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FILED
HAYS COUNTY, TEXAS
at 1:25 o'clock PM

C&M No. 44-26-01330/ FILE NOS

APR 02 2026

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated January 22, 2024 and recorded under Clerk's File No. 24002719, in the real property records of HAYS County Texas, with Diana Lillard Solis and Ricardo Solis Arellano, a married couple as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Loanpeople, LLC, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Diana Lillard Solis and Ricardo Solis Arellano, a married couple securing payment of the indebtedness in the original principal amount of \$420,000.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Diana Lillard Solis, Ricardo Solis Arellano. JPMorgan Chase Bank, National Association is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. Selene Finance is acting as the Mortgage Servicer for the Mortgagee. Selene Finance, is representing the Mortgagee, whose address is: 3501 Olympus Blvd. 5th Fl. Ste. 500, Coppell, TX 75019.

Legal Description:

DESCRIPTION OF A 5.923-ACRE TRACT OF LAND SITUATED IN THE THOMAS B. WESTBROOK SURVEY, ABSTRACT NUMBER 468 IN HAYS COUNTY, TEXAS, BEING ALL OF THAT 5.92-ACRE TRACT, DESCRIBED IN DEED TO RICARDO SOLIS ARELLANO AND DIANA LILLARD SOLIS AS RECORDED UNDER DOCUMENT NUMBER 23004360 OF THE OFFICIAL PUBLIC RECORDS OF HAYS COUNTY, TEXAS (O.P.R.H.C.T.); SAID 5.923-ACRE TRACT BEING REFERRED TO HEREINAFTER AS THE ABOVE REFERENCED TRACT OF LAND AND IS MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS WITH ALL BEARINGS, DISTANCES, AND AREAS BEING GRID, REFERENCED TO THE TEXAS COORDINATE SYSTEM OF 1983 (2011 ADJUSTMENT), SOUTH CENTRAL ZONE (4204) IN U.S. SURVEY FEET AS DERIVED FROM A GLOBAL POSITIONING SYSTEM (G.P.S.) SURVEY PERFORMED BY TABLEROCK SURVEY, LLC IN OCTOBER 203 AND BEING MORE PARTICULARLY DESCRIBED BY EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES:

SALE INFORMATION

Date of Sale: 06/02/2026

Earliest Time Sale Will Begin: 12:00 PM

Location of Sale: The place of the sale shall be: HAYS County Courthouse, Texas at the following location: On the front steps of the Hays County Government Building, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

TERMS OF SALE

A default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee to sell said



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property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. **Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "AS IS," "WHERE IS" condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the Deed of Trust.**

The sale will begin at the earliest time stated above, or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

STRICT COMPLIANCE WITH FINCEN RULES AND REGULATIONS IS REQUIRED FOR PURCHASE OF THE PROPERTY AT THIS SALE. A FORECLOSURE DEED WILL NOT ISSUE WITHOUT SUCCESSFUL BIDDER PROVIDING ALL INFORMATION NECESSARY FOR STRICT COMPLIANCE WITH FINCEN.

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

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE Taylor Grantham, Angela Zavala, Michelle Jones, Sharlet Watts, Auction.com, LLC, or Codilis & Moody, P.C., as Substitute Trustee.

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Executed on April 1, 2026.

/s/ Will Morphis SBOT No. 24131905, Attorney at Law
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Posted and filed by:

Angela Zavala

Printed Name:

Angela Zavala

C&M No. 44-26-01330

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EXHIBIT "A"

DESCRIPTION OF A 5.923-ACRE TRACT OF LAND SITUATED IN THE THOMAS B. WESTBROOK SURVEY, ABSTRACT NUMBER 468 IN HAYS COUNTY, TEXAS, BEING ALL OF THAT 5.92-ACRE TRACT, DESCRIBED IN DEED TO RICARDO SOLIS ARELLANO AND DIANA LILLARD SOLIS AS RECORDED UNDER DOCUMENT NUMBER 23004340 OF THE OFFICIAL PUBLIC RECORDS OF HAYS COUNTY, TEXAS (O.P.R.H.C.T.); SAID 5.923-ACRE TRACT BEING REFERRED TO HEREINAFTER AS THE ABOVE REFERENCED TRACT OF LAND AND IS MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS WITH ALL BEARINGS, DISTANCES, AND AREAS BEING GRID, REFERENCED TO THE TEXAS COORDINATE SYSTEM OF 1983 (2011 ADJUSTMENT), SOUTH CENTRAL ZONE (4204) IN U.S. SURVEY FEET AS DERIVED FROM A GLOBAL POSITIONING SYSTEM (G.P.S.) SURVEY PERFORMED BY TABLEROCK SURVEY, L.L.C IN OCTOBER 2013 AS FOLLOWS:

BEGINNING at a 1/2-inch diameter iron rod with a yellow cap stamped "BYRN SURVEYING" found marking the southeast line of Lonie Lane, the west corner of lot 39, of 35 South Ranches, Section Two, a subdivision of said Thomas B. Westbrook Survey as recorded in Volume 7, Page 191, of the Plat Records of Hays County, Texas (P.R.H.C.T.), and the lower north corner of the above referenced tract of land, from which a 1/2 inch iron rod with yellow cap stamped "BYRN SURVEYING" found at the north corner of lot 43 of said South Ranches Subdivision Section Two, bears North 43°42'23" East, 500.08 feet:

THENCE South 46°37'29" East with the southwest line of said Lot 39, a distance of 440.17 feet, to a 5/8-inch diameter iron rod with cap stamped "TALBEROCK SURVEY, L.L.C" set to mark the south corner of said Lot 39 and a corner of the above referenced tract of land:

THENCE North 43°41'25" East with the southeast lines of Lots 39-46 of said 35 South Ranches, Section Two, a distance of 800.01 feet, to a 1/2-inch diameter iron rod with yellow cap stamped "BYRN SURVEYING" (controlling monument) found marking said line, the north corner of the above referenced tract of land, the east corner of said Lot 46 and the southwest line of that 80.0-acre tract of land described in deed to Jackie Ray Schawe and Vicki Sue Schawe as recorded in Volume 1679, Page 405 of said O.P.R.H.C.T.;

THENCE South 46°37'28" East, 292.27 feet, with the southwest line of said 80.0-acre tract to a 6-inch diameter wooden fence post found marking said line, the east corner of the above referenced tract of land and the north corner of that 7.56-acre tract of land described in deed to Jose Cruz Gonzalez and Perfecta P. Gonzalez as recorded in Volume 1287, Page 183 of said O.P.R.H.C.T., from which a 1/2 inch iron rod was found to bear South 20°25'16" West, 0.81 feet:

THENCE South 43°19'06" West with the northwest line of said 7.56-acre tract, a distance of 829.99 feet, to a 1/2-inch diameter iron rod with yellow cap stamped "BYRN

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SURVEYING" (controlling monument) found marking said line, the south corner of the above referenced tract of land and the east corner of that 5.34-acre tract of land described in deed to Martine Martinez as recorded in Volume 3842, Page 844 of said O.P.R.H.C.T.;

THENCE North $46^{\circ}37'29''$ West with the northeast line of said called 5.34 acre tract, a distance of 737.78 feet to a 1/2-inch diameter iron rod with yellow cap stamped "BYRN SURVEYING" found marking the southeast right-of-way line of said Lonie Lane, the west corner of the above referenced tract of land of land and the north corner of said 5.34-acre tract, from which point a 1/2-inch diameter iron rod with yellow cap stamped "BYRN SURVEYING" found marking the north corner of lot 38 of said 35 South Ranches, Section Two, and an exterior ell-corner of said called 5.34 acre tract, bears South $44^{\circ}06'27''$ West, 30.23 feet;

THENCE North $43^{\circ}34'59''$ East with the southeast line of said Lonie Lane, a distance of 30.00 feet, to the PLACE OF BEGINNING and containing 5.923 acres of land (258,023 square feet).

NOTE: The Company is prohibited from insuring the area or quantity of the land described herein. Any statement in the legal description contained in Schedule "A" as to area or quantity of land is not a representation that such area or quantity is correct, but is made only for informal identification purposes and does not override Item 2 of Schedule "B" hereof.

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NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 8/26/2016	Grantor(s)/Mortgagor(s): ALMA DELIA VALDIVIEZ, AN UNMARRIED WOMAN AND DANIEL VALDIVIEZ AND MARIA D. VALDIVIEZ, HUSBAND AND WIFE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR CMG MORTGAGE, INC DBA CMG FINANCIAL, #1820, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: LAKEVIEW LOAN SERVICING LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 16029505	Property County: HAYS
Mortgage Servicer: M&T Bank is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 1 Fountain Plaza, Buffalo, NY 14203
Date of Sale: 6/2/2026	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 7, BLOCK L, OF SHADOW CREEK PHASE FOUR SECTION ONE, A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF RECORD IN VOLUME 15, PAGE 289-291 OF THE 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., Taylor Grantham, 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: 3/27/2026

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

Dated: April 2, 2026

Angela Zavala
Printed Name:

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

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MH File Number: TX-26-126787-POS
Loan Type: FHA