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

APR 16 2026

T.S. #: 2026-23134-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 5th 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:** 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 9, BLOCK B, HYMEADOW SECTION 3, PHASE 3, A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN COUNTY CLERK'S FILE NO. 22034462, OF THE MAP AND/OR PLAT RECORDS OF HAYS COUNTY, TEXAS.

Commonly known as: 195 BRACKEN LANE MAXWELL, TX 78656

3. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 8/25/2023 and recorded in the office of the County Clerk of Hays County, Texas, recorded on 8/25/2023 under County Clerk's File No 23031513, in Book -- and Page -- in the Real Property Records of Hays County, Texas.

Grantor(s):	EZEQUIEL MENDEZ DIAZ AND KAREN TORRES HUSBAND AND WIFE
Original Trustee:	SCOTT R. VALBY
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for VELOCIO MORTGAGE L.L.C., its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	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 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 \$316,157.00, executed by EZEQUIEL MENDEZ DIAZ AND KAREN TORRES HUSBAND AND WIFE, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for VELOCIO MORTGAGE L.L.C., 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: 4/13/2026

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

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

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE APR 16 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.

David [Signature]
COUNTY CLERK

DEED OF TRUST INFORMATION:

Date: September 24, 2001
Grantor(s): Kelvinoge Morrissette, an unmarried man
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as nominee for CTX Mortgage Company
Original Principal: \$136,926.00
Recording Information: Book 1885, Page 579
Property County: Hays
Property: LOT 26, BLOCK C, OF SPRING BRANCH II SECTION ONE, AN ADDITION TO THE CITY OF KYLE, HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGE 299 OF THE PLAT RECORDS OF HAYS COUNTY, TEXAS.
Property Address: 109 Hunter Rex Way
Kyle, TX 78640

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: Wells Fargo Bank, National Association, successor by merger to Wells Fargo Bank, Minnesota, National Association, as Trustee for Reperforming Loan REMIC Trust Certificates, Series 2003-R1
Mortgage Servicer: Shellpoint Mortgage Servicing
Mortgage Servicer Address: 75 Beattie Place
Greenville, SC 29601

SALE INFORMATION:

Date of Sale: June 2, 2026
Time of Sale: 1:00 PM or within three hours thereafter.
Place of Sale: On the front steps of the Hays County Government Building, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court
Substitute Trustee: Agency Sales and Posting, LLC, and Padgett Law Group, any to act
Substitute Trustee Address: 546 Silicon Dr., Suite 103
Southlake, TX 76092

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APPOINTMENT OF 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.

The undersigned is the attorney for the mortgagee and/or mortgage servicer, and in such capacity does hereby remove the original trustee and all successor substitute trustees under the above-described Deed of Trust and appoints in their place, any to act, those substitute trustees identified in the SALE INFORMATION section of this notice, whose address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092 as Substitute Trustee, who shall hereafter exercise all powers and duties to set aside the said original trustee under said Deed of Trust, and further does hereby request, authorize, and instruct said Substitute Trustees to conduct and direct the execution of remedies set aside to the beneficiary therein.

WHEREAS, the above-named Grantor(s) 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 are declared immediately due and payable.

WHEREAS, the original Trustee and any previously appointed Substitute Trustee under said Deed of Trust has been hereby removed and the herein described Substitute Trustees, have been appointed as Substitute Trustees and authorized by the Mortgage Servicer to enforce the power of sale granted in the Deed of Trust; 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 is hereby accelerated, and all sums secured by the Deed of Trust are declared to be immediately due and payable.
2. The herein appointed Substitute Trustees, 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. *The Financial Crimes Enforcement Network ("FinCEN"), a bureau of the U.S. Department of Treasury, now requires the collection, certification and reporting of certain information relating to non-financed transfers of real property to legal entities and/or trusts, which such information the successful bidder(s) shall be expected to provide to the auctioneer at the time of the subject sale. Interested bidders with questions regarding the necessary information to be provided are hereby directed, generally, to FinCEN's website and, more specifically to the FinCEN Real Estate Report located in the forms bank thereof.*
4. This sale shall be subject to any legal impediments to the sale of the Property 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 imposed by the Deed of Trust.
5. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for the 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 sold "AS-IS", purchaser's 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 interest 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.
6. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of

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the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, the Mortgagee's Attorney, or the duly appointed Substitute Trustee.

P Jones

Michael J. Burns / Paige Jones/ Gabrielle A. Davis/ Ronny George

CERTIFICATE OF POSTING

My name is Angela Zavala, and my address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092. I declare under penalty of perjury that on April 16, 2026, I filed at the office of the Hays County Clerk to be posted at the Hays County courthouse this notice of sale.

Angela Zavala

Declarant's Name: Angela Zavala

Date: April 16, 2026

Padgett Law Group
546 Silicon Dr., Suite 103, Southlake, TX 76092
(850) 422-2520

WITNESS MY HAND this 16th day of April, 2026.

Angela Zavala

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

APR 16 2026

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

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

DEED OF TRUST INFORMATION:

Date: April 8, 2019
Grantor(s): ROBERT M RIVAS, JR. AND JOAN RIVAS, HUSBAND AND WIFE
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR NORTHPOINTE BANK, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$313,795.00
Recording Information: 19011388
Property County: Hays
Property: LOT 22, BLOCK B, OF GARLIC CREEK WEST PHASE III SECTION 7, A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF RECORD IN VOLUME 17, PAGE 233, OF THE PLAT RECORDS OF HAYS COUNTY, TEXAS.
Property Address: 244 Wincliff Drive
Buda, TX 78610

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: NewRez LLC dba Shellpoint Mortgage Servicing
Mortgage Servicer: Shellpoint Mortgage Servicing
Mortgage Servicer 75 Beattie Place
Address: Greenville, SC 29601

SALE INFORMATION:

Date of Sale: June 2, 2026
Time of Sale: 12:00 PM or within three hours thereafter.
Place of Sale: Hays County Government Center, 712 South Stagecoach Trail, San Marcos, TX 78666, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court
Substitute Trustee: Auction.com, LLC, and Padgett Law Group, any to act
Substitute Trustee 546 Silicon Dr., Suite 103
Address: Southlake, TX 76092

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Plgms

Michael J. Burns / Paige Jones/ Gabrielle A. Davis/ Ronny George

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My name is Angela Zavala, and my address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092. I declare under penalty of perjury that on April 16, 2026, I filed at the office of the Hays County Clerk to be posted at the Hays County courthouse this notice of sale.

Angela Zavala

Declarant's Name: Angela Zavala

Date: April 16, 2026

Padgett Law Group
546 Silicon Dr., Suite 103, Southlake, TX 76092
(850) 422-2520

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