

#17 P9.1

FILED  
HAYS COUNTY, TEXAS  
at 8:35 o'clock 4 M.

## NOTICE OF FORECLOSURE SALE

JAN 07 2026

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 10, BLOCK A, OF MILLBROOK PARK, PHASE 2, A ADDITION TO THE CITY OF SAN MARCOS, HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN DOCUMENT NO. 21019431, PLAT RECORDS OF HAYS COUNTY, TEXAS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 02/03/2023 and recorded in Document 23003751 real property records of Hays County, Texas.

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

Date: 02/03/2026

Time: 01:00 PM

Place: Hays County, Texas at the following location: THE SOUTH DOOR OF THE HAYS COUNTY GOVERNMENT CENTER AT 712 SOUTH STAGECOACH TRAIL, OR THE PRECEDING AREA IS NO LONGER THE DESIGNATED AREA, AT THE AREA MOST RECENTLY DESIGNATED BY THE COUNTY COMMISSIONER'S COURT 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 BRITTANY MAY, provides that it secures the payment of the indebtedness in the original principal amount of \$352,800.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. NewRez LLC d/b/a Shellpoint Mortgage Servicing is the current mortgagee of the note and deed of trust and SHELLPOINT MORTGAGE SERVICING is mortgage servicer. A servicing agreement between the mortgagee, whose address is NewRez LLC d/b/a Shellpoint Mortgage Servicing c/o SHELLPOINT MORTGAGE SERVICING, 17000 Katy Freeway, Suite 300, Houston, TX 77094 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](http://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 \_\_\_\_\_ I filed this Notice of Foreclosure Sale at the office of the Hays County Clerk and caused it to be posted at the location directed by the Hays County Commissioners Court.

#18 pg. 1

FILED  
HAYS COUNTY, TEXAS  
at 8:35 o'clock A M.  
JAN 07 2026

115 SADDLE BLANKET TRL  
BUDA, TX 78610

00000010670545  
  
COUNTY CLERK

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: February 03, 2026

Time: The sale will begin at 12:00 PM or not later than three hours after that time.

Place: THE SOUTH DOOR OF THE HAYS COUNTY GOVERNMENT CENTER AT 712 SOUTH STAGECOACH TRAIL. 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 December 28, 2021 and recorded in Document INSTRUMENT NO. 21070943 real property records of HAYS County, Texas, with JASON SHANE FISTROVIC SAMEDI, A SINGLE MAN AND MASON SAMEDI, A SINGLE MAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by JASON SHANE FISTROVIC SAMEDI, A SINGLE MAN AND MASON SAMEDI, A SINGLE MAN, securing the payment of the indebtednesses in the original principal amount of \$319,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. JPMORGAN CHASE BANK, NATIONAL ASSOCIATION 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. JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
3415 VISION DRIVE  
COLUMBUS, OH 43219



#18 pg. 2

115 SADDLE BLANKET TRL  
BUDA, TX 78610

00000010670545

**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 AUCTION.COM, LLC OR BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP 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 HAYS County Clerk and caused to be posted at the HAYS County courthouse this notice of sale.

\_\_\_\_\_  
Declarants Name: \_\_\_\_\_

Date: \_\_\_\_\_

#18 pg. 3

115 SADDLE BLANKET TRL  
BUDA, TX 78610

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HAYS

**EXHIBIT "A"**

LOT 30, OLD WEST TRAIL SUBDIVISION, A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 3, PAGE 307, PLAT RECORDS, HAYS COUNTY, TEXAS.

#19 pg. 1

FILED  
HAYS COUNTY, TEXAS  
at 8:35 o'clock A M.  
JAN 07 2026

904 PINK GRANITE BLVD  
DRIPPING SPRINGS, TX 78620

*Elaine H. Carls* 00000010484806

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

COUNTY CLERK

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: February 03, 2026

Time: The sale will begin at 1:00 PM or not later than three hours after that time.

Place: THE SOUTH DOOR OF THE HAYS COUNTY GOVERNMENT CENTER AT 712 SOUTH STAGECOACH TRAIL. 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 October 14, 2022 and recorded in Document INSTRUMENT NO. 22048643; AS AFFECTED BY LOAN MODIFICATION AGREEMENT INSTRUMENT NO. 24027755 real property records of HAYS County, Texas, with KIMBERLY ADRIANNE YANCEY AND GREGORY SCOTT YANCEY, WIFE AND HUSBAND, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by KIMBERLY ADRIANNE YANCEY AND GREGORY SCOTT YANCEY, WIFE AND HUSBAND, securing the payment of the indebtednesses in the original principal amount of \$610,879.00, 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



#19 pg. 2

904 PINK GRANITE BLVD  
DRIPPING SPRINGS, TX 78620

00000010484806

**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 AUCTION.COM, LLC OR BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP 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 HAYS County Clerk and caused to be posted at the HAYS County courthouse this notice of sale.

\_\_\_\_\_  
Declarants Name: \_\_\_\_\_

Date: \_\_\_\_\_

#19 pg. 3

904 PINK GRANITE BLVD  
DRIPPING SPRINGS, TX 78620

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HAYS

**EXHIBIT "A"**

LOT 26, BLOCK D, ARROWHEAD RANCH PHASE 3, A SUBDIVISION IN THE CITY OF DRIPPING SPRINGS, HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN DOCUMENT NO. 21010033, OFFICIAL PUBLIC RECORDS OF HAYS COUNTY, TEXAS.

#20 pg. 1

FILED  
HAYS COUNTY, TEXAS  
at 10:04 o'clock A.M.  
JAN 08 2026

**NOTICE OF SUBSTITUTE TRUSTEE'S**

**COUNTY CLERK**

T.S. #: 2025-19744-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: 2/3/2026  
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:

LOT 35, BLOCK Q, SUNFIELD, PHASE TWO, SECTION FOUR, A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 18 PAGE 369 OF THE PLAT RECORDS OF HAYS COUNTY TEXAS, AND CORRECTED BY AFFIDAVIT RECORDED IN VOLUME 5360, PAGE 760 OFFICIAL PUBLIC RECORDS, HAYS COUNTY, TEXAS.

**Commonly known as:** 185 JOSEPH DR BUDA, TX 78610

**Instrument to be Foreclosed** – The instrument to be foreclosed is the Deed of Trust dated 11/28/2016 and recorded in the office of the County Clerk of Hays County, Texas, recorded on 11/30/2016 under County Clerk's File No 16040467, in Book -- and Page -- The subject Deed of Trust was modified by Loan Modification recorded as Instrument 24009799 and recorded on 03/20/2024. of the Real Property Records of Hays County, Texas.

<b>Grantor(s):</b>	<b>RUBEN HERNANDEZ AND SALLY HERNANDEZ HUSBAND AND WIFE</b>
<b>Original Trustee:</b>	<b>CLIFTON A. CRABTREE</b>
<b>Substitute Trustee:</b>	<b>Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC</b>
<b>Original Mortgagee:</b>	<b>Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for ADVISA MORTGAGE SERVICES, LTD., its successors and assigns</b>
<b>Current Mortgagee:</b>	<b>Freedom Mortgage Corporation</b>
<b>Mortgage Servicer:</b>	<b>Freedom Mortgage Corporation</b>



T.S. #: 2025-19744-TX

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 but not limited to (1) the promissory note in the original principal amount of \$236,050.00, executed by RUBEN HERNANDEZ AND SALLY HERNANDEZ HUSBAND AND WIFE, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for ADVISA MORTGAGE SERVICES, LTD., 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

**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. #: 2025-19744-TX

Dated: 1/8/26

Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC

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

#21pg 1

FILED  
HAYS COUNTY, TEXAS  
at 10:04 o'clock 4 M.

**NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE** JAN 08 2026

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 ~~ARMED FORCES OF THE UNITED STATES~~ 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: 11/04/2020  
Grantor(s): TIMOTHY RODRIGUEZ AND JENNIFER VERASTEGUI HUSBAND AND WIFE  
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR GATEWAY MORTGAGE GROUP, A DIVISION OF GATEWAY FIRST BANK, ITS SUCCESSORS AND ASSIGNS  
Original Principal: \$230,743.00  
Recording Information: Instrument 20050429  
Property County: Hays  
Property: (See Attached Exhibit "A")  
Reported Address: 1648 TREETA TRL, KYLE, TX 78640-9606

**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 3rd day of February, 2026  
Time of Sale: 12:00 PM or within three hours thereafter.  
Place of Sale: AT THE SOUTH DOOR OF THE HAYS COUNTY GOVERNMENT CENTER AT 712 SOUTH STAGECOACH TRAIL in Hays County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Hays County Commissioner's Court, at the area most recently designated by the Hays 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 Aarti Patel, Violet Nunez, Daniel McQuade, Marcela Cantu, Erika Aguirre, Cary Corenblum, Joshua Sanders, Aleena Litton, Sharlett Watts, Angela Zavala, Michelle Jones, Richard Zavala Jr., Auction.com, LLC, 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. Aarti Patel, Violet Nunez, Daniel McQuade, Marcela Cantu, Erika Aguirre, Cary Corenblum, Joshua Sanders, Aleena Litton, Sharlett Watts, Angela Zavala, Michelle Jones, Richard Zavala Jr., Auction.com, LLC, 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.

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):** Aarti Patel, Violet Nunez, Daniel McQuade, Marcela Cantu, Erika Aguirre, Cary Corenblum, Joshua Sanders, Aleena Litton, Sharlett Watts, Angela Zavala, Michelle Jones, Richard Zavala Jr., Auction.com, LLC, 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 Angela Zavala whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 1-8-26 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Hays County Clerk and caused it to be posted at the location directed by the Hays County Commissioners Court.

By: Angela Zavala

**Exhibit "A"**

LOT 41, BLOCK A, BUNTON CREEK, PHASE 1A, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 17, PAGE 239, OFFICIAL PUBLIC RECORDS, HAYS COUNTY, TEXAS.

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

#22 pg. 1

FILED  
HAYS COUNTY, TEXAS  
at 10:08 o'clock AM

JAN 12 2026

25TX935-0364  
288 CADDO BEND, KYLE, TX 78640

*Clair D. Cardenas*  
COUNTY CLERK

### NOTICE OF FORECLOSURE SALE

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

LOT 7A, BLOCK E, OF AMENDING PLAT OF TALAVERA PHASE 1, A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN DOCUMENT NO. 22039876, PLAT RECORDS OF HAYS COUNTY, TEXAS.

**Security Instrument:** Deed of Trust dated November 28, 2023 and recorded on December 8, 2023 as Instrument Number 23045140 in the real property records of HAYS County, Texas, which contains a power of sale.

**Sale Information:** February 03, 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 JESSICA TURNER HUDSON, LENELL ROY HUDSON, LOUISE HUDSON AND THEODORE HUDSON secures the repayment of a Note dated November 28, 2023 in the amount of \$367,641.00. 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 attorney appoint the substitute trustees listed below.

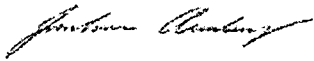


4862743

Substitute Trustee(s): Aarti Patel, Violet Nunez, Daniel McQuade, Marcela Cantu, Erika Aguirre, Cary Corenblum, Joshua Sanders, Aleena Litton, Sharlett Watts, Angela Zavala, Michelle Jones, Richard Zavala Jr., Sharlet Watts, Jennyfer Sakiewicz, Taylor Grantham, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Auction.com, LLC, 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  
Jonathan Andring, Attorney at Law  
Melissa Brown, Attorney at Law  
Yuri Han, Attorney at Law  
6080 Tennyson Parkway, Suite 100  
Plano, TX 75024



Substitute Trustee(s): Aarti Patel, Violet Nunez, Daniel McQuade, Marcela Cantu, Erika Aguirre, Cary Corenblum, ~~Joshua Sanders~~, Aleena Litton, Sharlett Watts, Angela Zavala, Michelle Jones, Richard Zavala Jr., ~~Sharlet Watts~~, Jennyfer Sakiewicz, Taylor Grantham, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Auction.com, LLC, Dustin George  
c/o Miller, George & Suggs, PLLC  
6080 Tennyson Parkway, Suite 100  
Plano, TX 75024

Certificate of Posting

I, Angela Zavala, declare under penalty of perjury that on the 12<sup>th</sup> 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).

#23 pg.1

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

JAN 12 2026

**NOTICE OF FORECLOSURE SALE**

*Clair D. Cardenas*  
COUNTY CLERK

State of Texas §

County of Hays §

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:

LOT 15, BLOCK F, THE REPLAT OF FOUR SEASONS FARM, SECTION 2, A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN VOLUME 12, PAGE 216, OF THE MAP AND/OR PLAT RECORDS OF HAYS COUNTY, TEXAS.

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

Date: **February 3, 2026**

Time: The sale shall begin no earlier than 01:00 PM or no later than three hours thereafter.

Place: **Hays County Courthouse in San Marcos, Texas**, at the following location: the area designated by the Commissioners Court of San Marcos, Hays 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 Madison N. Lewis, Kirk D. Campbell, a married couple.
5. Obligations Secured. The Deed of Trust is dated January 22, 2020, and is recorded in the office of the County Clerk of Hays County, Texas, in/under 20002907, Official Public Records of Hays 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 \$213,952.00, executed by Madison N. Lewis, Kirk D. Campbell, and payable to the order of Mortgage Electronic Registration System, Inc. ("MERS") solely as nominee for Guild Mortgage Company, a California Corporation.

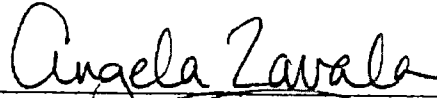
**Original Mortgagee:** Mortgage Electronic Registration System, Inc. ("MERS") solely as nominee for Guild Mortgage Company, a California Corporation.

**Current Mortgagee of Record:** Gateway Mortgage Group, a division of Gateway First Bank whose address is 244 South Gateway Place, Jenks, OK 74037.

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 Vettors, LLC  
10375 Richmond Avenue, Suite 200  
Houston, TX 77042

DATED January 12, 2026.



Taylor Grantham, Angela Zavala, Michelle Jones, Sharlet Watts, Rick Zavala Jr., David Garvin, Sharlet Watts, Angela Zavala, Michelle Jones  
, Substitute Trustee  
c/o Robertson Anschutz Vettors, 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.**



#24 pg. 1

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

JAN 12 2026

STATE OF TEXAS

NOW ALL MEN OF THESE PRESENTS

COUNTY OF HAYS

*Blaine L. Cardenas*  
COUNTY CLERK

WHEREAS, by Deed of Trust, Assignment of Rents, Security Agreement and Fixture Filing (herein referred to as the "Deed of Trust 1") dated July 31, 2025, recorded August 5, 2025, executed by Urban Comfort Property LLC, as Trustee for The 206 Feathergrass Revocable Trust, conveyed to Law Offices of T. Alan Ceshker, PC as Trustee; and Deed of Trust, Assignment of Rents, Security Agreement and Fixture Filing (herein referred to as the "Deed of Trust 2") dated July 31, 2025, recorded August 5, 2025, executed by Urban Comfort Property LLC, as Trustee for The 206 Feathergrass Revocable Trust, conveyed to Law Offices of T. Alan Ceshker, PC as Trustee, the following property situated in HAYS County to-wit:

**Lot 14, Block G, of GREEN MEADOWS SECTION ONE, a Subdivision in Hays County, Texas, according to the map or plat thereof, recorded in Volume 13, Page 113, of the Plat Records of Hays County, Texas.**

(hereinafter referred to as the "Property"), to secure that one certain Promissory Note therein described in the original amount of \$290,000.00, executed by Urban Comfort Property LLC, as Trustee for The 206 Feathergrass Revocable Trust, and made payable to Pivot Real Estate Solutions, LLC, (hereinafter referred to as the "Note"), which such Deed of Trust is recorded August 5, 2025, in instrument number 25028775 of the Official Public Records of HAYS County, Texas, (hereinafter referred to as the "Deed of Trust Lien"); and Warranty Deed with Vendor's Lien dated November 22, 2024, recorded December 6, 2024 in Instrument number 24047160 in the Official Public Records of HAYS County, Texas (Deed); and to secure that one certain Promissory Note therein described in the original amount of \$30,000.00 executed by Urban Comfort Property LLC, as Trustee for The 206 Feathergrass Revocable Trust, and made payable to Pivot Real Estate Solutions, LLC, (hereinafter referred to as the "Note"), which such Deed of Trust is recorded August 5, 2025, in instrument number 25028776 of the Official Public Records of HAYS County, Texas, (hereinafter referred to as the "Deed of Trust Lien"); and Warranty Deed with Vendor's Lien dated November 22, 2024, recorded December 6, 2024 in Instrument number 24047160 in the Official Public Records of HAYS County, Texas (Deed); and

WHEREAS, the undersigned has been appointed as Substitute Trustee, said appointment being in the manner authorized by the Deed of Trust:

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; and

WHEREAS, default has occurred under the terms of the Note secured by the Deed of Trust, and the indebtedness evidenced therein is now wholly due, and the owner and holder of said indebtedness, Pivot Real Estate Solutions, LLC, has requested the undersigned to sell the Property in accordance with the terms of the aforesaid Deed of Trust Lien to satisfy same. Pursuant to the Deed of Trust Lien and Warranty Deed with Vendor's Lien (Vendor Lien), if default occurs in payment of the assumed note or in observance of any covenant or condition of any instrument securing the assumed note, the lender of the Note has the

#24 pg. 2

right to foreclose the Deed of Trust Lien and the Vendor's Lien. As a result of the default in payment of the assumed note, Pivot Real Estate Solutions, LLC, now provides this notice of foreclosure; and

NOW THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, the 3rd day of February 2026, at 1:00 PM to 4:00 PM, or within three (3) hours thereafter, I will sell, for cash, to the highest bidder the above-described Property at: HAYS County, Texas at *the following location*:

***THE SOUTH DOOR OF THE HAYS COUNTY GOVERNMENT CENTER AT 712 SOUTH STAGECOACH TRAIL 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 for sales of property under Tex. Prop. Code §51.002 in HAYS County, Texas, or if no place is designated by the Commissioners Court, the sale will be conducted, then within twenty (20) yards of where this notice is posted.

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee may obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust Lien, sale of the Property is "as is and where is" and without any representations or warranties whatsoever, expressed or implied; all of which are expressly disclaimed. Additionally, sale of the Property shall be subject to all liens, encumbrances, rights, interests and other claims superior to the lien of the Deed of Trust and to all defects, deficiencies and defenses thereto, and no representations or warranties of any nature are made by the Substitute Trustee or the holder of the Note that any lien, encumbrance, right, interest or other claim is or shall be extinguished by the sale, or that defects, deficiencies or defenses do not exist. Further, no representations or warranties whatsoever are made by the Substitute Trustees or the holder of the Note that the highest bidder at the sale will acquire any right, title or interest in or to the property or that any condition, term, agreement, provision, covenant or requirement of the Warranty Deed with Vendor's Lien or applicable law has occurred or has been satisfied. No bidder at sale or purchaser of the property shall be a third party beneficiary of the Note or Warranty Deed With Vendor's Lien, or entitled to rely on any term, agreement, covenant provision thereof, or have or possess a cause of action against any Substitute Trustee or the holder of the Note.

Notice Pursuant to Tex. Prop. Code § 51.002(i): 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.

By: 

Mark T. Sessums  
The Law Office of Mark T. Sessums, PLLC  
PO Box 150573  
Austin, Texas 78715  
1213 W Slaughter Ln #100  
Austin, TX 78748  
Tel. (512) 297-6832  
Fax. (512) (512) 975-2045  
Attorney for Pivot Real Estate Solutions, LLC

By: 

Mark T. Sessums, Taylor Grantham, Sharlet Watts,  
Angela Zavala, Michelle Jones or Richard Zavala,  
Jr, SUBSTITUTE TRUSTEE(s)

CERTIFICATE OF POSTING

I certify that on 12<sup>th</sup> of January 2026 a true and correct copy of the above Notice of Substitute Trustee sale was posted and filed with the HAYS County Clerk.

The Law Office of Mark T. Sessums, PLLC  
PO Box 150573  
Austin, Texas 78715  
1213 W Slaughter Ln #100  
Austin, TX 78748  
Tel. (512) 297-6832  
Fax. (512) (512) 975-2045

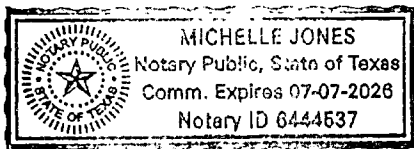
By: Angela Zavala

Mark T. Sessums, Taylor Grantham, Sharlet Watts,  
Angela Zavala, Michelle Jones or Richard Zavala,  
Jr SUBSTITUTE TRUSTEE(s)

State of Texas §

County of Williamson §

This instrument was acknowledged before me on the Jan 12, 2026, by Angela Zavala



Michelle Jones  
Notary Public, In and for the State of Texas  
My Commission Expires: 7-7-26

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#25 pg. 1

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 10/31/2022	<b>Grantor(s)/Mortgagor(s):</b> MARIAME CONDE AND ABDUL-HAKIM DEMBA FOFANA, WIFE AND HUSBAND
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), ACTING SOLELY AS NOMINEE FOR ADVISA MORTGAGE SERVICES, LTD., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Lakeview Loan Servicing, LLC
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 22052159	<b>Property County:</b> HAYS
<b>Mortgage Servicer:</b> M&T Bank is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 1 Fountain Plaza. Buffalo, NY 14203
<b>Date of Sale:</b> 2/3/2026	<b>Earliest Time Sale Will Begin:</b> 12pm
<b>Place of Sale of Property:</b> 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 12, IN BLOCK J, OF SUNFIELD PHASE THREE, SECTION FIVE "C", AN ADDITION IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER DOCUMENT NUMBER 20044618, REAL PROPERTY RECORDS, 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(I): 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: 1/9/2026



Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for M&T Bank

Dated: JAN 12 2026

Angela Zavala

Printed Name

Angela Zavala

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

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

JAN 12 2026

  
COUNTY CLERK

MH File Number: TX-25-122375-POS  
Loan Type: FHA

#26 pg. 1

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

JAN 12 2026

**NOTICE OF ACCELERATION AND  
NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

*Chait & Cardenas*  
NOTARY PUBLIC

**NOTE AND DEED OF TRUST INFORMATION:**

Note:	Real Estate Lien Note
Original Principal Amount of Note:	\$255,990.00
Deed of Trust:	Deed of Trust and Security Agreement dated April 26, 2024, filed as Document No. 24016042 of the Official Public Records of Hays County, Texas
Date of Note and Deed of Trust:	April 26, 2024
Grantor:	RENE HURTADO CARBAJAL aka RENE FABIAN HURTADO CARBAJAL and ESTHER ROMERO ALONSO, Husband and Wife
Original Mortgagee:	VERABANK, N.A.
Recording Information:	Document No. 24016042 of the Official Public Records of Hays County, Texas
Property County:	Hays County, Texas
Property:	One lot(s) located at 114 Whoopers Loop, Umland, Hays County, Texas 78640, and more particularly described as follows: LOT 3, BLOCK G, CAMINO EAST SUBDIVISION, PHASE 1, SITUATED IN HAYS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN DOCUMENT NO. 22039205, OF THE PLAT RECORDS OF HAYS COUNTY, TEXAS; and all improvements, fixtures, materials, supplies, equipment, apparatus, and other items owned by Grantor and attached to, installed in or used in connection with the Property and such other personal property described as Personal Property pursuant to the Deed of Trust.



**MORTGAGE SERVICING INFORMATION:**

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

Current Mortgagee: VERABANK, N.A.  
Mortgage Servicer: VERABANK, N.A.  
Current Beneficiary: VERABANK, N.A.  
Mortgage Servicer  
Address: 201 W. Main Street  
P.O. Box 1009  
Henderson, Texas 75653-1009

**SALE INFORMATION:**

Date of Sale: February 3, 2026  
Time of Sale: 1:00 P.M. or within three hours thereafter.

Place of Sale: The Property has been scheduled for foreclosure sale on Tuesday, February 3, 2026, between the hours of 10:00 A.M. and 4:00 P.M. on the front steps of the Hays County Government Building. If the preceding area is no longer the designated area, the place of sale will be at the area most recently designated by the Hays County Commissioner's Court (pursuant to §51.002(h) of the TEX. PROP. CODE ANN.). This sale shall commence at 1:00 P.M. or within three hours thereafter. The property will be sold to the highest bidder for cash.

Substitute Trustee: ServiceLink Agency Sales and Posting, LLC, Taylor Grantham, Angela Zavala, Michelle Jones or Sharlet Watts

Substitute Trustee Address: ServiceLink Agency Sales and Posting, LLC  
7500 Dallas Pkwy #200  
Plano, Texas 75024

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

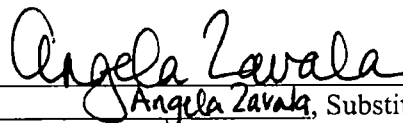
WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee, Christina Janecka, and any previously appointed Substitute Trustees have been removed and ServiceLink Agency Sales and Posting, LLC, Taylor Grantham, Angela Zavala, Michelle Jones or Sharlet Watts have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned 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. ServiceLink Agency Sales and Posting, LLC, Taylor Grantham, Angela Zavala, Michelle Jones or Sharlet Watts, 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.
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 Grantors 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 purchasers 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.
5. **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.**

  
Angela Zavala, Substitute Trustee

#27 pg. 1

FILED  
HAYS COUNTY, TEXAS  
at 10:09 o'clock A. M.

JAN 13 2026

**PREPARED BY AND UPON  
RECORDATION RETURN TO:**

Haynes and Boone, LLP  
1221 McKinney Street, Suite 4000  
Houston, Texas 77010  
Attention: Caite Evans

  
COUNTY CLERK

---

*(Space above this line for recording purposes only)*

STATE OF TEXAS

§  
§  
§

COUNTY OF HAYS

**NOTICE OF FORECLOSURE SALE**

Date:

January 12, 2026

Security Instruments:

(i) Deed of Trust, Assignment of Leases and Rents, Security Agreement and Fixture Filing (as modified or amended from time to time, the "**Deed of Trust**"), dated December 28, 2021, executed by IMPEX GRAND STONE CREEK LLC, a Delaware limited liability company ("**Borrower**"), as grantor, to Brett Poston ("**Trustee**"), as trustee, for the benefit of Lument Structured Finance, LLC, a Delaware limited liability company (formerly known as OREC Structured Finance Co., LLC), as predecessor in interest to HRL – 3, LLC, a Delaware limited liability company (together with any successors and assigns, "**Beneficiary**"), as beneficiary, recorded as Clerk's File No. 21071343 in the Official Public Records of Hays County, Texas ("**Official Records**") and (ii) Assignment of Leases and Rents ("**ALR**"), executed by Borrower in favor of Beneficiary, dated December 28, 2021 and recorded as Clerk's File No. 21071344 in the Official Records.

Secured Obligations:

Promissory Note dated December 28, 2021, executed by Borrower and payable to the order of Beneficiary, as holder, in the original principal amount of \$42,680,000.00 (together with all extensions, renewals, replacements and amendments thereof, collectively referred to herein as the "**Note**").

Property:

The property secured by the Deed of Trust including, without limitation, all right, title, interest, and privilege of Borrower in and to the real property described in Exhibit A attached hereto (the "**Land**").

Guaranty:

(i) Limited Recourse Guaranty dated December 28, 2021, executed by Naval Sehgal, Ashish Gupta and Ashit K. Shah (collectively, "**Guarantor**"), in favor of Beneficiary and (ii) Completion Guaranty



dated December 28, 2021, executed by Guarantor in favor of Beneficiary.

Substitute Trustee(s): Faris Babineaux  
Mary Claire Cranford  
Caitlin Evans  
Melanie Goebel  
Viola Rose Mercer  
Christopher Neal  
Richard Post  
Ashley Schneider  
Victor Salazar  
Samuel Schapiro

Substitute Trustees' Address: Haynes and Boone, LLP  
Attn: Caite Evans  
1221 McKinney Street, Suite 4000  
Houston, Texas 77010

Foreclosure Sale:

Date: Tuesday, February 3, 2026

Time: The sale of the Property (as defined in the Deed of Trust) (such sale is the "**Foreclosure Sale**") will take place between the hours of 11:00 AM and 4:00 PM.

Place: South door of Hays County Government Center located at, 712 South Stagecoach Trail, 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.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction, and the property secured by the Deed of Trust, including, without limitation, all right, title, interest, and privilege of Borrower to the Land, and the interest of Borrower in the improvements, fixtures, and certain other property covered by the Deed of Trust and described with the Land in Exhibit B attached hereto (collectively referred to herein as the "**Property**"), shall be sold to the highest bidder for cash, except that Beneficiary's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Beneficiary, the current owner, and holder of the Note, has requested Substitute Trustee(s) to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Beneficiary's election to proceed against and sell all the Property described in the Deed of Trust in accordance with Beneficiary'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 of Sale described above, Substitute Trustee(s) will sell the Property by public sale to the highest bidder for cash in accordance with the Deed of Trust.

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 Beneficiary, if any. 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" AND "WHERE IS" AND WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND BY SUBSTITUTE TRUSTEE(S), EXPRESS, IMPLIED, STATUTORY, QUASI STATUTORY, OR OTHERWISE, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE BEING EXPRESSLY DISCLAIMED. NEITHER BENEFICIARY NOR SUBSTITUTE TRUSTEE(S) MAKE ANY REPRESENTATIONS OR WARRANTIES WITH RESPECT TO COMPLIANCE WITH LAWS, RULES, AGREEMENTS, OR SPECIFICATIONS NOR WITH RESPECT TO CONDITION, QUALITY, CAPACITY, DESIGN, OPERATION, ABSENCE OF ANY LATENT DEFECTS, OR ANY OTHER WARRANTY OR REPRESENTATION WHATSOEVER WITH RESPECT TO THE PROPERTY, ALL OF WHICH SHALL BE EXPRESSLY WAIVED BY THE PURCHASER AT THE FORECLOSURE SALE. 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(s) 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(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.**

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.

*[Remainder of page intentionally left blank. Signature page(s) to follow.]*

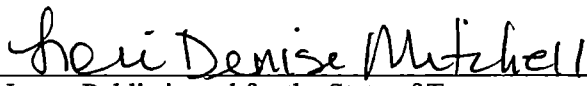
**SUBSTITUTE TRUSTEE:**

By:   
Mary Claire Cranford

STATE OF TEXAS                   §  
  §  
COUNTY OF TRAVIS           §

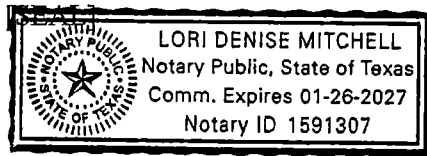
Before me, a Notary Public, on this day personally appeared Mary Claire Cranford, known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed.

Given under my hand and seal this 12<sup>th</sup> day of January, 2026.

  
Notary Public in and for the State of Texas

My Commission Expires:

01-26-2027



**Attachments:**

***Exhibit A*** – Land

***Exhibit B*** – Mortgaged Property

***Exhibit A***

**LAND**

**TRACT 1: (Fee Simple)**

Lot 9-B1, Block 3, STONECREEK CROSSING PHASE 2, a subdivision in Hays County, Texas, according to the map or plat recorded under Clerk's File No. 19034458, of the Plat Records of Hays County, Texas.

**TRACT 2: (Easement Estate)**

Non-Exclusive Easement Estate as created and described and depicted in that certain Operation and Easement Agreement executed by and among Target Corporation, J.C. Penney Properties, Inc., and Stone Creek Crossing, L.P., dated October 1, 2007, filed in Volume 3260, Page 296, and re-recorded in Volume 3264, Page 528, Official Public Records of Hays County, Texas. First Amendment to Operation and Easement Agreement recorded in Volume 3616, Page 456, Official Public Records of Hays County Texas. Second Amendment to Operation and Easement Agreement recorded in Volume 3644, Page 566, Official Public Records, Hays County Texas. Third Amendment to Operation and Easement Agreement recorded in Volume 4100, Page 413, Official Public Records, Hays County Texas. Fourth Amendment to Operation and Easement Agreement recorded in Volume 5159, Page 749, Official Public Records of Hays County, Texas. Fifth Amendment to Operation and Easement Agreement recorded under Document No. 2019-19036144, Official Public Records of Hays County, Texas.

**TRACT 3: (EASEMENT ESTATE)**

Non-Exclusive Easement Estate created for an access easement as set out in plat recorded under Clerk's File No. 19034458, of the Plat Records of Hays County Texas.

**Property Address:** 490 Barnes Drive, San Marcos, Texas 78666

**Exhibit B****PROPERTY**

**"Property"** shall mean the following property, rights, interests and estates now owned, or hereafter acquired by Borrower:

(a) Land. The real property described in Exhibit A attached above and made a part hereof (collectively, the "**Land**");

(b) Additional Land. All additional lands, estates and development rights hereafter acquired by Borrower for use in connection with the Land and the development of the Land and all additional lands and estates therein which may, from time to time, by supplemental mortgage or otherwise be expressly made subject to the lien of the Deed of Trust;

(c) Improvements. The buildings, fixtures, additions, enlargements, extensions, modifications, repairs, replacements and improvements now or hereafter erected or located on the Land (collectively, the "**Improvements**");

(d) Easements. All easements, rights-of-way or use, rights, strips and gores of land, streets, ways, alleys, passages, sewer rights, water, water courses, water rights and powers, air rights and development rights, and all estates, rights, titles, interests, privileges, liberties, servitudes, tenements, hereditaments and appurtenances of any nature whatsoever, in any way now or hereafter belonging, relating or pertaining to the Land and the Improvements, and the reversions and remainders, and all land lying in the bed of any street, road or avenue, opened or proposed, in front of or adjoining the Land, to the center line thereof and all the estates, rights, titles, interests, rights of dower, rights of curtesy, property, possession, claim and demand whatsoever, both at law and in equity, of Borrower of, in and to the Land and the Improvements, and every part and parcel thereof, with the appurtenances thereto;

(e) Fixtures and Personal Property. All machinery, equipment, fixtures (including, but not limited to, all heating, air conditioning, plumbing, lighting, communications and elevator fixtures), furniture, software used in or to operate any of the foregoing and other property of every kind and nature whatsoever owned by Borrower, or in which Borrower has or shall have an interest, now or hereafter located upon the Land and the Improvements, or appurtenant thereto, and usable in connection with the present or future operation and occupancy of the Land and the Improvements and all building equipment, materials and supplies of any nature whatsoever owned by Borrower, or in which Borrower has or shall have an interest, now or hereafter located upon the Land and the Improvements, or appurtenant thereto, or usable in connection with the present or future operation and occupancy of the Land and the Improvements (collectively, the "**Personal Property**"), and the right, title and interest of Borrower in and to any of the Personal Property which may be subject to any security interests, as defined in the Uniform Commercial Code, as adopted and enacted by the state or states where any of the Property is located (the "**Uniform Commercial Code**"), and all proceeds and products of the above;

(f) Leases and Rents. All leases, subleases, subsubleases, lettings, licenses, concessions or other agreements (whether written or oral) pursuant to which any Person is granted a possessory interest in, or right to use or occupy all or any portion of the Land and the Improvements, and every modification, amendment or other agreement relating to such leases, subleases, subsubleases, or other agreements entered into in connection with such leases, subleases, subsubleases, or other agreements and every guarantee of the performance and observance of the covenants, conditions and agreements to be performed and observed by the other party thereto, heretofore or hereafter entered into, whether before or after the filing by or against Borrower of any petition for relief under any Creditors Rights Laws (collectively, the "**Leases**") and all

right, title and interest of Borrower, its successors and assigns therein and thereunder, including, without limitation, cash or securities deposited thereunder to secure the performance by the lessees of their obligations thereunder and all rents, additional rents, rent equivalents, moneys payable as damages or in lieu of rent or rent equivalents, royalties (including, without limitation, all oil and gas or other mineral royalties and bonuses), income, receivables, receipts, revenues, deposits (including, without limitation, security, utility and other deposits), accounts, cash, issues, profits, charges for services rendered, and other consideration of whatever form or nature received by or paid to or for the account of or benefit of Borrower or its agents or employees from any and all sources arising from or attributable to the Property, including, all receivables, customer obligations, installment payment obligations and other obligations now existing or hereafter arising or created out of the sale, lease, sublease, license, concession or other grant of the right of the use and occupancy of property or rendering of services by Borrower or Manager and proceeds, if any, from business interruption or other loss of income insurance whether paid or accruing before or after the filing by or against Borrower of any petition for relief under any Creditors Rights Laws (collectively, the “**Rents**”) and all proceeds from the sale or other disposition of the Leases and the right to receive and apply the Rents to the payment of the Debt;

(g) Insurance Proceeds. All insurance proceeds in respect of the Property under any insurance policies covering the Property, including, without limitation, the right to receive and apply the proceeds of any insurance, judgments, or settlements made in lieu thereof, for damage to the Property (collectively, the “**Insurance Proceeds**”);

(h) Condemnation Awards. All condemnation awards, including interest thereon, which may heretofore and hereafter be made with respect to the Property by reason of any taking or condemnation, whether from the exercise of the right of eminent domain (including, but not limited to, any transfer made in lieu of or in anticipation of the exercise of the right), or for a change of grade, or for any other injury to or decrease in the value of the Property (collectively, the “**Awards**”);

(i) Tax Certiorari. All refunds, rebates or credits in connection with reduction in real estate taxes and assessments charged against the Property as a result of tax certiorari or any applications or proceedings for reduction;

(j) Rights. The right, in the name and on behalf of Borrower, to appear in and defend any action or proceeding brought with respect to the Property and to commence any action or proceeding to protect the interest of Lender in the Property;

(k) Agreements. All agreements, contracts, certificates, instruments, franchises, permits, licenses, plans, specifications and other documents, now or hereafter entered into, and all rights therein and thereto, respecting or pertaining to the use, occupation, construction, management or operation of the Land and any part thereof and any Improvements or any business or activity conducted on the Land and any part thereof and all right, title and interest of Borrower therein and thereunder, including, without limitation, the right, upon the happening of any default hereunder, to receive and collect any sums payable to Borrower thereunder;

(l) Intangibles. All tradenames, trademarks, servicemarks, logos, copyrights, goodwill, books and records and all other general intangibles relating to or used in connection with the operation of the Property;

(m) Accounts. All reserves, escrows and deposit accounts maintained by Borrower with respect to the Property, including without limitation, the Accounts and all cash, checks, drafts, certificates, securities, investment property, financial assets, instruments and other property held therein from time to time and all proceeds, products, distributions or dividends or substitutions thereon and thereof (collectively, the “**Accounts**”);

(n) Interest Rate Protection Agreement. The Interest Rate Protection Agreement (as defined in the Deed of Trust) and any replacement or substitute thereof;

(o) Proceeds. All proceeds of any of the foregoing items set forth in subsections (a) through (n) including, without limitation, Insurance Proceeds and Awards, whether cash, liquidation claims (or other claims) or otherwise; and

(p) Other Rights. Any and all other rights of Borrower in and to the items set forth in subsections (a) through (o) above.

#28 pg. 1

FILED  
HAYS COUNTY, TEXAS  
at 11:17 o'clock A.M.  
JAN 13 2026

25TX935-0412  
272 STRAWBERRY BLONDE DRIVE, BUDA, TX 78610

**NOTICE OF FORECLOSURE SALE**

*Elaine H. Cardenas*  
COUNTY CLERK

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

LOT 23, BLOCK D, SUNFIELD PHASE ONE SECTION TWO, AMENDED PLAT, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 15, PAGE 218, PLAT RECORDS, HAYS COUNTY, TEXAS.

Security Instrument: Deed of Trust dated March 29, 2019 and recorded on April 1, 2019 as Instrument Number 19010240 in the real property records of HAYS County, Texas, which contains a power of sale. Deed of Trust Correction Instrument recorded on April 01, 2019 as Instrument Number 19010240.

Sale Information: February 03, 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 FRANK LUIS GONZALEZ secures the repayment of a Note dated March 29, 2019 in the amount of \$187,600.00. 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 attorney appoint the substitute trustees listed below.



4863112



Substitute Trustee(s): Aarti Patel, Violet Nunez, Daniel McQuade, Marcela Cantu, Erika Aguirre, Cary Corenblum, Joshua Sanders, Aleena Litton, Sharlett Watts, Angela Zavala, Michelle Jones, Richard Zavala Jr., Sharlet Watts, Jennyfer Sakiewicz, Taylor Grantham, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Auction.com, LLC, 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.**

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*Yuri*

Miller, George & Suggs, PLLC  
Jonathan Andring, Attorney at Law  
Melissa Brown, Attorney at Law  
Yuri Han, Attorney at Law  
6080 Tennyson Parkway, Suite 100  
Plano, TX 75024

*Angela Zavala*

Substitute Trustee(s): Aarti Patel, Violet Nunez, Daniel McQuade, Marcela Cantu, Erika Aguirre, Cary Corenblum, Joshua Sanders, Aleena Litton, Sharlett Watts, Angela Zavala, Michelle Jones, Richard Zavala Jr., Sharlet Watts, Jennyfer Sakiewicz, Taylor Grantham, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Auction.com, LLC, Dustin George  
c/o Miller, George & Suggs, PLLC  
6080 Tennyson Parkway, Suite 100  
Plano, TX 75024

Certificate of Posting

I, Angela Zavala, declare under penalty of perjury that on the 13<sup>th</sup> day of January, 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).