

#13 pg 1

24-244746

FILED  
HAYS COUNTY, TEXAS  
at 8:41 o'clock A.M.

Notice of Substitute Trustee's Sale

FEB 26 2026

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)

COUNTY CLERK

Deed of Trust Date: December 6, 2002	Original Mortgagor/Grantor: KENNETH J. HILTON AND DIANNE G. HILTON
Original Beneficiary / Mortgagee: HOMECOMINGS FINANCIAL NETWORK, INC., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE
Recorded in: Volume: 2121 Page: 378 Instrument No: 02034256	Property County: HAYS
Mortgage Servicer: NEWREZ LLC D/B/A Shellpoint Mortgage Servicing	Mortgage Servicer's Address: 55 Beattie Place, Suite 110, MS#001, Greenville, SC 29601

\* 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 \$225,000.00, executed by KENNETH J. HILTON AND DIANNE G. HILTON and payable to the order of Lender.

Property Address/Mailing Address: 14039 TIMBERLINE TRL, AUSTIN, TX 78737

Legal Description of Property to be Sold: LOT 722, SUNSET CANYON SECTION FOUR, A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 3, PAGE 218, PLAT RECORDS OF HAYS COUNTY, TEXAS.

Date of Sale: April 07, 2026	Earliest time Sale will begin: 12:00 PM
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Place of sale of Property: Hays County Government Center, 712 South Stagecoach Trail, San Marcos, TX 78666

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, NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, the owner and holder of the Note, has requested Auction.com, LLC whose address is 1 Mauchly Irvine, CA 92618 OR Tejas Corporate Services, LLC 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.



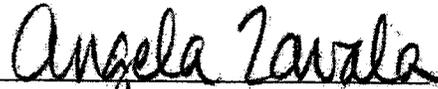
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**Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING* bid may be by credit against the indebtedness secured 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, Auction.com, LLC whose address is 1 Mauchly Irvine, CA 92618 OR Tejas Corporate Services, LLC 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 Auction.com, LLC whose address is 1 Mauchly Irvine, CA 92618 OR Tejas Corporate Services, LLC 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

Auction.com, LLC OR Tejas Corporate Services, LLC Trustee

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

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FILED  
HAYS COUNTY, TEXAS  
at 2:41 o'clock A M.

FEB 2 6 2026

RECORDING REQUESTED BY:

  
\_\_\_\_\_  
COUNTY CLERK

WHEN RECORDED MAIL TO:

Auction.com, LLC  
c/o Atlas | Solomon LLP/Trustee Corps  
17100 Gillette Avenue  
Irvine, CA 92614  
(949) 252-8300

TS No TX07000641-25-1

APN R86170

TO No 1312963

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on November 10, 2011, DANNY LEE, A MARRIED MAN as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of ALAN E. SMITH, ATTORNEY AT LAW as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, as nominee for URBAN FINANCIAL GROUP INC., its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$157,500.00, payable to the order of Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as Trustee of WFL Homes Trust as current Beneficiary, which Deed of Trust recorded on December 20, 2011 as Document No. 2011-11029577 in Hays County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN R86170

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 Auction.com, LLC 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 **Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as Trustee of WFL Homes Trust**, 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.

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TS No TX07000641-25-1

APN R86170

TO No 1312963

NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, April 7, 2026 at 12:00 PM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Hays County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **Hays County Government Center, 712 South Stagecoach Trail, San Marcos, TX 78666, or in the area designated by the Commissioner's Court.**

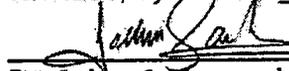
The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of and Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as Trustee of WFL Homes Trust's election to proceed against and sell both the real property and any personal property described in said Deed of Trust in accordance with and Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as Trustee of WFL Homes Trust's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

NOTICE IS FURTHER GIVEN, that except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and are advised to conduct an independent investigation of the nature and physical condition of the Property.

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

Effective **March 1, 2026**, new federal regulations (89 Fed. Reg. 70.258) will impact residential real property (1-4 residential units) title transfers to covered entities trusts, with reporting requirements unless exempt. <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers>

WITNESS, my hand this 20th day of February, 2026.

  
By: Joshua Sanders on behalf of Auction.com, LLC  
Substitute Trustee(s)

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

**SALE INFORMATION CAN BE OBTAINED ONLINE AT [www.Auction.com](http://www.Auction.com)  
FOR AUTOMATED SALES INFORMATION PLEASE CALL: Auction.com at 800.280.2832**

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

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

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TS No TX07000641-25-1

APN R86170

TO No 1312963

**EXHIBIT "A"**

LOT FOUR(4), BLOC B, EAGLEPOINT, A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 7, PAGE 377, PLAT RECORDS, HAYS COUNTY, TEXAS.

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PNC BANK, N.A. (NCM)  
SARAFANOV, SAMUEL  
188 SHALE CIRCLE, BUDA, TX 78610

CONVENTIONAL  
Firm File Number: 26-044043

FILED  
HAYS COUNTY, TEXAS  
at 8:41 o'clock A.M.

FEB 26 2026

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on December 2, 2016, SAMUEL RIOS SARAFANOV, AN UNMARRIED PERSON, as Grantor(s), executed a Deed of Trust conveying to EDUARDO CASTANEDA, as Trustee, the Real Estate herein described to COMPASS BANK in payment of a debt therein described. The Deed of Trust was filed in the real property records of HAYS COUNTY, TX and is recorded under Clerk's File/Instrument Number 16041216, to which reference is herein made for all purposes.

*[Signature]*  
COUNTY CLERK

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, April 7, 2026 between ten o'clock AM and four o'clock PM and beginning not earlier than 1:00 PM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate at the County Courthouse in HAYS COUNTY, TX to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

Said Real Estate is described as follows: In the County of Hays, State of Texas:

LOT 14, BLOCK R, STONEFIELD SECTION EIGHT, A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 17, PAGE 371, OF THE PLAT RECORDS OF HAYS COUNTY, TEXAS.

Property Address: 188 SHALE CIRCLE  
BUDA, TX 78610  
Mortgage Servicer: PNC BANK, N.A.  
Mortgagee: PNC BANK, NATIONAL ASSOCIATION  
3232 NEWMARK DRIVE  
MIAMISBURG, OH 45342-5433

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

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

SUBSTITUTE TRUSTEE  
Auction.com LLC  
1 Mauchly  
Irvine, CA 92618

WITNESS MY HAND this day February 23, 2026.

*[Signature]*

By: \_\_\_\_\_  
Brett P. Ryan  
Texas Bar No. 24110844  
[brvan@logs.com](mailto:brvan@logs.com)

13105 Northwest Freeway, Suite 960  
Houston, TX 77040  
Telephone No: (713) 462-2565

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Facsimile No: (847) 879-4823  
Attorneys for PNC Bank, National Association

**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.**

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C&M No. 44-26-00231/ FILE NOS

FILED  
HAYS COUNTY, TEXAS  
at 8:41 o'clock <sup>A</sup> M.

**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 26, 2024 and recorded under Clerk's File No. 24024618, in the real property records of HAYS County Texas, with Matthew James Munroe, an unmarried man as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Lennar Mortgage, LLC, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Matthew James Munroe, an unmarried man securing payment of the indebtedness in the original principal amount of \$237,606.00 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 Matthew James Munroe. PennyMac Loan Services, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

**Legal Description:**

**LOT 17, IN BLOCK U, IN SUNSET OAKS SECTION 4, PHASE 2B, A SUBDIVISION LOCATED IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN DOCUMENT NO. 22034488, OF THE PLAT RECORDS OF HAYS COUNTY, TEXAS.**

**SALE INFORMATION**

**Date of Sale: 04/07/2026**

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

**Location of Sale:** The place of the sale shall be: HAYS County Courthouse, Texas at the following location: On the front steps of the Hays County Government Building, 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.



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**STRICT COMPLIANCE WITH FINCEN RULES AND REGULATIONS IS REQUIRED TO PURCHASE THE PROPERTY AT THIS SALE. A FORECLOSURE DEED WILL NOT ISSUE WITHOUT SUCCESSFUL BIDDER'S STRICT COMPLIANCE WITH FINCEN.**

**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 Sharlet Watts, Angela Zavala, Michelle Jones, Auction.com, LLC, or Codilis & Moody, P.C., 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 February 23, 2026.

/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:

Angela Zavala

Printed Name:

Angela Zavala

C&M No. 44-26-00231