

#13 pg 1

FILED

HAYS COUNTY, TEXAS

at 3:11 o'clock p M.

JUL 02 2025

NOTICE OF FORECLOSURE SALE

STATE OF TEXAS §
 §
COUNTY OF HAYS §


COUNTY CLERK

WHEREAS, on August 10, 2018, Cavalier Lamar Holdings, L.P. ("**Borrower**"), executed a Deed of Trust, Security Agreement – Financing Statement (together with any corrections, changes in terms, renewals, modifications or extensions thereof, collectively, the "**Deed of Trust**"), conveying to Dan J. Guarino, as Trustee, certain real property hereinafter described and situated in Hays County, Texas, to secure Frost Bank, as the Lender, in the payment of that certain Promissory Note dated August 10, 2018, executed by Cavalier Lamar Holdings, L.P., in the original principal amount of \$2,800,000.00, as well as the Revolving Promissory Note dated August 10, 2018, executed by KCMS Premier Credit, Inc. ("KCMS"), in the original principal amount of \$15,000,000.00 (together with any corrections, changes in terms, renewals, modifications or extensions thereof, collectively the "**Notes**"), which Deed of Trust was recorded on August 14, 2018, as Document No. 18028987 in the Official Public Records of Hays County, Texas;

WHEREAS, in accordance with the Deed of Trust, Frost Bank, as the current Lender, appointed Sarah Santos and/or Landon Hankins and/or Gabriela Justice of Davis & Santos, PLLC, 719 S. Flores Street, San Antonio, Texas 78204, to act as Substitute Trustee; and

WHEREAS, default has occurred under the terms of the Deed of Trust, and the principal balance of the Note plus accrued interest and other fees and costs, and all other indebtedness of Borrower owed to Lender, are now wholly due, and Frost Bank, as Lender, has requested the undersigned to sell the property described in said Deed of Trust and hereinafter described to satisfy said indebtedness;

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NOW THEREFORE, notice is given as follows:

1. **Property to be sold.** The property to be sold is described as follows:

Tract 1: Lot 1, Block A, of Cavalier Subdivision, a subdivision in Hays County, Texas, according to the plat recorded as Document Number 2014037062, of the Plat Records of Hays County, Texas, commonly known as 18300 S I-35 Frontage Rd, Buda, TX 78610.

2. **Instrument to be foreclosed.** The instrument to be foreclosed is the Deed of Trust dated August 10, 2018, executed by Cavalier Lamar Holdings, L.P., recorded on August 14, 2018, as Document No. 18028987 in the Official Public Records of Hays County, Texas.

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

Date: Tuesday, August 5, 2025.

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 4:00 p.m.

Place: The south door of the Hays County Government Center at 712 South Stagecoach Trail or in the area designated by the Hays County Commissioner's Court, pursuant to Section 51.002 of the Texas Property Code.

If the Lender postpones, withdraws, or **reschedules** the sale for another day, 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.

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 Lender thereunder to purchase the property, directly or through a designee, and to have the bid credited to the Note or

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other secured indebtedness 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.

Pursuant to the Deed of Trust, the Lender 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" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the Deed of Trust, and at the purchaser's own risk. 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.

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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 Cavalier Lamar Holdings, L.P.

The real 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.

6. **Obligations secured.** The Deed of Trust provides that it secures the payment of the indebtedness therein described, including, but not limited to, (a) the Promissory Note in the original principal amount of \$2,800,000.00, executed by Cavalier Lamar Holdings, L.P., and payable to the order of Frost Bank; (b) the Revolving Promissory Note in the original principal amount of \$15,000,000.00, executed by KCMS Premier Credit, Inc., and payable to the order of Frost Bank; (c) all increases, reductions, renewals, extensions, replacements, rearrangements, reinstatements, refinancings, substitutions, alterations, or modifications of all or part of the Notes; and among other things, (d) all indebtedness, liabilities, and obligations of Borrower, whether actual or contingent, due or to become due and existing or arising from time to time, under or in connection with any agreement between Borrower and Lender. Frost Bank is the current owner and holder of such indebtedness and is the Beneficiary under the Deed of Trust.

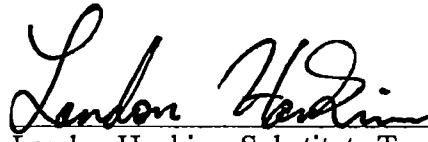
Questions concerning the sale may be directed to the undersigned or to the Lender, at Frost Bank, Attn: Leslie Wilson, 111 W. Houston, San Antonio, Texas 78205.

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

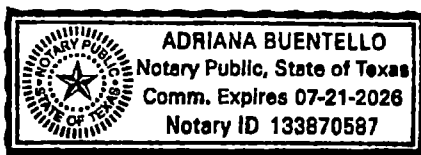
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8. Notice regarding military service. Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National 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.

Dated: July 1, 2025.


Landon Hankins, Substitute Trustee
Davis & Santos, PLLC
719 S. Flores St.
San Antonio, Texas 78204
Tel: (210) 853-5882
Fax: (210) 200-8395

This instrument was acknowledged before me on July 1, 2025, by Landon Hankins.




Notary Public, State of Texas

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**THE STATE OF TEXAS
COUNTY OF HAYS**

I hereby certify that this instrument was FILED on the
date and the time stamped hereon by me and was duly
RECORDED in the Records of Hays County, Texas.

25024423 NOTICE
07/02/2025 03:03:05 PM Total Fees: \$41.00

Elaine H. Cárdenas, MBA, PhD, County Clerk
Hays County, Texas

Elaine H. Cárdenas



Our Case Number: 24-06085-FC-2

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FILED
HAYS COUNTY, TEXAS
at 9:54 o'clock A.M.

JUL 03 2025

NOTICE OF TRUSTEE'S SALE

WHEREAS, on September 26, 2020, ERIN M. HEHNLY, AN UNMARRIED WOMAN, AND MARY A. HEHNLY, AN

UNMARRIED WOMAN, executed a Deed of Trust/Security Instrument conveying to BAXTER & SCHWARTZ P. C., as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, ITS SUCCESSORS AND ASSIGNS, in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 20052137 in the DEED OF TRUST OR REAL PROPERTY RECORDS of HAYS 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, AUGUST 5, 2025** between ten o'clock AM and four o'clock PM and beginning not earlier than 01:00 PM or not later than three hours thereafter, I will sell said Real Estate at 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 Commissioners Court in **HAYS 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 8, BLOCK K, OF STONERIDGE SUBDIVISION SECTION 4, A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF RECORD UNDER DOCUMENT NO. 18005519, OF THE PLAT RECORDS OF HAYS COUNTY, TEXAS.

Property Address: 721 BRIDGESTONE WAY, BUDA, TX 78610

Mortgage Servicer: NATIONSTAR

Noteholder: NATIONSTAR MORTGAGE LLC
8950 CYPRESS WATERS BLVD., COPPELL, TX 75019

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 3 day of July, 2025

Angela Zavala
Angela Zavala, Michelle Jones, Richard Zavala
Jr., Sharlet Watts, Marinosci Law Group PC

Substitute Trustee Address:

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


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FILED

HAYS COUNTY, TEXAS

at 9:54 o'clock AM.

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 6/1/2021	Grantor(s)/Mortgagor(s): SHAILA MARIE GALINDO, AN UNMARRIED WOMAN
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR DHI MORTGAGE COMPANY, LTD., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: PENNYMAC LOAN SERVICES, LLC 
Recorded in: Volume: N/A Page: N/A Instrument No: 21029588	Property County: HAYS COUNTY CLERK
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: 8/5/2025	Earliest Time Sale Will Begin: 12pm
Place of Sale of Property: Hays County Government Center, 712 South Stagecoach Trail, San Marcos, TX 78666 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LOT 37, BLOCK B, OF TRAILS AT WINDY HILL PHASE I A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CLERK'S FILE NO. 19046208, PLAT RECORDS OF HAYS 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, 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., Sharlet Watts, Michelle Jones or Richard Zavala, Jr, 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.

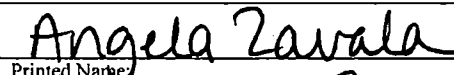
Dated: 7/1/2025



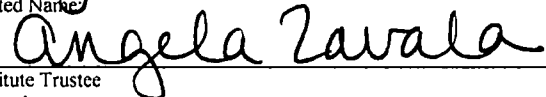
Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for PennyMac Loan Services, LLC

Dated:

JUL 03 2025



Printed Name



Substitute Trustee
c/o Auction.com
1255 West 15th Street, Suite 1060
Plano, TX 75075
<https://sales.mccarthyholthus.com/>

MH File Number: TX-25-110895-POS
Loan Type: Conventional Residential