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FILED  
HAYS COUNTY, TEXAS  
at 10:08 o'clock A.M.  
JUN 18 2025

## Notice of Substitute Trustee Sale

*Elaine H. Carmona*  
COUNTY CLERK

T.S. #: 25-14728

**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: 8/5/2025  
Time: The sale will begin no earlier than 1:00 PM or no later than three hours thereafter.  
The sale will be completed by no later than 4:00 PM  
Place: Hays County Courthouse in San Marcos, Texas, at the following location: **THE SOUTH DOOR OF THE HAYS COUNTY GOVERNMENT CENTER AT 712 SOUTH STAGECOACH TRAIL** OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

**Lot 6, Block B, Bunton Creek, Phase 6B, a subdivision in Hays County, Texas, according to the Map or Plat recorded in Volume 18, Pages 152-153, of the Plat Records of Hays County, Texas.**

**Instrument to be Foreclosed** – The instrument to be foreclosed is the Deed of Trust is dated 5/5/2021 and is recorded in the office of the County Clerk of Hays County, Texas, under County Clerk's File No 21025440, recorded on 5/13/2021, of the Real Property Records of Hays County, Texas.  
Property Address: 1240 TWIN ESTATES DR KYLE Texas 78640

Trustor(s):	ARENDA BAKER	Original Beneficiary:	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR LoanDepot.com, LLC ITS SUCCESSORS AND ASSIGNS
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Current Beneficiary:	loanDepot.com, LLC	Loan Servicer:	loanDepot.com, LLC
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Current Substituted Trustees:	Auction.com, Angela Zavala, Richard Zavala, Jr., Michelle Jones, Sharlet Watts, Rick Snoke, Prestige Default Services, LLC
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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.

**Terms of Sale** - The sale will be conducted as a public auction to the highest bidder for cash with funds being made payable to Prestige Default Services, LLC, 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

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time of sale. 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 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.

**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 the sale granted by the deed of trust executed by ARENDA BAKER, AN UNMARRIED WOMAN. The real property and 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 section 9.604(a) of the Texas Business and Commerce Code.

**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 \$235,774.00, executed by ARENDA BAKER, AN UNMARRIED WOMAN, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR LoanDepot.com, LLC ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of ARENDA BAKER, AN UNMARRIED WOMAN to ARENDA BAKER. loanDepot.com, LLC is the current owner and holder of the Obligations and is the beneficiary 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 and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses. **All checks must be made payable to Prestige Default Services, LLC**

Questions concerning the sale may be directed to the undersigned or to the beneficiary:  
**loanDepot.com, LLC**  
**6531 Irvine Center Drive, Suite 100**  
**Irvine, CA 92618**  
**(888) 337-6888 x 6789**

Dated: JUN 18 2025

Auction.com, Angela Zavala, Richard Zavala, Jr., Michelle Jones, Sharlet Watts,  
Rick Snoke, ~~Prestige Default Services, LLC~~

*Angela Zavala*

Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Phone: (972) 893-3096 ext. 1035  
Fax: (949) 427-2732

AFTER RECORDING, PLEASE RETURN TO:  
Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Attn: Trustee Department

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FILED  
HAYS COUNTY, TEXAS  
at 10:08 o'clock A.M.

JUN 18 2025

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

*Alvin H. Chaves*  
COUNTY CLERK

T.S. #: 2025-15371-TX

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

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

Date: 8/5/2025  
Time: The earliest time the sale will begin is 1:00 PM , or within three (3) hours after that time.  
Place: Hays County Courthouse, Texas, at the following location: 712 South Stagecoach Trail, San Marcos, TX 78666 THE SOUTH DOOR OF THE HAYS COUNTY GOVERNMENT CENTER AT 712 SOUTH STAGECOACH TRAIL 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:

6B IN BLOCK 3 OF THE FAIRLAWN ADDITION AS SHOWN ON THE RE-SUBDIVISION PLAT RECORDED IN VOLUME 13, PAGE 365 OF THE PLAT RECORDS OF HAYS COUNTY, TEXAS.

**Commonly known as:** 1004 HACKBERRY ST SAN MARCOS, TX 78666

**Instrument to be Foreclosed** – The instrument to be foreclosed is the Deed of Trust dated 3/25/2024 and recorded in the office of the County Clerk of Hays County, Texas, recorded on 3/26/2024 under County Clerk's File No 24010743, in Book -- and Page -- of the Real Property Records of Hays County, Texas.

<b>Grantor(s):</b>	JOSE LOPEZ AND JESSICA MOLINA AKA JESSICA LOPEZ, HUSBAND AND WIFE
<b>Original Trustee:</b>	BLACK, MANN & GRAHAM, L.L.P.
<b>Substitute Trustee:</b>	Nestor Solutions, LLC, Auction.com, LLC, Angela Zavala, Richard Zavala, JR., Michelle Jones, Sharlet Watts, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, Ed Henderson, George Hawthorne, Kyle Walker, Jeff Benton, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs
<b>Original Mortgagee:</b>	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for CMG MORTGAGE, INC. DBA CMG HOME LOANS, its successors and assigns
<b>Current Mortgagee:</b>	Freedom Mortgage Corporation
<b>Mortgage Servicer:</b>	Freedom Mortgage Corporation

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

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

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

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

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

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$310,000.00, executed by JOSE LOPEZ AND JESSICA MOLINA AKA JESSICA LOPEZ, HUSBAND AND WIFE, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for CMG MORTGAGE, INC. DBA CMG HOME LOANS, 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**  
**11988 EXIT 5 PKWY BLDG 4**  
**FISHERS IN 46037-7939**  
**Phone: (855) 690-5900**

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**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.

Dated: JUN 18 2025

Nestor Solutions, LLC, Auction.com, LLC, Angela Zavala, Richard Zavala, JR., Michelle Jones, Sharlet Watts, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, Ed Henderson, George Hawthorne, Kyle Walker, Jeff Benton, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs

*Angela Zavala*

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