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FILED
HAYS COUNTY, TEXAS
at 9:48 o'clock A M.
JAN 22 2026

25-05788
285 MAUVE LN, KYLE, TX 78640

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

Elaine H. Cardenas
COUNTY CLERK

Property:

The Property to be sold is described as follows:

LOT 30, BLOCK A, SUNSET HILLS, PHASE TWO, AN ADDITION TO THE CITY OF KYLE, HAYS COUNTY, ACCORDING TO THE PLAT RECORDED IN DOCUMENT NO. 20030710, OFFICIAL PUBLIC RECORDS OF HAYS COUNTY, TEXAS.

Security Instrument:

Deed of Trust dated January 27, 2022 and recorded on February 10, 2022 at Instrument Number 22006550 in the real property records of HAYS County, Texas, which contains a power of sale.

Sale Information:

April 7, 2026, at 12:00 PM, or not later than three hours thereafter, at the front steps of the Hays County Government Building, 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 SANDRA LEE RAMIREZ secures the repayment of a Note dated January 27, 2022 in the amount of \$279,860.00. PENNYMAC LOAN SERVICES, LLC, whose address is c/o PennyMac Loan Services, LLC, P.O. Box 30597, Los Angeles, CA 90030, is the current mortgagee of the Deed of Trust and Note and PennyMac Loan Services, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

Substitute Trustee:

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

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.



4863977

Mary Company

De Cubas & Lewis, P.C.
Mary Company, Attorney at Law

3313 W Commercial Blvd, Suite F-150, Fort
Lauderdale, FL 33309

Angela Zavala

Substitute Trustee(s): Aarti Patel, Violet Nunez,
Daniel McQuade, Marcela Cantu, Erika Aguirre, Cary
Corenblum, Joshua Sanders, Aleena Litton,
Auction.com LLC, , Sharlett Watts, Angela Zavala,
Michelle Jones, Richard Zavala Jr., Taylor Grantham,
Angela Zavala, Michelle Jones, Sharlet Watts,
Agency Sales and Posting LLC

c/o De Cubas & Lewis, P.C.
3313 W Commercial Blvd, Suite F-150, Fort
Lauderdale, FL 33309

Certificate of Posting

I, Angela Zavala, declare under penalty of perjury that on the 22 day of
Jan., 2026 I filed and posted this Notice of Foreclosure Sale in accordance with the
requirements of HAYS County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).