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Vylla Solutions, LLC
P.O. Box 3309
Anaheim, California 92803
For Sale Information: (888) 313-1969
For Reinstatement Requests: 1-866-874-5860
Pay Off Requests: 1-800-561-4567
TS#: 25-36668

FILED
HAYS COUNTY, TEXAS
at 1:56 o'clock PM.

FEB 1 9 2026



COUNTY CLERK

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 6/24/2022, Rene Saldivar, an unmarried man, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Angela R Hernandez, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for DHI Mortgage Company, Ltd, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$301,147.00, payable to the order of DHI Mortgage Company, Ltd, which Deed of Trust is Recorded on 6/27/2022 as Volume 22031459, Book , Page , in Hays County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including , but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

Lot 12, Block AB, of Cottonwood Creek, Phase 3, Unit 5, a subdivision in the City of San Marcos, Hays County, Texas, according to the map or plat thereof recorded in Clerk's File No. 20043156, plat records of Hays County, Texas.

Commonly known as: 213 LILY POND TRAIL SAN MARCOS, TX 78666

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Sharlet Watts, Angela Zavala, Michelle Jones, Richard Zavala, Jr, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs , Dustin George, Auction.com, LLC, Agency Sales and Posting LLC, Xome Inc., Prestige Posting and Publishing, LLC, Tejas Corporate Services LLC** or any one of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Carrington Mortgage Services, LLC whose address is 500 N. State College Blvd., Suite 1300, Orange, CA 92868, is acting as the mortgage servicer for **Carrington Mortgage Services, LLC**, which is the mortgagee of the Note and Deed of Trust or mortgage and the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on **5/5/2026 at 1:00 PM**, or no later than three (3) hours after such time, in **Hays County, Texas**, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **THE SOUTH DOOR OF THE HAYS COUNTY GOVERNMENT CENTER AT 712 SOUTH STAGECOACH TRAIL OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE**

NOTICE IS FURTHER GIVEN that , except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied.



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If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney.

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

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

WITNESS, my hand this 2/18/2026

WITNESS, my hand this 2/19/26

Kavonnah Dobson

By: Kavonnah Dobson, Sr. Trustee Sale Specialist
Vylla Solutions, LLC as
authorized agent for Mortgagee or Mortgage
Servicer
1600 South Douglass Road, Suite 140
Anaheim, CA 92806

Angela Zavala

By: Substitute Trustee(s)
Sharlet Wans, Angela Zavala, Michelle Jones,
Richard Zavala, Jr, Brian Hooper, Mike Jansta,
Mike Hayward, Jay Jacobs

Dustin George
, Auction.com, LLC, Agency Sales and Posting
LLC, Xome Inc., Prestige Posting and Publishing,
LLC, Tejas Corporate Services LLC
C/O Vylla Solutions, LLC
1600 South Douglass Road, Suite 140
Anaheim, CA 92806

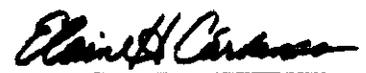
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FILED
HAYS COUNTY, TEXAS
at 2:20 o'clock P.M.

FEB 19 2026

Notice of Substitute Trustee Sale

T.S. #: 26-18227


COUNTY CLERK

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

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

Date: 5/5/2026
Time: The sale will begin no earlier than 12:00 PM or no later than three hours thereafter.
The sale will be completed by no later than 3:00 PM
Place: Hays County Courthouse in SAN MARCOS, Texas, at the following location: 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

Property To Be Sold - The property to be sold is described as follows:

Lot 5, Block G, Hays Country Oaks Section Two, according to the map or plat thereof, recorded in Volume 2, Page 60, Plat records, Hays County, Texas

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust is dated 4/14/2020 and is recorded in the office of the County Clerk of Hays County, Texas, under County Clerk's File No 20014716, recorded on 4/17/2020, The subject Deed of Trust was modified by Loan Modification recorded on 04/13/2023 as Instrument No. 23012599 of the Real Property Records of Hays County, Texas.
Property Address: 16004 ARBOR TRAIL BUDA, TEXAS 78610

Trustor(s): **DOMINIC L. GONZALES AND CATHERINE E. GONZALES**
Original Beneficiary: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR Canopy Mortgage, LLC ITS SUCCESSORS AND ASSIGNS**

Current Beneficiary: **Planet Home Lending, LLC**
Loan Servicer: **Planet Home Lending, LLC**

Current Substituted Trustees: **Auction.com, LLC, Angela Zavala, Richard Zavala, Jr., Michelle Jones, Sharlet Watts, Rick Snoke, Prestige Default Services, LLC, Agency Sales and Posting LLC**

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.

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash with funds being made payable to Prestige Default Services, LLC, subject to the provisions of the deed of trust permitting the beneficiary

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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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

Type of sale - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by DOMINIC L. GONZALES AND CATHERINE E. GONZALES, HUSBAND AND WIFE. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

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 \$411,884.00, executed by DOMINIC L. GONZALES AND CATHERINE E. GONZALES, HUSBAND AND WIFE, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR Canopy

Mortgage, LLC ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of DOMINIC L. GONZALES AND CATHERINE E. GONZALES, HUSBAND AND WIFE to DOMINIC L. GONZALES AND CATHERINE E. GONZALES. Planet Home Lending, LLC is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses. **All checks must be made payable to Prestige Default Services, LLC**

Questions concerning the sale may be directed to the undersigned or to the beneficiary:
Planet Home Lending, LLC
321 Research Parkway
Meriden, Connecticut 06450-8301
(855) 884-2250

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Dated: 2/19/26

Auction.com, LLC, Angela Zavala, Richard Zavala, Jr., Michelle Jones, Sharlet Watts, Rick Snoke, Prestige Default Services, LLC. Agency Sales and Posting LLC,

Angela Zavala

Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Phone: (972) 893-3096 ext. 1035
Fax: (949) 427-2732
Sale Line Information: (800) 793-6107
Website: www.auction.com

AFTER RECORDING, PLEASE RETURN TO:
Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Attn: Trustee Department