

7 Pg 1

FILED
HAYS COUNTY, TEXAS
at 10:16 o'clock A.M.

26-00429
251 WITCHHAZEL WAY, SAN MARCOS, TX 78666

APR 09 2026

**NOTICE OF FORECLOSURE SALE AND
APPOINTMENT OF SUBSTITUTE TRUSTEE**

Elaine H. Carver

COUNTY CLERK

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

LOT 23, BLOCK A, OF FINAL PLAT: BLANCO VISTA TRACT M-1; A
SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP
OR PLAT THEREOF RECORDED IN DOCUMENT NO. 20018797,
OFFICIAL PUBLIC RECORDS OF HAYS COUNTY, TEXAS

Security Instrument: Deed of Trust dated August 30, 2022 and recorded on August 31, 2022 at Instrument
Number 22041833 in the real property records of HAYS County, Texas, which contains a
power of sale.

Sale Information: June 2, 2026, at 1:00 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 ISAAH L RODRIGUEZ AND ALIANA HUNT
RODRIGUEZ secures the repayment of a Note dated August 30, 2022 in the amount of
\$401,907.00. PENNYMAC LOAN SERVICES, LLC, whose address is c/o PennyMac
Loan Services, LLC, P.O. Box 30597, Los Angeles, CA 90030, is the current mortgagee
of the Deed of Trust and Note and PennyMac Loan Services, 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.

**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.**



4871071

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/s/Corey Lewis

Corey Lewis, Attorney at Law
Texas Bar No. 24134172
txsalesteam@decubaslewis.com
De Cubas & Lewis, P.C.

3313 W Commercial Blvd, Suite F-150, Fort
Lauderdale, FL 33309
Phone: (954) 453-0365
Fax: (469) 518-4972

Angela Zavala

Substitute Trustee(s): Taylor Grantham, Angela
Zavala, Michelle Jones, Sharlet Watts, Agency Sales
and Posting LLC

c/o De Cubas & Lewis, P.C.
3313 W Commercial Blvd, Suite F-150, Fort
Lauderdale, FL 33309

Certificate of Posting

I, Angela Zavala, declare under penalty of perjury that on the 9th day of April, 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).

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HAYS COUNTY, TEXAS
at 10:16 o'clock A.M.

APR 09 2026

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Elaine H. Carlson

**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.**

Matter No.: 142332-TX

Date: April 8, 2026

County where Real Property is Located: Hays

ORIGINAL MORTGAGOR: ADAM FACUNDO JR. AND WIFE, VENISSA FACUNDO
ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR NORTHSTAR BANK OF TEXAS, ITS SUCCESSORS AND ASSIGNS
CURRENT MORTGAGEE: NewRez LLC D/B/A Shellpoint Mortgage Servicing
MORTGAGE SERVICER: NewRez LLC D/B/A Shellpoint Mortgage Servicing

DEED OF TRUST DATED 3/30/2015, RECORDING INFORMATION: Recorded on 4/2/2015, as Instrument No. 2015-15009505 in Book 5177 Page 742 and later modified by a loan modification agreement recorded as Instrument 19024962 on 07/24/2019 and later modified by a loan modification agreement recorded as Instrument 22050749 on 10/31/2022 and later modified by a loan modification agreement recorded as Instrument 23022248 on 06/21/2023 and later modified by a loan modification agreement recorded as Instrument 24009549 on 03/19/2024 and later modified by a loan modification agreement recorded as Instrument 24049715 on 12/27/2024

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT 19, BLOCK A, BLANCO VISTA TRACT I, A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 17, PAGE 145, PLAT RECORDS OF HAYS COUNTY, TEXAS.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 6/2/2026, the foreclosure sale will be conducted in Hays County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than 12:00 PM, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

NewRez LLC D/B/A Shellpoint Mortgage Servicing is acting as the Mortgage Servicer for NewRez LLC D/B/A Shellpoint Mortgage Servicing who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. NewRez LLC D/B/A Shellpoint Mortgage Servicing, as Mortgage Servicer, is representing the Mortgagee, whose address is:

NewRez LLC D/B/A Shellpoint Mortgage Servicing
75 Beattie Place, Suite 300
Greenville, South Carolina 29601



Matter No.: 142332-TX

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

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 AUCTION.COM, LLC, AGENCY SALES AND POSTING, LLC, ALDRIDGE PITE, LLP** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Auction.com, I Mauchly, Irvine, CA 92618.

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: Hollis Hamilton
Hollis Rose Hamilton, Attorney
Aldridge Pite, LLP
3333 Camino Del Rio South, Suite 225
San Diego, California 92108

Return to:
ALDRIDGE PITE, LLP
3333 Camino Del Rio South, Suite 225
P.O. BOX 17935
SAN DIEGO, CA 92108-0935
FAX #: 619-590-1385
Phone: (866) 931-0036

#9 Pg 1

FILED
HAYS COUNTY, TEXAS
at 10:16 o'clock A.M.
APR 09 2026

Elaine H. Carson
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 and/or Mortgage Servicer does hereby remove the original trustee 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, at 214 5th Street, Suite 205, Huntington Beach, California 92648, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the 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.

1. Date, Time, and Place of Sale.

- Date:** 6/2/2026
- 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 ONE HUNDRED THIRTY-ONE (131), ROLLING OAKS RANCH, SECTION FOUR (4), A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME I, PAGES 89, PLAT RECORDS, HAYS COUNTY, TEXAS.

Commonly known as: 60 YORK CREEK RD DRIFTWOOD, TX 78619-5122

3. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 3/1/2016 and recorded in the office of the County Clerk of Hays County, Texas, recorded on 3/14/2016 under County Clerk's File No 2016-16007549, in Book -- and Page -- The subject Deed of Trust was modified by Loan Modification recorded as Instrument No. 21071466 and recorded on 12/30/2021; Loan Modification recorded as Instrument No. 23017386 and recorded on 05/17/2023; Loan Modification recorded as Instrument No. 24042197 and recorded on 10/31/2024 in the Real Property Records of Hays County, Texas.

Grantor(s):	ROGER W. BAILEY AND DONNA L. BAILEY, HUSBAND AND WIFE
Original Trustee:	MICHAEL BURNS, ATTORNEY AT LAW
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for SUN WEST MORTGAGE COMPANY, INC., its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

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

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https://www.fincen.gov/irre-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 therein described (collectively the "Obligations") including but not limited to: (1) the promissory note in the original principal amount of \$156,704.00, executed by ROGER W. BAILEY AND DONNA L. BAILEY, HUSBAND AND WIFE, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for SUN WEST MORTGAGE COMPANY, INC., 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. Default has occurred on 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 the said 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 to administer any resulting foreclosure of the lien securing the Property referenced above. **Freedom Mortgage Corporation** as Mortgage Servicer, is representing 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, Esq. SBOT 90001747
Senior Vice President
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115 Fax: (888) 345-5501

Dated: 3/30/2026

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

T.S. #: 2025-17757-TX

10 PGI

FILED
HAYS COUNTY, TEXAS
at 10:16 o'clock A.M.
APR 09 2026

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 and/or Mortgage Servicer does hereby remove the original trustee 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, at 214 5th Street, Suite 205, Huntington Beach, California 92648, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the 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.

1. Date, Time, and Place of Sale.

Date: 6/2/2026

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 F, SUNSET OAKS SECTION 4, PHASE 1B, A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CLERK'S FILE NO. 21027908, PLAT RECORDS OF HAYS COUNTY, TEXAS.

Commonly known as: 140 MICA TRAIL SAN MARCOS, TX 78656

3. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 11/22/2022 and recorded in the office of the County Clerk of Hays County, Texas, recorded on 11/28/2022 under County Clerk's File No 22053899, in Book -- and Page -- in the Real Property Records of Hays County, Texas.

Grantor(s):	WANDA LOUISE MCCOY, AN UNMARRIED WOMAN, AND RUDOLPH VALENTINO PITTMAN III, AN UNMARRIED MAN
Original Trustee:	Allan B. Polunsky.
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Lennar Mortgage, LLC., its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

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 or <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers>.

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6. **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 \$274,525.00, executed by WANDA LOUISE MCCOY, AN UNMARRIED WOMAN, AND RUDOLPH VALENTINO PITTMAN III, AN UNMARRIED MAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Lennar Mortgage, LLC., 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. Default has occurred on 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 the said 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 to administer any resulting foreclosure of the lien securing the Property referenced above. **Freedom Mortgage Corporation** as Mortgage Servicer, is representing 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, Esq. SBOT 90001747
Senior Vice President
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115 Fax: (888) 345-5501

Dated: 3/31/2026

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

H PG 1

FILED
HAYS COUNTY, TEXAS
at 10:16 o'clock A.M.
APR 09 2026

Elaine H. Carson
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 and/or Mortgage Servicer does hereby remove the original trustee 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, at 214 5th Street, Suite 205, Huntington Beach, California 92648, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the 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.

1. Date, Time, and Place of Sale.

Date: 6/2/2026

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 8, BLOCK C, OF TALAVERA PHASE 1, A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN DOCUMENT NO. 22023811, PLAT RECORDS OF HAYS COUNTY, TEXAS.

Commonly known as: 371 TOWN LAKE BEND KYLE, TX 78640

3. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 10/27/2023 and recorded in the office of the County Clerk of Hays County, Texas, recorded on 11/1/2023 under County Clerk's File No 23040083, in Book - and Page - in the Real Property Records of Hays County, Texas.

Grantor(s):	Jose Jaime Lopez and Jessica Jannell Lopez, HUSBAND AND WIFE
Original Trustee:	Angela R Hernandez
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for DHI Mortgage Company, Ltd, its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

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 or <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers>.

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6. **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 \$418,625.00, executed by Jose Jaime Lopez and Jessica Jannell Lopez, HUSBAND AND WIFE, 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 Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust. Default has occurred on 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 the said 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 to administer any resulting foreclosure of the lien securing the Property referenced above. **Freedom Mortgage Corporation** as Mortgage Servicer, is representing 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, Esq. SBOT 90001747
Senior Vice President
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115 Fax: (888) 345-5501

Dated: 3/30/2026

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

12 Pg 1

FILED
HAYS COUNTY, TEXAS
at 9:30 o'clock A.M.
APR 09 2026

PNC BANK, N.A. (NCM)
COPELAND, STEVEN AND ASHLEE
146 MOON STONE TRAIL, BUDA, TX 78610

CONVENTIONAL
Firm File Number: 25-043269

NOTICE OF TRUSTEE'S SALE

WHEREAS, on February 26, 2019, ASHLEE M. COPELAND AND STEVEN MICHAEL COPELAND, ~~WIFE AND~~
HUSBAND, as Grantor(s), executed a Deed of Trust conveying to SCOTT R. VALBY, as Trustee, the Real Estate hereinafter
described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR
EAGLE HOME MORTGAGE, 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
19006012, to which reference is herein made for all purposes.

Elinor H. Copeland
COUNTY CLERK

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, June 2, 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 17, BLOCK T, STONEFIELD SECTION ELEVEN, A SUBDIVISION IN HAYS COUNTY, TEXAS,
ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN DOCUMENT NO. 17005576, OF THE PLAT
RECORDS OF HAYS COUNTY, TEXAS.

Property Address: 146 MOON STONE TRAIL
BUDA, TX 78610
Mortgage Servicer: PNC BANK, N.A.
Mortgagee: PNC BANK, NATIONAL ASSOCIATION
3232 NEWMARK DRIVE
MIAMISBURG, OH 45342-5433

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
Auction.com LLC
I Mauchly
Irvine, CA 92618

WITNESS MY HAND this day April 3, 2026.

By: *[Signature]*
Grant Tabor
Texas Bar No. 24027905
gtabor@logs.com
13105 Northwest Freeway, Suite 960
Houston, TX 77040
Telephone No: (713) 462-2565
Facsimile No: (847) 879-4823
Attorneys for PNC Bank, National Association

12 PGE

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.

13 pgl

FILED
HAYS COUNTY, TEXAS
at 9:30 o'clock A.M.

NOTICE OF SUBSTITUTE TRUSTEE SALE

APR 09 2026

Deed of Trust Date: 2/13/2024	Grantor(s)/Mortgagor(s): CESAR EDUARDO DIAZ, AN UNMARRIED MAN
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GUILD MORTGAGE COMPANY LLC., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Guild Mortgage Company LLC <i>Chairman</i> COUNTY CLERK
Recorded in: Volume: N/A Page: N/A Instrument No: 24004994	Property County: HAYS
Mortgage Servicer: Guild Mortgage Company LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 5887 Copley Drive, San Diego, CA 92111
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 FOURTEEN (14); IN BLOCK F, OF SUNFIELD, PHASE FIVE (5), SECTION ONE "A" (1A), A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN DOCUMENT NUMBER 22056300, OF THE OFFICIAL PUBLIC 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, Sharlett 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(J): 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: 4/7/2026

Dated: April 9, 2026

Thuy Frazier

Angela Zavala

Printed Name:

Angela Zavala

Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Guild Mortgage Company LLC

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

MH File Number: TX-26-127824-POS
Loan Type: VA

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FILED
HAYS COUNTY, TEXAS
at 9:30 o'clock A.M.

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 3/17/2021	Grantor(s)/Mortgagor(s): APR 09 2026 DAVID THOMAS DARBY AND DIANA NICOLE DARBY, HUSBAND AND WIFE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR MILLENNIAL HOME LENDING, INC. ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Onslow Bay Financial LLC <i>Chained Certificate</i>
Recorded in: Volume: N/A Page: N/A Instrument No: 21024377	Property County: HAYS COUNTY CLERK
Mortgage Servicer: Rocket Mortgage, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 8950 Cypress Waters Blvd., Coppell, TX 75019
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 3, BLOCK T, OF AMBERWOOD PHASE FIVE, A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF RECORD IN VOLUME 12, PAGE 62-63 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, Sharlett 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: 4/3/2026

Dated: April 9, 2026

Thuy Frazier

Angela Zavala

Printed Name:

Angela Zavala

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

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

MH File Number: TX-25-122693-POS
Loan Type: Conventional Residential

#15 Pg 1

FILED
HAYS COUNTY, TEXAS
at 9:18 o'clock A.M.

MAR 26 2026

Clair D. Carver
COUNTY CLERK

TS No.: 2026-00303-TX
24-001075-673

Notice of [Substitute] Trustee 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: 06/02/2026

Time: The sale will begin at 01:00 PM or not later than three hours after that time

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 PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

Property Address: 141 REDCLIFF PATH. KYLE, TX 78640

2. 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. Any conveyance of the property is subject to all matters of record affecting the property.

3. Instrument to be Foreclosed: The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 04/05/2022 and recorded 04/07/2022 in Document 22017316 . real property records of Hays County, Texas, with **LUIS MANUEL GUZMAN-MAYA AND BRIZELA GUZMAN, MARRIED TO EACH OTHER** grantor(s) and Everett Financial, Inc., D/B/A Supreme Lending as Lender. MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary.

4. Appointment of Substitute Trustee: In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent 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.

5. Obligation Secured: Deed of Trust or Contract Lien executed by **LUIS MANUEL GUZMAN-MAYA AND BRIZELA GUZMAN, MARRIED TO EACH OTHER**, securing the payment of the indebtedness in the original principal amount of **\$447,819.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **PHH MORTGAGE CORPORATION** is the current mortgagee of the note and deed of trust or contract lien.

11/14/14
BANK OF AMERICA
M... ..
TS No.: 2026-00303-TX
24-001075-673
...

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Pg 2

Notice of [Substitute] Trustee Sale

6. Default: A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

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

Lot 5, Block D, Stagecoach Subdivision Phase 3, in the City of Kyle, Hays County, Texas, according to the map or plat thereof recorded under Instrument No. 201018611, Official Public Records Hays County, Texas.

8. 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. **PHH Mortgage Corporation**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

**C/O PHH Mortgage Corporation
PO BOX 24605
West Palm Beach, FL 33416-4605
Phone: 877-744-2506**

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TS No.: 2026-00303-TX
24-001075-673

Notice of [Substitute] Trustee Sale

9. Limitation of Damages: 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.

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.

Date: 03/19/2026



Mark Bombick – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

C/O Power Default Services, Inc.
7730 Market Center Ave, Suite 100
El Paso, TX 79912
Telephone: 855-427-2204
Fax: 866-960-8298

For additional sale information visit: www.hubzu.com or (855) 882-1314

POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

Certificate of Posting

I am _____ whose address is c/o AVT Title Services, L.L.C, 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.

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FILED
HAYS COUNTY, TEXAS
at 9:18 o'clock A.M.

MAR 26 2026

Clair D. Cardenas
COUNTY CLERK

TS No.: 2026-00354-TX
26-000188-673

Notice of [Substitute] Trustee 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: 06/02/2026

Time: The sale will begin at 01:00 PM or not later than three hours after that time

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 PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

Property Address: 262 STRAWN, KYLE, TX 78640-4316

2. 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. Any conveyance of the property is subject to all matters of record affecting the property.

3. Instrument to be Foreclosed: The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 03/17/2016 and recorded 03/18/2016 in Document 2016-16008271, real property records of Hays County, Texas, with Viktoria Rask-Recoder, a single woman grantor(s) and PRIMELENDING, A PLAINSCAPITAL COMPANY as Lender, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary.

4. Appointment of Substitute Trustee: In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent 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.

5. Obligation Secured: Deed of Trust or Contract Lien executed by Viktoria Rask-Recoder, a single woman, securing the payment of the indebtedness in the original principal amount of \$127,187.00, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **PHH MORTGAGE CORPORATION** is the current mortgagee of the note and deed of trust or contract lien.

04/11
PROPERTY RECORDS
HAYS COUNTY, TEXAS

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TS No.: 2026-00354-TX
26-000188-673

Notice of [Substitute] Trustee Sale

6. Default: A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

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

LOT 14, BLOCK O, PLUM CREEK, PHASE I, SECTION 2C, A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 10, PAGE 50, OF THE MAP AND/OR PLAT RECORDS OF HAYS COUNTY, TEXAS

8. 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. **Onity Mortgage Corporation F/K/A PHH Mortgage Corporation**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

**C/O Onity Mortgage Corporation
F/K/A PHH Mortgage Corporation
PO BOX 24605
West Palm Beach, FL 33416-4605
Phone: 877-744-2506**

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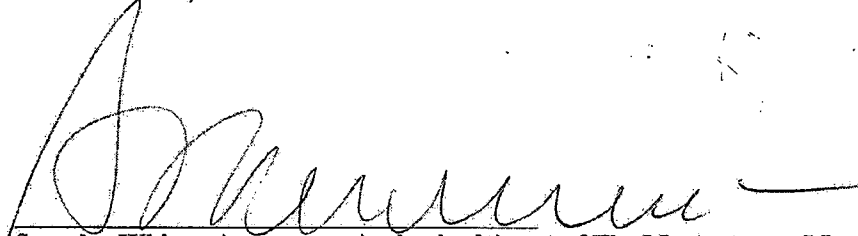
TS No.: 2026-00354-TX
26-000188-673

Notice of [Substitute] Trustee Sale

9. **Limitation of Damages:** 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.

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.

Date: March 24, 2026



Sandra White – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

C/O Power Default Services, Inc.
7730 Market Center Ave, Suite 100
El Paso, TX 79912
Telephone: 855-427-2204
Fax: 866-960-8298

For additional sale information visit: www.hubzu.com or (855) 882-1314

POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

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.