

#12 Pg 1

FILED  
HAYS COUNTY, TEXAS  
at 10:05 o'clock A.M.

NEWREZ LLC, D/B/A SHELLPOINT MORTGAGE  
SERVICING (ALW)  
CURTIS, KEVIN W  
223 FORT SUMNER STREET, DRIPPING SPRINGS, TX  
78620

CONVENTIONAL  
Firm File Number: 26-044619

MAY 14 2026

**NOTICE OF TRUSTEE'S SALE**

*Elaine H. Carlson*  
\_\_\_\_\_  
COUNTY CLERK

WHEREAS, on March 31, 2022, KEVIN W. CURTIS, as Grantor(s), executed a Deed of Trust conveying to ALAN B. POLUNSKY, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR INTERLINC MORTGAGE SERVICES, LLC, ITS SUCCESSORS AND ASSIGNS in payment of a debt therein described. The Deed of Trust was filed in the real property records of HAYS COUNTY, TX and is recorded under Clerk's File/Instrument Number 22016396, to which reference is herein made for all purposes.

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

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

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

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

LOT 11 OF REPLAT OF LOT 2E, BLOCK C, POUNDHOUSE HILLS SECTION TWO, A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF RECORD IN DOCUMENT NUMBER 17007517, OF THE PLAT RECORDS OF HAYS COUNTY, TEXAS.

Property Address: 223 FORT SUMNER STREET  
DRIPPING SPRINGS, TX 78620  
Mortgage Servicer: NEWREZ LLC, D/B/A SHELLPOINT MORTGAGE SERVICING  
Mortgagee: U.S. BANK TRUST NATIONAL ASSOCIATION, ACTING NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY IN ITS CAPACITY AS TRUSTEE FOR THE RANCH ANNEX SERIES VI TRUST  
601 OFFICE CENTER DRIVE  
SUITE 100  
FORT WASHINGTON, PA 19034

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

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

SUBSTITUTE TRUSTEE  
Tejas Corporate Services, LLC  
14800 Landmark Blvd, Suite 850  
Dallas, TX 75254

WITNESS MY HAND this day May 7, 2026.

By: *[Signature]*  
\_\_\_\_\_  
Grant Tabor  
Texas Bar No. 24027905  
gtabor@logs.com

#12 Pg 2

13105 Northwest Freeway, Suite 960  
Houston, TX 77040  
Telephone No: (713) 462-2565  
Facsimile No: (847) 879-4823  
Attorneys for U.S. Bank Trust National Association, acting  
not in its individual capacity, but solely in its capacity as  
trustee for the Ranch Annex Series VI Trust

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

**NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE** MAY 14 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 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.

**DEED OF TRUST INFORMATION:**

Date: 05/14/2018  
Grantor(s): ANGELICA MARIA CABRERA AND DANIEL CABRERA WIFE AND HUSBAND  
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR CORNERSTONE HOME LENDING, INC, ITS SUCCESSORS AND ASSIGNS  
Original Principal: \$275,910.00  
Recording Information: Instrument 18016716  
Property County: Hays  
Property: (See Attached Exhibit "A")  
Reported Address: 179 SHIRLEY DRIVE, BUDA, TX 78610-3675

**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 7th day of July, 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 or Jamie E. Silver or Meagan Vlasak or Arthur Demske, 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 or Jamie E. Silver or Meagan Vlasak or Arthur Demske, 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 or Jamie E. Silver or Meagan Vlasak or Arthur Demske, 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 MAY 13, 2026 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 25, BLOCK P, OF SUNFIELD, PHASE TWO, SECTION FOUR, A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF RECORD IN VOLUME 18, PAGE 369-374 OF THE PLAT RECORDS OF HAYS COUNTY, TEXAS, AND AS CORRECTED IN VOLUME 5360, PAGE 760, OFFICIAL RECORDS OF HAYS COUNTY, TEXAS

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

#14 Pg 1

FILED  
HAYS COUNTY, TEXAS  
at 9:59 o'clock AM.

MAY 14 2026

T.S. #: 2026-24088-TX

*Elaine H. Cardenas*

COUNTY CLERK

**APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE'S SALE**

**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, in accordance with Texas Property Code §51.0076, as attorney-in-fact for the Mortgagee or Mortgage Servicer, hereby removes the original trustee and any and all successor substitute trustees, and appoints in their stead: Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC, or any one of them, c/o Nestor Solutions, LLC, 214 5<sup>th</sup> Street, Suite 205, Huntington Beach, California 92648, as Substitute Trustee, to hereafter exercise all powers and duties conferred upon the original trustee under the Deed of Trust, and further authorizes and directs the Substitute Trustee to conduct and execute the remedies provided to the beneficiary therein.

**1. Date, Time, and Place of Sale.**

**Date:** 7/7/2026

**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.

**2. Property To Be Sold.** LOT 46, BLOCK A, OF MARIGOLD, PHASE 1, A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN INSTRUMENT NO. 24012317, PLAT RECORDS OF HAYS COUNTY, TEXAS.

**Commonly known as:** 303 CELOSIA LOOP KYLE, TX 78640

**3. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 4/29/2025 and recorded in the office of the County Clerk of Hays County, Texas, recorded on 5/1/2025 under County Clerk's File No 25015452, in Book -- and Page -- in the Real Property Records of Hays County, Texas.

<b>Grantor(s):</b>	<b>Omar Martinez Romero, an unmarried person and Jose Santos Romero and Maria Romero, married to each other</b>
<b>Original Trustee:</b>	Angela R Hernandez
<b>Original Mortgagee:</b>	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for DHI Mortgage Company, Ltd., its successors and assigns
<b>Current Mortgagee:</b>	Freedom Mortgage Corporation
<b>Mortgage Servicer:</b>	Freedom Mortgage Corporation

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4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the 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. Pursuant to §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. **Notice Regarding Federal Reporting Requirements.** Please be advised that the highest bidder ("purchaser") at this trustee's sale may be required to provide information, documentation and/or certification as mandated by applicable federal law, and entity and trust purchasers should be prepared to provide beneficial ownership information as may be required by federal reporting requirements effective for transfers of residential real property to covered transferees on or after 3/1/2026. If applicable, the required information must be provided to the trustee before a trustee's deed will be issued for covered transfers. Additional information regarding these regulations and the required transferee information and certifications can be found at [https://www.fincen.gov/rre-faqs#D\\_5](https://www.fincen.gov/rre-faqs#D_5) or <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers>.

6. **Obligations Secured.** The Deed of Trust provides that it secures the payment of the indebtedness and obligations described therein (collectively, the "Obligations"), including, but not limited to: (1) the promissory note in the original principal amount of \$258,108.00, executed by Omar Martinez Romero, an unmarried person and Jose Santos Romero and Maria Romero, married to each other, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for DHI Mortgage Company, Ltd., its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of the Trustor(s) to the current holder of the Obligations, secured by the Deed of Trust. Default has occurred in the payment of the indebtedness, and the same is now wholly due and payable. The owner and holder of the Obligations has requested that the Substitute Trustee sell the Property to satisfy the indebtedness.

7. **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 administer any resulting foreclosure of the lien securing the Property referenced above. **Freedom Mortgage Corporation** as Mortgage Servicer, represents the current mortgagee, whose address is:

c/o Freedom Mortgage Corporation  
11988 EXIT 5 PKWY BLDG 4  
FISHERS IN 46037-7939  
Phone: (855) 690-5900

**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.**

NESTOR SOLUTIONS, LLC, as attorney-in-fact for  
FREEDOM MORTGAGE CORPORATION



By: \_\_\_\_\_

Christopher K. Baxter  
Senior Vice President  
Texas Bar No. 90001747  
214 5th Street, Suite 205  
Huntington Beach, California 92648  
Phone: (888) 403-4115 Fax: (888) 345-5501

Dated: 5/8/2026

For sale information visit: <https://www.xome.com> or Contact (800) 758-8052

#15 Pg 1

FILED  
HAYS COUNTY, TEXAS  
at ~~9:59~~ 9:59 o'clock ~~A~~ M.  
MAY 14 2026

T.S. #: 2025-14150-TX



COUNTY CLERK

**APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE'S SALE**

**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, in accordance with Texas Property Code §51.0076, as attorney-in-fact for the Mortgagee or Mortgage Servicer, hereby removes the original trustee and any and all successor substitute trustees, and appoints in their stead: Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC, or any one of them, c/o Nestor Solutions, LLC, 214 5<sup>th</sup> Street, Suite 205, Huntington Beach, California 92648, as Substitute Trustee, to hereafter exercise all powers and duties conferred upon the original trustee under the Deed of Trust, and further authorizes and directs the Substitute Trustee to conduct and execute the remedies provided to the beneficiary therein.

**1. Date, Time, and Place of Sale.**

**Date:** 7/7/2026

**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.

**2. Property To Be Sold.** LOT 38, BLOCK A, MEADOWS AT KYLE, PHASE 2, A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 17, PAGES 386-388, PLAT RECORDS OF HAYS COUNTY, TEXAS

Commonly known as: 561 PURPLE MARTIN AVE KYLE, TX 78640

**3. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 3/10/2021 and recorded in the office of the County Clerk of Hays County, Texas, recorded on 4/1/2021 under County Clerk's File No 21016372, in Book -- and Page -- in the Real Property Records of Hays County, Texas.

<b>Grantor(s):</b>	<b>Christopher M. Osborn and Shasta D. Bell husband and wife</b>
<b>Original Trustee:</b>	Black, Mann & Graham, L.L.P.
<b>Original Mortgagee:</b>	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Mortgage Corporation., its successors and assigns
<b>Current Mortgagee:</b>	Freedom Mortgage Corporation
<b>Mortgage Servicer:</b>	Freedom Mortgage Corporation

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4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the 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. Pursuant to §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. **Notice Regarding Federal Reporting Requirements.** Please be advised that the highest bidder ("purchaser") at this trustee's sale may be required to provide information, documentation and/or certification as mandated by applicable federal law, and entity and trust purchasers should be prepared to provide beneficial ownership information as may be required by federal reporting requirements effective for transfers of residential real property to covered transferees on or after 3/1/2026. If applicable, the required information must be provided to the trustee before a trustee's deed will be issued for covered transfers. Additional information regarding these regulations and the required transferee information and certifications can be found at [https://www.fincen.gov/rre-faqs#D\\_5](https://www.fincen.gov/rre-faqs#D_5) or <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers>.

6. **Obligations Secured.** The Deed of Trust provides that it secures the payment of the indebtedness and obligations described therein (collectively, the "Obligations"), including, but not limited to: (1) the promissory note in the original principal amount of \$216,143.00, executed by Christopher M. Osborn and Shasta D. Bell husband and wife, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Mortgage Corporation., its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of the Trustor(s) to the current holder of the Obligations, secured by the Deed of Trust. Default has occurred in the payment of the indebtedness, and the same is now wholly due and payable. The owner and holder of the Obligations has requested that the Substitute Trustee sell the Property to satisfy the indebtedness.

7. **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 administer any resulting foreclosure of the lien securing the Property referenced above. **Freedom Mortgage Corporation** as Mortgage Servicer, represents the current mortgagee, whose address is:

c/o Freedom Mortgage Corporation  
11988 EXIT 5 PKWY BLDG 4  
FISHERS IN 46037-7939  
Phone: (855) 690-5900

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NESTOR SOLUTIONS, LLC, as attorney-in-fact for  
FREEDOM MORTGAGE CORPORATION



By: \_\_\_\_\_

Christopher K. Baxter  
Senior Vice President  
Texas Bar No. 90001747  
214 5th Street, Suite 205  
Huntington Beach, California 92648  
Phone: (888) 403-4115 Fax: (888) 345-5501

Dated: 5/7/2026

For sale information visit: <https://www.xome.com> or Contact (800) 758-8052

#16 Pg 1

FILED  
HAYS COUNTY, TEXAS  
at 9:59 o'clock A. M.  
MAY 14 2026

T.S. #: 2026-24154-TX

*Elaine H. Cardenas*

**APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF BUSINESS SALE**

**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, in accordance with Texas Property Code §51.0076, as attorney-in-fact for the Mortgagee or Mortgage Servicer, hereby removes the original trustee and any and all successor substitute trustees, and appoints in their stead: Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC, or any one of them, c/o Nestor Solutions, LLC, 214 5<sup>th</sup> Street, Suite 205, Huntington Beach, California 92648, as Substitute Trustee, to hereafter exercise all powers and duties conferred upon the original trustee under the Deed of Trust, and further authorizes and directs the Substitute Trustee to conduct and execute the remedies provided to the beneficiary therein.

**1. Date, Time, and Place of Sale.**

**Date:** 7/7/2026

**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.

**2. Property To Be Sold.** LOT 15, BLOCK G, POST OAK SUBDIVISION, PHASE 5A, A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 17, PAGE 327, PLAT RECORDS OF HAYS COUNTY, TEXAS.

Commonly known as: 459 LANGELY KYLE, TX 78640

**3. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 5/14/2015 and recorded in the office of the County Clerk of Hays County, Texas, recorded on 5/14/2015 under County Clerk's File No 2015-15014511, in Book 5213 and Page 822 in the Real Property Records of Hays County, Texas.

<b>Grantor(s):</b>	<b>Kathryn Bue, An Unmarried Woman</b>
<b>Original Trustee:</b>	Thomas E Black, Jr
<b>Original Mortgagee:</b>	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for CMG Mortgage, Inc, its successors and assigns
<b>Current Mortgagee:</b>	Freedom Mortgage Corporation
<b>Mortgage Servicer:</b>	Freedom Mortgage Corporation

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T.S. #: 2026-24154-TX

4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the 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. Pursuant to §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. **Notice Regarding Federal Reporting Requirements.** Please be advised that the highest bidder ("purchaser") at this trustee's sale may be required to provide information, documentation and/or certification as mandated by applicable federal law, and entity and trust purchasers should be prepared to provide beneficial ownership information as may be required by federal reporting requirements effective for transfers of residential real property to covered transferees on or after 3/1/2026. If applicable, the required information must be provided to the trustee before a trustee's deed will be issued for covered transfers. Additional information regarding these regulations and the required transferee information and certifications can be found at [https://www.fincen.gov/rre-faqs#D\\_5](https://www.fincen.gov/rre-faqs#D_5) or <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers>.

6. **Obligations Secured.** The Deed of Trust provides that it secures the payment of the indebtedness and obligations described therein (collectively, the "Obligations"), including, but not limited to: (1) the promissory note in the original principal amount of \$171,830.00, executed by Kathryn Bue, An Unmarried Woman, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for CMG Mortgage, Inc, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of the Trustor(s) to the current holder of the Obligations, secured by the Deed of Trust. Default has occurred in the payment of the indebtedness, and the same is now wholly due and payable. The owner and holder of the Obligations has requested that the Substitute Trustee sell the Property to satisfy the indebtedness.

7. **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 administer any resulting foreclosure of the lien securing the Property referenced above. **Freedom Mortgage Corporation** as Mortgage Servicer, represents the current mortgagee, whose address is:

c/o Freedom Mortgage Corporation  
11988 EXIT 5 PKWY BLDG 4  
FISHERS IN 46037-7939  
Phone: (855) 690-5900

**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.**

NESTOR SOLUTIONS, LLC, as attorney-in-fact for  
FREEDOM MORTGAGE CORPORATION



By: \_\_\_\_\_

Christopher K. Baxter  
Senior Vice President  
Texas Bar No. 90001747  
214 5th Street, Suite 205  
Huntington Beach, California 92648  
Phone: (888) 403-4115 Fax: (888) 345-5501

Dated: 5/8/2026

For sale information visit: <https://www.xome.com> or Contact (800) 758-8052

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FILED  
HAYS COUNTY, TEXAS  
at 9:59 o'clock A.M.

MAY 14 2026

Our Case No. 26-00989-FC

**APPOINTMENT OF SUBSTITUTE TRUSTEE**  
**and NOTICE OF TRUSTEE SALE** \_\_\_\_\_  
COUNTY CLERK

THE STATE OF TEXAS  
COUNTY OF HAYS

**Deed of Trust Date:**  
July 27, 2022

**Property address:**  
164 OPAL LAKE DRIVE  
KYLE, TX 78640

**Grantor(s)/Mortgagor(s):**  
ELEONORA GONEVA, AN UNMARRIED WOMAN.

**LEGAL DESCRIPTION:** Lot 18, Block B, Southlake Ranch, Phase Three, a subdivision in Hays County, Texas, according to the map or plat of record in Volume 12, Page 18, Plat Records of Hays County, Texas.

**Original Mortgagee:**  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR  
SECURITY NATIONAL MORTGAGE COMPANY, ITS  
SUCCESSORS AND ASSIGNS

**Earliest Time Sale Will Begin:** 01:00 PM

**Current Mortgagee:**  
LAKEVIEW LOAN SERVICING, LLC

**Date of Sale:** JULY 7, 2026

**Property County:** HAYS

**Original Trustee:** JOHN A. DOUGLAS

**Recorded on:** July 29, 2022  
**As Clerk's File No.:** 22037042  
**Mortgage Servicer:**  
LAKEVIEW LOAN SERVICING, LLC

**Substitute Trustee:**  
Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX LLC,  
Resolve Trustee Services, LLC, Marinosci Law Group, PC

**Substitute Trustee Address:**  
c/o Marinosci Law Group, P.C.  
16415 Addison Road, Suite 725  
Addison, TX 75001  
(972) 331-2300

**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 current Mortgagee and/or Mortgage Servicer under said Deed of Trust, according to the provisions therein set out does hereby remove the original trustee and all successor substitute trustees and appoints in their stead Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX LLC, Resolve Trustee Services, LLC, Marinosci Law Group, PC, 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 Mortgagee therein.

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on TUESDAY, JULY 7, 2026 between ten o'clock AM and four o'clock PM and beginning not earlier than 01:00 PM or not later than three hours thereafter. 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 be conducted at the THE SOUTH DOOR OF THE HAYS COUNTY GOVERNMENT CENTER AT 712 SOUTH STAGECOACH TRAIL OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE as designated by the Commissioners' Court, of said county pursuant to Section 51.002 of the Texas Property Code as amended: if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

LAKEVIEW LOAN SERVICING, LLC, who is the Mortgagee and/or Mortgage Servicer of the Note and Deed of Trust associated with the above referenced loan. 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 debt.

**ACTIVE MILITARY SERVICE NOTICE**

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

WITNESS MY HAND, 5-13-26

MARINOSCI LAW GROUP, P.C.  
By: [Signature]  
SAMMY HOODA  
MANAGING ATTORNEY

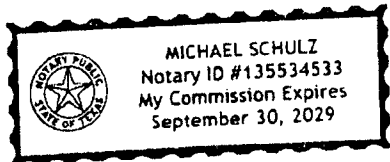
THE STATE OF TEXAS  
COUNTY OF DALLAS

Before me, Michael Schulz, the undersigned officer, on this, the 13 day of MAY 2026, personally appeared SAMMY HOODA.  known to me, who identified herself/himself to be the MANAGING ATTORNEY of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal  
(SEAL)

[Signature]

Notary Public for the State of TEXAS  
My Commission Expires: 9-30-29  
Michael Schulz  
Printed Name and Notary Public



Grantor: LAKEVIEW LOAN SERVICING, LLC  
3637 SENTARA WAY  
SUITE 303  
VIRGINIA BEACH, VA 23452  
Our File No. 26-00989

Return to: MARINOSCI LAW GROUP, P.C.  
MARINOSCI & BAXTER  
16415 Addison Road, Suite 725  
Addison, TX 75001

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FILED  
HAYS COUNTY, TEXAS  
at 12:08 o'clock P. M.

C&M No. 44-25-01973/ FILE NOS

MAY 14 2026

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

*Elaine H. Carlson*

**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 May 31, 2022 and recorded under Clerk's File No. 22026995, in the real property records of HAYS County Texas, with Thomas Arthur Powell and Lynne Marie Powell, husband and wife. as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Thomas Arthur Powell and Lynne Marie Powell, husband and wife. securing payment of the indebtedness in the original principal amount of \$640,000.00 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 Thomas Arthur Powell. NewRez LLC d/b/a Shellpoint Mortgage Servicing 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. Shellpoint Mortgage Servicing is acting as the Mortgage Servicer for the Mortgagee. Shellpoint Mortgage Servicing, is representing the Mortgagee, whose address is: 75 Beattie Place, Suite 300, Greenville, SC 29601.

**Legal Description:**

**LOT 42, BLOCK E, LA CIMA PHASE 1, SECTION 1, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN DOCUMENT NO. 17044947, OFFICIAL PUBLIC RECORDS, HAYS COUNTY, TEXAS.**

**SALE INFORMATION**

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

**Earliest Time Sale Will Begin: 1:00 PM**

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

**TERMS OF SALE**

A default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

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

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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 Sharlet Watts, Angela Zavala, Michelle Jones, Taylor Grantham, ServiceLink Auction, 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 05/14/2026.

/s/ Danya F. Gladney SBOT No. 24059786, 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. 44-25-01973