in the area designated by the Commissioner's Court pursuant to Section 51.002 of the Texas Property Code.

The deed of trust permits the beneficiary 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. The sale may not be cancelled except by the beneficiary or beneficiary's representative.

4. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

POSTED

NOV 09 2023

9:50 am

TERESA KIEL

Guadalupe County Clerk

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. The sale shall not cover any part of the property that has been released of public record from the lien of the deed of trust. Prospective bidders are strongly urged to examine the applicable property records.

Pursuant to Texas Property Code Section 51.009, 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.

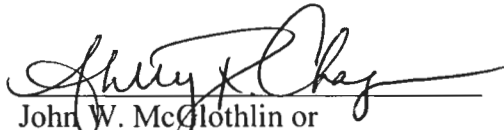
Pursuant to Texas Property Code Section 51.0075, the trustee or substitute trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute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

5. Type of Sale. The sale is a non-judicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by FERNANDO BERNAL and MARIA KESTLER. The real property and any personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by Texas Business and Commerce Code Section 9.604(a).

6. Obligations Secured. The deed of trust provides that it secures the payment of the indebtedness and obligations therein described including but not limited to the promissory note of October 4, 2019, in the original principal amount of \$190,000.00, and payable to the order of SHERRYL L. BOYD. Questions regarding the sale may be addressed to the undersigned.

7. Default and Request to Act. Default has occurred under the deed of trust, and the beneficiary has requested the substitute trustee to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

Dated: November 8, 2023


John W. McGlothlin or
Ashley R. Chagnon,
Substitute Trustee
133 W. San Antonio, Suite 400
San Marcos, TX 78666
V: 512.392.7510

000508

23-112326

Notice of Substitute Trustee's Sale

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

Deed of Trust Date: September 3, 2020	Original Mortgagor/Grantor: MICHAEL DOERR AND CHELSEA DOERR
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR MORTGAGE SOLUTIONS OF COLORADO, LLC., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: SERVIS ONE, INC. DBA BSI FINANCIAL SERVICES
Recorded in: Volume: N/A Page: N/A Instrument No: 202099024490	Property County: GUADALUPE
Mortgage Servicer: BSI FINANCIAL SERVICES	Mortgage Servicer's Address: 4200 REGENT BLVD. SUITE B200 IRVING, TX 75063

POSTED

NOV 09 2023
10:07 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.

Secures: Note in the original principal amount of \$169,999.00, executed by MICHAEL DOERR and payable to the order of Lender.

Property Address/Mailing Address: 420 PINTAIL LOOP, SAN MARCOS, TX 78666

Legal Description of Property to be Sold: ALL THAT CERTAIN PARCEL OF LAND SITUATED IN THE COUNTY OF GUADALUPE, STATE OF TEXAS:

LOT 2, BLOCK E, BROOKHOLLOW CLUB ESTATES, PHASE THREE, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 5, PAGE(S) 17A-18A, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

TAX ID: 1G0355-300E-00200-0-00.

Date of Sale: December 5, 2023	Earliest time Sale will begin: 11:00 AM
---------------------------------------	--

Place of sale of Property: NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE

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

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



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

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

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

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

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


SUBSTITUTE TRUSTEE

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

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

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 14, 2009 and recorded under Vol. 2744, Page 0251, or Clerk's File No. 09-008515, in the real property records of GUADALUPE County Texas, with John M. Nash and spouse Laura Nash as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for First Commercial Bank, N.A., its successors and assigns as Original Mortgagee.

Deed of Trust executed by John M. Nash and spouse Laura Nash securing payment of the indebtedness in the original principal amount of \$181,600.00 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 John M. Nash and Laura Nash. PNC Bank, National Association 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. PNC Bank, N.A. is acting as the Mortgage Servicer for the Mortgagee. PNC Bank, N.A., is representing the Mortgagee, whose address is: P.O. Box 1820, Dayton, OH 45401-1820.

Legal Description:

BEING A 2.168 ACRE TRACT SITUATED IN THE JOHN G. KING SURVEY, A-26, GUADALUPE COUNTY, TEXAS. SAID 2.168 ACRE TRACT IS THAT TRACT CALLED 2.167 ACRES IN A DEED FROM DANNY ALAN BECK TO GREGORY M. HAMMONS, ET UX DATED SEPTEMBER 23, 1994, RECORDED IN VOLUME 1116, PAGE 794, 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: 12/05/2023

Earliest Time Sale Will Begin: 11:00 AM

NOV 09 2023

10:07 AM

TERESA KIEL

Guadalupe County Clerk

By: *[Signature]*

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 11/06/2023.

/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:

Printed Name:


Troy Martin

C&M No. 44-23-2814

EXHIBIT A

2.168 ACRE TRACT

Being a 2.168 ACRE TRACT situated in the John G. King Survey, A-26, Guadalupe County, Texas. Said 2.168 ACRE TRACT is that tract called 2.107 acres in a deed from Danny Alan Beck to Gregory M. Hammons, et ux dated September 23, 1994, recorded in Volume 1118, Page 794, of the Official Records of said County and being described by metes and bounds as follows:

BEGINNING at a 1/2" diameter rebar set with cap (B&A) marking the southwest corner of the tract herein described, same being the southwest corner of said 2.167 acre tract, lying in the north line of the tract, called 0.914 acres in conveyance from S. L. Butler to the State of Texas, recorded in Volume 242 Page 30 in the southeast corner of the tract called 16.00 acres in conveyance from Estate of Dixon L. Riemenschneider to Marie A. Riemenschneider in Volume 2403, Page 398 (no description see Volume 545, Page 698), further described in the north line of U. S. Highway 90A.

THENCE with the west line of the tract to herein described, same being the common line of said 2.167 acre tract in said 16.00 acre tract N 00° 56' 33" E, 401.26 feet (called N 00° 56' 33" E, 401.60 feet - basis of bearing) to a fence corner post marking the northwest corner of the tract herein described, same being the northwest corner of the said 2.167 acre tract, lying in the east line of said 16.00 acre tract being the southwest corner of the tract called 25.02 acres in conveyance from Gilbert and Lorine S. Krueger to John T. and Anne L. Holland in Volume 413, Page 358;

THENCE with the north line of tract herein described, same being the common line of said 2.167 acre tract and said 25.02 acre tract N 89° 05' 59" E, 229.87 feet (called N 89° 11' 40" E, 229.08 feet) to a 2" diameter iron pipe fence corner post marked in the northeast corner tract herein described, same being the northeast corner of said 2.167 acre tract, lying in the south line of said 25.02 acre tract and being the northwest corner of the tract called 2.21 acres in conveyance from S. B. and Mobel Butler to John T. and Anne L. Holland in Volume 501 Page 157;

THENCE with the east line of the tract herein described, same being the common line of said 2.167 acre tract and said 2.21 acre tract S 00° 57' 16" E, 399.73 feet (S 00° 55' 30" E, 399.94 feet) to a 1/2" diameter rebar set with cap (B&A) marking the southeast corner of a tract herein described, same being the southeast corner of said 2.167 acre tract, southwest corner of said 2.21 acre tract lying in the north line of said 0.914 acre tract, further described as lying in the north line of U. S. Highway 90A, said rebar bears S 88° 57' 04" W, 921.65 feet from a 1/2" diameter rebar found;

THENCE with the south line of the tract herein described, same being the common line of said 2.167 acre tract and said 0.914 acre tract along a segment of the north line of U. S. Highway 90A, S 88° 47' 08" W, 242.16 feet (called S 88° 50' 50" W, 242.16 feet) to the PLACE OF BEGINNING and containing 2.168 ACRES OF LAND.

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

THE STATE OF TEXAS §
 § KNOW ALL MEN BY THESE PRESENTS
 COUNTY OF GUADALUPE §

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

1. *PROPERTY TO BE SOLD:*

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

(hereinafter the "Property")

2. *INSTRUMENT TO BE FORECLOSED:*

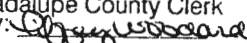
That certain Deed of Trust dated the 28th day of February, 2019, from Daryl A. Bennett, a single person, as Grantor, to Danny B. Butler, Trustee, for the benefit of Jefferson Bank, a state chartered bank, having its principal office at 1900 Broadway, Suite 900, San Antonio, Texas 78215, recorded at **Document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

POSTED

NOV 09 2023

12:18 pm

TERESA KIEL

Guadalupe County Clerk
 By: 

3. DATE, TIME, AND PLACE OF SALE:

Date: Tuesday, December 5, 2023

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

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

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

4. TERMS OF SALE:

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

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

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

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

Pursuant to Section 51.009 of the Texas Property Code, the Property shall be sold **"AS IS"** and **"WHERE IS"** with no representations or warranties, either expressed or implied, except as to the warranties of title, if any, provided for under the Deed of Trust. The sale expressly excludes any warranty of merchantability or fitness for a particular use.

Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

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

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

5. TYPE OF SALE:

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

6. OBLIGATION SECURED:

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

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

7. DEFAULT AND REQUEST TO ACT:

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

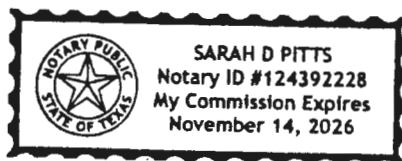
WITNESS MY HAND this 8th day of November, 2023.


Leslie M. Luttrell
Substitute Trustee

THE STATE OF TEXAS §
 §
COUNTY OF BEXAR §

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

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




Notary Public, State of Texas

My commission expires: 11/14/2026

000519

NOTICE OF TRUSTEE'S SALE

THE STATE OF TEXAS }

COUNTY OF GUADALUPE }

Date: October 19, 2023

Deed of Trust: to Fortress Ranch Investments LTD., recorded under clerks document number 202199016876 Official Public Records, Guadalupe County, Texas dated May 7, 2021, executed by Robert Jonathan Stein, 2090 Pooley Road, Kingsbury, Texas 78638-2269

And

Transfer of Lien to DELI Murphy Family Trust recorded under clerks document number 202299007482, Official Public Records, Guadalupe County, Texas dated March 1, 2022

Property: Being a 15.73 acres more or less, of land known as Tract J out of the H. Cottle Survey, A-13, Guadalupe County, Texas and more fully described as Exhibit "A" in a Deed of Trust filed of record under document number 202199016876 of the Official Public Records of Guadalupe County, Texas.

Date of Sale: December 5, 2023

Time of Sale: The earliest time at which the sale will occur is 11:00 a.m. and no later than 2:00 p.m.

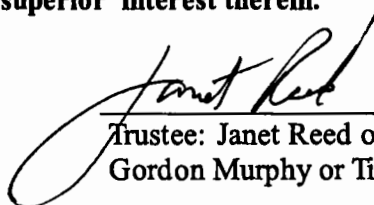
Place of sale of Property: Guadalupe County Courthouse, Seguin, Texas.

101 E. Court Street, Seguin, Guadalupe County, Texas 78155

Designated Area: The north porch of the Guadalupe County Courthouse, Seguin, Guadalupe County, Texas.

Because of the default by Grantor under the terms of the Deed of Trust and the Note secured thereby, as Trustee, I will sell the property by public auction tot he highest bidder for cash at the place and date above specified to satisfy the debt secured by the Deed of Trust.

The property is being sold subject to all matter of record which are prior to the Deed of Trust, which affect title thereto, and which are a superior interest therein.




Trustee: Janet Reed or Dean Murphy or
Gordon Murphy or Timothy Murphy

For more information:

P.O. Box 1295
San Marcos, Texas 78667
512-484-4502

POSTED

NOV 13 2023
9:55am
TERESA KIEL
Guadalupe County Clerk
By: 

NOTICE OF TRUSTEE'S SALE**THE STATE OF TEXAS *****COUNTY OF GUADALUPE *****POSTED****Date: November 9, 2023****Deed of Trust:****Date: February 23, 2021****Grantor: Arturo Rodriguez III****Beneficiary: Fortress Ranch Investments Ltd.****Recorded under Clerks Document Number 202199007722, Official Public Records, Guadalupe County, Texas.**

NOV 13 2023
 10:14 am
TERESA KIEL
 Guadalupe County Clerk
 By: W. Dwyer

Assumption Warranty Deed:**Date: January 25, 2023****Grantor: Arturo Rodriguez III****Grantee: Antonio Rodriguez, 3091 Gander Slough, Kingsbury, Texas 78638****Recorded under Clerk's Document Number 202399003085, Official Public Records, Guadalupe County, Texas.****Transfer of Lien:****Date: May 19, 2021****Transferer: Fortress Ranch Investments Ltd.****Transferee: Perpetuate Capital Fixed Income Fund I, LP****Recorded under Clerk's Document #202199018049, Official Public Records, Guadalupe County, Texas.**

Property: Being a 10.43 acre parcel of land known as Tract C out of the H. Cottle Survey, A-13, Guadalupe County, Texas and being more particularly described in Exhibit "A" attached to the Deed of Trust filed in Clerk's Document #202199007722 of the Guadalupe County Deed Records.

Date of Sale: December 5, 2023**Time of Sale: The earliest time at which the sale will occur is 11:00 a.m. and no later than 2:00 p.m.****Place of sale of Property: Guadalupe County Courthouse, 211 W. Court Street, Seguin, Texas 78155**

Designated Area: The north porch of the Guadalupe County Courthouse, bearing the address of 211 W. Court Street, Seguin, Texas 78155, or in the area designated by the Commissioner's Court, pursuant to Section 51.002 of the Texas Property Code.

Because of the default by Grantor under the terms of the Deed of Trust and the Note secured thereby, as Substitute Trustee, I will sell the property by public auction to the highest bidder for cash at the place and date above specified to satisfy the debt secured by the Deed of Trust.

The property is being sold subject to all matters of record which are prior to the Deed of Trust, which affect title thereto, and which are a superior interest therein.



Substitute Trustee – Timothy Murphy, Gordon Murphy, Dean Murphy, or Lindsey Meyer

For more information:**P.O. Box 1249****San Marcos, Texas 78667****512-396-5115**

Notice of Foreclosure Sale
November 13, 2023

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

Dated: May 29, 2013

Grantor: Paul Thomas Flood, Jr.

Trustee: Phillip R. Spicer, Jr.

Lender: Michael A. Fazio and Linda D. Fazio

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

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

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

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

Foreclosure Sale:

Date: Tuesday, December 5, 2023

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

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

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

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

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

POSTED

NOV 13 2023

12:02pm

TERESA KIEL

Guadalupe County Clerk
By: 

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

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

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

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

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

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

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

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



GRACE G. KUNDE
Attorney for Lender
Moore Ganske Murr Sessions, PLLC
536 E. Court
Seguin, Texas 78155
Telephone (830) 386-3805

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, NICHOLAS R. AULER AND KIMBERLY A. AULER, HUSBAND AND WIFE delivered that one certain Deed of Trust dated SEPTEMBER 8, 2017, which is recorded in INSTRUMENT NO. 2017021615 of the real property records of GUADALUPE County, Texas, conveying to the Trustee(s) therein named the real property therein described, to secure the payment of a Promissory Note in the principal amount of \$208,050.00 payable to the order of GATEWAY MORTGAGE GROUP, LLC, to which reference is hereby made for a description of the Promissory Note, the terms and covenants of the Deed of Trust, and the property therein conveyed; and

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

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

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


NOTICE IS HEREBY GIVEN that on DECEMBER 5, 2023, beginning at 10:00 AM, or not later than three (3) hours after that time, a Substitute Trustee(s) will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

LOT 2, BLOCK 15 OF WOODLAND OAKS SUBDIVISION, UNIT-4, A SUBDIVISION IN THE CITY OF SCHERTZ, GUADALUPE COUNTY, TEXAS ACCORDING TO THE PLAT RECORDED IN VOLUME 5, PAGE(S) 55A AND 55B OF THE PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

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

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

Dated: NOVEMBER 13, 2023.




SUBSTITUTE TRUSTEE(S)
MICHAEL J. SCHROEDER OR BOB FRISCH OR
JANICE STONER OR JODI STEEN OR JO WOOLSEY

FILE NO.: GMG-2970
PROPERTY: 2648 POPLAR GROVE LN
SCHERTZ, TEXAS 78154

NICHOLAS R. AULER

NOTICE SENT BY:
MICHAEL J. SCHROEDER
3610 NORTH JOSEY LANE, SUITE 206
CARROLLTON, TEXAS 75007
Tele: (972) 394-3086
Fax: (972) 394-1283

POSTED

NOV 13 2023
12:34pm
TERESA KIEL
Guadalupe County Clerk
By: 

NOTICE OF FORECLOSURE SALE**POSTED**

State of Texas §

County of Guadalupe §

NOV 13 2023

12:46pm

TERESA KIEL

Guadalupe County Clerk

By: [Signature]

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:

THE SURFACE ESTATE ONLY OF LOT 141, LAKECREEK SUBDIVISION, WILLIAM BRACKEN SURVEY, A-52, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 4, PAGE 183 OF THE PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

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

Date: **December 5, 2023**

Time: The sale shall begin no earlier than **10:00 AM** or no later than three hours thereafter.

Place: **Guadalupe County Courthouse in Seguin, Texas**, at the following location: the area designated by the Commissioners Court of Seguin, Guadalupe County, Texas, pursuant to § 51.002 of the Texas Property Code as the place where foreclosure sales are to take place (if no such place is so designated, the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted).

The deed of trust permits the Mortgagee of Record 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. The reposting or refiling may be after the date originally scheduled for this sale.

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.

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 Mortgagee of Record 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 their bid immediately in cash if their bid is accepted.

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

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

attorney.

4. **Type of Sale.** The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust executed by Louis Ortiz and wife, Victoria Ortiz.
5. **Obligations Secured.** The Deed of Trust is dated November 21, 2006, and is recorded in the office of the County Clerk of Guadalupe County, Texas, in/under Document No. 06-24884, Book Vol 2403, Page 0390-0394, Official Public Records of Guadalupe County, Texas. 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 the promissory note in the original principal amount of \$75,401.00, Victoria Ortiz, Louis Ortiz, and payable to the order of American General Financial Services, Inc.

Original Mortgagee: American General Financial Services, Inc.

Current Mortgage of Record: U.S. BANK NATIONAL ASSOCIATION AS INDENTURE TRUSTEE FOR CIM TRUST 2015-3AG MORTGAGE-BACKED NOTES, SERIES 2015-3AG whose address is 8950 Cypress Waters Blvd., Coppell, TX 75019.

6. **Default and Request To Act.** Default has occurred under the deed of trust, and the beneficiary has requested me, as Substitute Trustee, to conduct this public sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.
7. **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.**

Sent by: Clare V. Cougill
Robertson Anschutz Vettters, LLC
10375 Richmond Avenue, Suite 200
Houston, TX 77042

DATED November 14, 2023.



Mark Cummings, Dick Vettters, Jason West,
Bob Frisch, Jamie Steen, Matthew Johnson, David Garvin,
Substitute Trustee
c/o Robertson Anschutz Vettters, LLC
10375 Richmond Avenue, Suite 200
Houston, TX 77042
Phone: 713-244-1360

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

3320 Whisper Bluff
Schertz, Texas 78108

NOV 13 2023
12:48 pm
TERESA KIEL
Guadalupe County Clerk
By: AKS

000525

NOTICE OF TRUSTEE'S SALE
and
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.

WHEREAS, on March 8, 2021, Ramiro Rodriguez executed a Deed of Trust conveying to Law office of John B. Low, P.C., Trustee, the real property hereinafter described, to secure Joseph D. Lane, Jr., in the payment of a debt therein described, said Deed of Trust being recorded in Document No. 202199007775, Official Public Records of Guadalupe County, Texas.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder of said debt 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.

WHEREAS, in my capacity as the attorney for the present owner and holder of the note, and pursuant to Section 51.0076(3) Texas Property Code, I hereby name, appoint and designate Mark Cummings or Dick Vettors or Jason West or Matthew Johnson, the Substitute Trustee(s) in the above described Deed of Trust and/or to act under and by virtue of said Deed of Trust, including posting and filing the public notice required under Section 51.002 Texas Property Code as amended, and to proceed with a foreclosure of the Deed of Trust lien securing the payment of said note.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, December 5, 2023, at 10:00 o'clock a.m. or within three (3) hours thereafter, the Substitute Trustee will sell said real property at the place hereinafter set out, to the highest bidder for cash. The place of sale shall be in the area designated by the Commissioners Court of such County, pursuant to §51.002 of the Texas Property Code as the place where foreclosure sales are to take place (if such place is not so designated, the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted), in the City of Seguin, Guadalupe County, Texas.

Said real property is described as follows:

Lot 41, Block 26, of Whisper Meadows at Northcliffe II Subdivision, Unit 2, a subdivision in the City of Schertz, Guadalupe County, Texas, according to the plat thereof recorded in Volume 6, Pages 609-610, of the Plat Records of Guadalupe County, Texas.

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

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 and the priority of the lien being foreclosed.

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

Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

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

In the event of a defect or other problem with the foreclosure process is discovered that may invalidate the sale, the consideration paid will be returned to the purchaser as the sole and absolute remedy. In the event of any claim or action brought by any person including the purchaser requiring or resulting in the invalidation of the sale and rescission of the Trustee's Deed or Substitute Trustee's Deed, purchaser's damages resulting therefrom are limited to the consideration paid to the Trustee or Substitute Trustee and the sole and absolute remedy shall be the return to purchaser of the consideration paid. The purchaser shall have no further recourse against the Trustee, Substitute Trustee, Mortgagor, Mortgagee or the Mortgagee's attorney.

Default has occurred under the Deed of Trust, and the beneficiary has requested the above named Trustee or Substitute Trustee(s), to conduct this public sale. Notice is given that before the sale the beneficiary or the Beneficiary's attorney, agent or servicer may appoint another person substitute trustee to conduct the 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.

The Substitute Trustee's address is c/o WEST & WEST ATTORNEYS, 2929 Mossrock, Suite 204, San Antonio, Texas 78230.

WITNESS MY HAND on 13 day of November 2023.



DEAN W. GREER, State Bar No. 08414100
Attorney or Authorized Agent for the
Mortgagee or Mortgagee's Servicer
WEST & WEST ATTORNEYS, P.C.
2929 Mossrock, Suite 204
San Antonio, Texas 78230

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, December 5, 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 re-filing 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

NOV 13 2023
12:49pm
TERESA KIEL
Guadalupe County Clerk
By: 

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 21st 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: November 8, 2023.


Richard A. McKinney, Substitute Trustee
Higley 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 1/2" 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 1/2" iron rod found for an angle point, and;
2. N 31°38'45" W, a distance of 167.72 feet to a 1/2" 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 1/2" 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 1/2" 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"

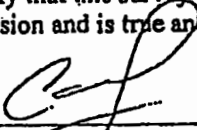
THENCE, leaving the east line of said 3.475 acre Stelte tract, over and across said Tract D, the following two (2) courses and distances:

1. S 57°59'17" E, a distance of 290.11 feet to a 1/2" 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 1/2" 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 1/2" 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 1/2" 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.



NOTICE OF TRUSTEE'S SALE**Notice Regarding Military Service:**

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 of Notice: November 9, 2023

POSTED**Deed of Trust:**

Dated: May 1, 2023

Grantor: Anthony Nowak

Trustee: Keaton Frieberg

Trustee's Address: 13750 San Pedro Ave, Suite 810, San Antonio, Texas 78232

Mortgagee: Cabrera Ventures, LLC, a Texas limited liability company

Mortgagee's Address: P.O. Box 591291, San Antonio, Texas, 78259

Recorded in: Deed of Trust is recorded in the Official Real Property Public Records of Guadalupe County, Texas under Document No. 202399010781

Property: LOT 4, BLOCK 9, WILLOWBRIDGE SUBDIVISION, UNIT 5, IN THE CITY OF CIBOLO, GUADALUPE COUNTY, TEXAS ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 6, PAGES 569-570, PLAT RECORDS, GUADALUPE COUNTY, TEXAS;


Commonly known as: 212 BRIDGE CROSSING, CIBOLO, TEXAS 78108

Promissory Note:

Dated: May 1, 2023

Amount: Two Hundred Three Thousand Two Hundred Thirteen and 68/100 (\$203,213.68)

Debtor: Anthony Nowak

NOV 13 2023
3:34pm
TERESA KIEL
Guadalupe County Clerk
By: 

FORECLOSURE SALE:

Date of Sale: First Tuesday of the Month, December 5, 2023

Time of Sale: 10:00 A.M., or no later than three hours after that time

Place of Sale: Guadalupe County Courthouse,
located at 101 E. Court Street, Seguin, Texas 78155 or in the area as
designated by Commissioner's Court

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property
will be sold "AS IS" to the highest bidder for cash

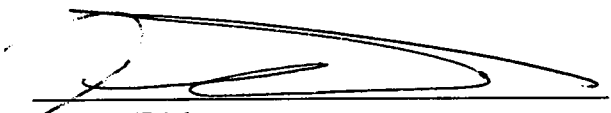
Substitute Trustee(s):

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 that default, Mortgagee, the owner and holder of the Note and the Deed of Trust lien under TEXAS PROPERTY CODE Section 51.002, has requested Trustee sell the Property according to the terms of the Deed of Trust and laws of the State of Texas. Pursuant to TEXAS PROPERTY CODE Section 51.0025, this foreclosure sale is being administered by Mortgage Servicer who is representing Mortgagee under a servicing agreement.

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

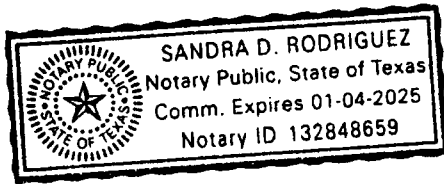
Pursuant to TEXAS PROPERTY CODE Section 51.009, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property. Pursuant to TEXAS PROPERTY CODE Section 51.016, this sale will be conducted subject to the right of rescission.

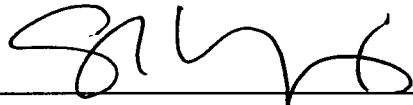
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE IDENTIFIED TO
SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN
THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR
AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**



Keaton Frieberg,
Attorney for Cabrera Ventures, LLC,
a Texas limited liability company

Subscribed to and sworn to me by Keaton Frieberg on this 9th day of November, 2023.





Notary Public, State of Texas

AFTER RECORDING, PLEASE RETURN TO:
Texas Suits
13750 San Pedro Ave,
Suite 810
San Antonio, Texas 78232

000528

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: November 14, 2023

SUBSTITUTE TRUSTEE: TROY MARTIN, DEBORAH MARTIN, CASSIE MARTIN, ALEXIS MARTIN, MARTHA ROSSINGTON, REYN ROSSINGTON, WAYNE DAUGHTREY, SHELBY MARTIN, JENNYFER SAKIEWICZ, BENJAMIN K. WILLIAMS, OR BENJAMIN H. HA

SUBSTITUTE TRUSTEE'S ADDRESS: 10119 Lake Creek Pkwy., Suite 201
Austin, Texas 78729

DEED OF TRUST:

Date: June 18, 2018

Grantor: GERERICK LADETT STEPHENS and MARIA QUIROGA

Beneficiary: ETHELENE T. FLETCHER

Beneficiary's Mailing Address: P.O. Box 2113
Kyle, Texas 78640

Trustee: BENJAMIN K. WILLIAMS

Recording Information: Document No. 201899014805, Official Public Records,
Guadalupe County, Texas

Property:

BEING ALL THAT CERTAIN Lots 19 and 20 Geronimo's Haven Subdivision, M.
Cherino Survey, Abstract 10, Guadalupe County, Texas, according to play in
Volume 5, Page 41-B, Plat Records, Guadalupe County, Texas.

NOTE:

Date: June 18, 2018

Amount: \$81,000.00

POSTED

NOV 14 2023

12:34 pm

TERESA KIEL

Guadalupe County Clerk
By: Durr



Debtor: GERERICK LADETT STEPHENS and MARIA QUIROGA

Holder: ETHELENE T. FLETCHER

DATE OF SALE OF PROPERTY:

Tuesday, December 5, 2023, at 11:00 a.m.

PLACE OF SALE OF PROPERTY:

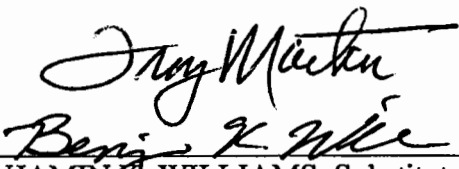
The north porch of the Guadalupe County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.

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

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

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

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


BENJAMIN K. WILLIAMS, Substitute Trustee
and Attorney for Mortgagee

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

22TX373-0287
671 TOM KEMP DR, NEW BRAUNFELS, TX 78130

NOTICE OF FORECLOSURE SALE

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

LOT 7, BLOCK D, AVERY PARK SUBDIVISION, UNIT 4, AN ADDITION TO THE CITY OF NEW BRAUNFELS, GUADALUPE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 7, PAGES 621-622, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS.

Security Instrument: Deed of Trust dated February 13, 2017 and recorded on February 14, 2017 as Instrument Number 2017003405 in the real property records of GUADALUPE County, Texas, which contains a power of sale.

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

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

Obligation Secured: The Deed of Trust executed by CHERYAL MCGRAW AND DUSTIN WORKMAN secures the repayment of a Note dated February 13, 2017 in the amount of \$173,794.00. FREEDOM MORTGAGE CORPORATION, whose address is c/o Freedom Mortgage Corporation, 951 Yamato Road, Suite 175, Boca Raton, FL 33431, is the current mortgagee of the Deed of Trust and Note and Freedom Mortgage Corporation is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

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

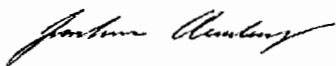
POSTED

NOV 14 2023
12:40 pm
TERESA KIEL
Guadalupe County Clerk
By: VS

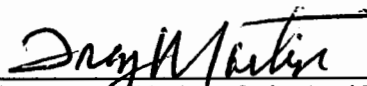
Substitute Trustee(s): Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob 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.

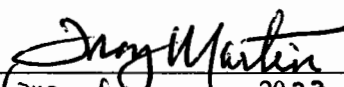


Miller, George & Suggs, PLLC
Tracey Midkiff, Attorney at Law
Jonathan Andring, Attorney at Law
Rachel Son, Attorney at Law
6080 Tennyson Parkway, Suite 100
Plano, TX 75024



Substitute Trustee(s): Amy Ortiz, Aarti Patel, Dylan Ruiz, Violet Nunez, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Thomas Gilbraith, C Jason Spence, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, 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 14 day of November, 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).

000532

APPOINTMENT OF SUBSTITUTE TRUSTEE
and NOTICE OF TRUSTEE SALE

Date: November 10, 2023

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

Mortgagee: Texas Rural Capital

Mortgagee's Address: PO Box 592433
San Antonio, Texas 78259

Note: Note dated June 16, 2017, in the amount of \$90,000.00

Deed of Trust:

Date: June 16, 2017

Grantor: Tammy Elaine Copper, an unmarried woman and Russell Doyle Hughes, an unmarried
man

Mortgagee: Texas Rural Capital by Transfer of Lien from Texas Mortgage Capital Corporation,
a Texas Corporation NMLS #353784, recorded in Guadalupe County Texas, in
Document No. 2017019065

Recording Information: Recorded in Document No. 2017014171 dated June 16, 2017

Property (including any improvements)

BEING an 8.96 (called 9.0042) acre tract being a portion of Lot 11, CAPOTE OAKS ESTATES, according
to plat thereof recorded in Volume 4, Page 24, Plat Records of Guadalupe County, Texas, the same tract
as recorded in Volume 1119, Page 368, Official Records of Guadalupe County, Texas, said tract being
more particularly described by metes and bounds in Exhibit "A" attached hereto and incorporated herein.

Also known as 924 Capote Oaks Dr. Seguin, TX 78155

County: Guadalupe

Date of Sale: (first Tuesday of month) December 5, 2023

Time of Sale: 11:00 a.m.-2:00 p.m.

Place of Sale: NORTH PORCH OF THE GUADALUPE COURTHOUSE OR AS DESIGNATED BY THE COUNTY
COMMISSIONER'S OFFICE

POSTED

NOV 14 2023

12:44pm

TERESA KIEL

Guadalupe County Clerk

By: 

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 MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES OF AMERICA, PLEASE SEND NOTICE OF THE ACTIVE-DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

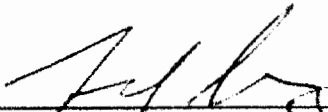
In accordance with Texas Property Code 51.0076, the undersigned agent for the mortgage servicer has named and appointed, and by those prospects does name and appoint the following as Substitute Trustee to act under and by virtue of said Deed of Trust.

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

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 indebtedness.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on December 5, 2023, between eleven o'clock am and two 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 "AS IS" at the place and date specified. This sale will be conducted pursuant to Section 51.002 and Section 51.016 of the Texas Property Code.

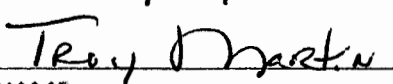
THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.


Fernando Sanchez, operating manager
for SecureNet Services, LLC, Mortgage
Servicer

CERTIFICATE OF POSTING

I declare under penalty of perjury that I filed this Notice of Foreclosure Sale at the office of the County Clerk and caused it to be posted at the location directed by the County Court.

POSTED 11/14/2023


NAME


AS SUBSTITUTE TRUSTEE

EXHIBIT "A"

AN 8.96 (CALLED 9.0042) ACRE TRACT BEING A PORTION OF LOT 11, COPOTE OAKS ESTATES, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 4, PAGE 24, PLAT RECORDS OF GUADALUPE COUNTY, TEXAS, BEING OUT OF THE RICHARD NIXON SURVEY, ABSTRACT 252, GUADALUPE COUNTY, TEXAS, THE SAME TRACT AS RECORDED IN VOLUME 1119, PAGE 368, OFFICIAL PUBLIC RECORDS OF GUADALUPE COUNTY, TEXAS, SAID TRACT BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING at a ½" iron rod found in the northerly R.O.W. line of Capote Drive (A/K/A Capote Oaks Dr., a 50' R.O.W.) for the southeast corner of the herein described tract, the southeast corner of said Lot 11, the southwest corner of Lot 12, said Subdivision;

THENCE along said R.O.W., same being the south line of the herein described tract, S 88°54'30" W, 150.65 feet (called S 89°23'00" W, 150.80 feet) to a ½" iron rod found for the southernmost southwest corner of the herein described tract, the southeast corner of a called 11.008 acre tract deeded to Rodney A. Carter and Beverly F. Carter in Vol. 1169, Pg. 544, Official Public Records of Guadalupe County, Texas, said tract being Lot 10 and the residue of said Lot 11;

THENCE leaving said R.O.W., into and across said Lot 11, along and with the southeast line of said Carter Tract, N 01°07'30" W, 393.20 feet (N 00°39'00" W, 393.20 feet) to a ½" iron set for an interior ell corner of the herein described tract, the most southerly northeast corner of said Carter Tract;

THENCE across said Lot 11, along the most southerly north line of said Carter Tract, S 88°54'30" W, 111.78 feet (S 89°23'00" W, 111.90 feet) to a ½" iron set for the most northerly southwest corner of the herein described tract, an ell of said Carter Tract, from which a fence corner post bears N 01°13'39" W, 0.64 feet for witness;

THENCE along the east line of said Carter Tract, same being the west line of the herein described tract, N 01°07'30" W, 1262.80 feet (N 00°39'00" W, 1262.80 feet, per deed, N 00°09'00" E, per plat) to a ½" iron rod set for the northwest corner of the herein described tract, the northeast corner of said Carter Tract, a point in the south line of Lot 6-A, Kothmann Unit 2, an unrecorded subdivision, the west line of a called 17.619 acre tract as deeded to Robert R. Daniels and Sherry Daniels in Vol. 2503, Pg. 546, Official Public Records of Guadalupe County, Texas;

THENCE along and with the south line of said Daniels Tract, same being the north line of the herein described tract, N 88°43'30" E, 262.00 feet (N 89°51'00" E, 262.00 feet, per plat) to a ½" iron rod set for the northeast corner of the herein described tract, the northwest corner of said Lot 12;

THENCE along and with the common line of said Lots 11 and 12, same being the east line of the herein described tract, S 01°08'24" E, 1656.84 feet (S 00°09'00" W, 1659.14 feet-per plat) to the POINT OF BEGINNING and containing 8.96 acres, more or less.

NOTICE OF FORECLOSURE SALE

Date: November 14, 2023

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

Date: May 31, 2023

Grantor: Edna C. Proo and Robert Arreola

Trustee: Matthew M. Cowart

Beneficiary: RETM, LLC, Trustee of the 625 Capote Oaks Trust

NOV 14 2023
12:49 pm
TERESA KIEL
Guadalupe County Clerk
By: [Signature]

Recording Information: Real Estate Note ("Note") dated May 31, 2023, executed by Edna C. Proo and Robert Arreola, in the original principal amount of \$304,700.00, payable to the order of RETM, LLC, Trustee of the 625 Capote Oaks Trust, said Note and lien secured by a Wraparound Deed of Trust ("Deed of Trust") of even date to Matthew M. Cowart, Trustee, covering the Property, and recorded in the Official Public Records of the Clerk of Guadalupe County, Texas.

Promissory Note ("Note"):

Date: May 31, 2023

Borrower: Edna C. Proo and Robert Arreola

Lender: RETM, LLC, Trustee of the 625 Capote Oaks Trust

Original Principal Amount: \$304,700.00

Current Holder of the Note and Lien: RETM, LLC, Trustee of the 625 Capote Oaks Trust

Property To Be Sold. The property to be sold (the "Property") is described as follows:

625 Capote Oaks, Seguin, Guadalupe County, Texas 78155, legally described as: All of Tract No. 27, Capote Oaks Estates, a subdivision of 402.812 acres more or less, in the Richard Nixon Survey, Abstract No. 252 and the Archie R. Eggleston Survey, Abstract No. 467, according to the plat recorded in Volume 4, Page 24, Plat Records, Guadalupe County, Texas.

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

Date: December 5, 2023

Time: The sale shall begin no earlier than 1:00 p.m. or no later than three hours thereafter. The sale shall be completed by no later than 4:00 P.M.

Place: The Guadalupe County Courthouse 211 W. Court Street, Seguin, Texas 78155, or at such other location as may be designated by the County Commissioner for the sale.

Terms of Sale: The sale will be conducted as a public auction to the highest bidder for cash, "AS IS". 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.

Type of Sale: The sale is a non-judicial public foreclosure sale as allowed under the Deed of Trust and the Texas Property Code.

Obligations Secured: The Deed of Trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the Deed of Trust described herein; and (2) all modifications of the Deed of Trust. RETM, LLC, Trustee of the 625 Capote Oaks Trust is the current beneficiary of the Note and Lien.

Questions concerning the sale may be directed to the undersigned.

Default and Request To Act: Default has occurred under the Deed of Trust, and the beneficiary has requested me, as Trustee, to conduct this 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 Nation 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.

NOTICE TO COUNSEL FOR BORROWER: THE UNDERSIGNED INTENDS TO APPEAR ON BEHALF OF LENER AT AND REQUIRES NOTICE OF ANY HEARING ON ANY APPLICATION FOR TEMPORARY RESTRAINING ORDER PERTAINING TO THIS SALE.

DATED November 14, 2023.

Matthew Cowart

MATTHEW M. COWART,
Trustee
P.O. Box 780805
San Antonio, Bexar County, Texas 78278
Telephone: (210) 426-2288
FAX: (210) 579-1554
E-mail: mcowartlaw@yahoo.com

NOTICE OF TRUSTEE OR SUBSTITUTE TRUSTEE'S SALE

000534

Deed of Trust

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

Legal Description: All that certain tract or parcel of land (together with all improvements thereon, if any) situated in Guadalupe County, Texas, being more particularly described as THE NORTH 100 FEET OF LOT 1 AND WEST 18.11 FEET OF LOT 2 IN BLOCK 4, SPRING HILLS ADDITION, SEQUIN, GUADALUPE COUNTY, TEXAS, AS SHOWN ON PLAT RECORDED IN VOL. 1 PAGE 120, PLAT RECORDS, GUADALUPE COUNTY, TEXAS (more particularly described in the Loan Documents).

Date of Sale: December 05, 2023

Earliest Time Sale will Begin: 10:00 AM

Place of Sale of Property: Address of courthouse - Designated area by
Commissioner's Court of Guadalupe County, being
the Guadalupe County Courthouse, or as further
designated by the County Commissioner.

The Trustee or Substitute Trustee will sell the property by 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.

ACTIVE MILITARY SERVICE NOTICE

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

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

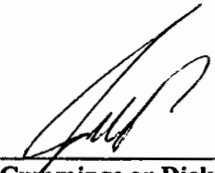
POSTED

NOV 14 2023
1:18pm
TERESA KIEL
Guadalupe County Clerk
By: [Signature]

The Mortgagee, whose address is:

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

Dated this 14th day of November 2023



Mark Cummings or Dick Veters or Jason
West or Bob Frisch or Jamie Steen or
Matthew Johnson or David Garvin or Seth
Greenwald or Maria Landaeta or Enrique
Loera or Susana Garcia or Donna
Brammer or Katrina Rodriguez or Cesar
Acosta or Christopher Apodaca or Rinki
Shah or Theresa Phillips or Sandra
Benavides or David Cerda or Renaud Ba or
Angelique Lozada or Vanessa Lopez or Jose
Martinez or Mark Laffaye or Alexander
Lawson or Maria Dabrowska or Lesbia
Longoria or Alan Zamarripa or Francis
Staser or Daniel Fiedler or Emilio Martinez
or Miguel Alberto Molina Álvarez or Sara
Friedman or Viridiana Silva or
Tami Machoka
Trustee or Substitute Trustee
6101 Southwest Fwy, Suite 400, Houston, TX 77057

POSTED

000535

Vantage Bank Texas, Noteholder
, Loan Servicing Company
Ghrist Law Firm PLLC (hereinafter "Attorney")

NOV 14 2023
2:09pm
TERESA KIEL
Guadalupe County Clerk
By: [Signature]

Good Offer Homes LLC, a Texas Limited Liability Company
183 Shelley Lane, San Marcos, Texas 75666
Sent Via First Class Mail and CMRR# 9171 9690 0935 0314 7399 45 on 11.14.2023

Good Offer Homes LLC, a Texas Limited Liability Company
106 E. 6th Street, Suite 900-948 Austin, Texas 78701
Sent Via First Class Mail and CMRR# 9171 9690 0935 0314 7399 38 on 11.14.2023

NOTICE OF TRUSTEE'S SALE

WHEREAS Good Offer Homes LLC, a Texas Limited Liability Company and executed a Deed of Trust conveying to the initial trustee, the real estate hereinafter described, in payment of a debt therein described. The Deed of Trust was filed in the real property records of Guadalupe County, Texas and is recorded under Clerk's File/Instrument Number 202299010885, to which reference is made for all purposes.

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the following:

1. Date, Place, and Time of Sale:

Date: Tuesday, the 5th day of December, 2023

Time: The sale shall begin no earlier than 11:00 AM or no later than three hours thereafter.

Place: The foreclosure sale will be conducted at public venue in the area designated by the Guadalupe County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioner's Court, the sale will be conducted at the area immediately adjacent to the location where the Notice of Trustee's Sale (this notice) was posted.

2. Property to be Sold:

Lot 3, Crestview, a Subdivision in Guadalupe County, Texas, according to the map or plat thereof recorded in Volume 5, Pages 380A-380B, Map and Plat Records of Guadalupe County, Texas, New Braunfels, Texas 78130
Commonly known as 183 Shelley Lane, San Marcos, Texas 78666

3. Name and Address of Sender of Notice:

Ghrist Law Firm, PLLC, 4016 Gateway Drive, Suite 130, Colleyville, Texas, 76034.
The senders of the notice also include those names listed below.

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.

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

Pursuant to Section 51.0025 of the Texas Property Code, the mortgage servicer or Attorney are entitled to administer the foreclosure due to the fact that the servicer, noteholder or Lender, and Attorney have entered into an agreement granting authority to service the mortgage and administer foreclosure proceedings.

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 ACCELERATION. If the maturity on the promissory note has not yet been accelerated, then the lender hereby accelerates the maturity date such that the remaining principal, together with all other charges, are due and owing at this time.

GHRIST LAW FIRM PLLC



Ian Ghrist, Richard Ramsey, Carrie Breneiser
Substitute Trustee(s)
4016 Gateway Drive, Suite 130
Colleyville, Texas 76034
Phone: (817) 778-4136