

#23 pg 1

FILED
NOTICE OF TRUSTEE'S SALE HAYS COUNTY, TEXAS

at 3:12 o'clock P.M.

DEED OF TRUST INFORMATION:

Grantor(s)	Jourdan Maxwell Taylor	Deed of Trust Date	March 8, 2023
Original Mortgagee	Mortgage Electronic Registration Systems, Inc. ("MERS") as beneficiary, as nominee for DH Mortgage Company, Ltd., its successors and assigns	Original Principal	\$302,965.00
Recording Information	Instrument #: 23007874 in Hays County, Texas	Original Trustee	Angela R. Hernandez COUNTY CLERK
Property Address	159 Granary Drive, Uhlend, TX 78640	Property County	Hays

MORTGAGE SERVICER INFORMATION:

Current Mortgagee	Prosperity Bank	Mortgage Servicer	Prosperity Bank
Current Beneficiary	Prosperity Bank	Mortgage Servicer Address	2101 Custer Road, Plano, TX 75075

SALE INFORMATION:

Date of Sale	05/05/2026
Time of Sale	01:00 PM or no later than 3 hours thereafter
Place of Sale	The South door of the Hays County Government Center at 712 South Stagecoach Trail in Hays County, Texas, or if the preceding area is no longer the designated area, at the area most recently designated by the Hays County Commissioner's Court.
Substitute Trustees	Taylor Grantham, Sharlet Watts, Angela Zavala, Michelle Jones or Richard Zavala, Jr, Taherzadeh, PLLC, Auction.com, Selim Taherzadeh, or Michael Linke, any to act
Substitute Trustees' Address	15851 N. Dallas Parkway, Suite 410, Addison, TX 75001

PROPERTY INFORMATION:

Legal Description as per the Deed of Trust:
LOT 7, BLOCK C, OF HARVEST CREEK, PHASE 1, AN ADDITION TO THE CITY OF UHLAND, HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN DOCUMENT NO. 22002628, PLAT RECORDS OF HAYS COUNTY, TEXAS.

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

Default has occurred under the Deed of Trust and all sums secured by the Deed of Trust were declared immediately due and payable. The Beneficiary has, or caused another to, removed the Original Trustee and appointed Substitute Trustees. On behalf of the Mortgagee, Mortgage Servicer, and Substitute Trustees, the undersigned is providing this Notice of Trustee's 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 Beneficiary 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.

The sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all other matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. The sale shall not cover any part of the property that has been released from the lien of the Deed of Trust. 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 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. Purchasers will

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NOTICE OF TRUSTEE'S SALE

buy the property "at the purchaser's own risk" and "at his/her peril", and no representation is made concerning the quality of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property.

Pursuant to 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.

The Deed of Trust permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee, or any subsequently appointed Trustee, need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiled may be after the date originally scheduled for this sale.

Interested parties are encouraged to consult counsel of their choice prior to participating in the sale of the property.

The U.S. Financial Crimes Enforcement Network (FinCEN) has implemented a new Anti-Money Laundering Rule (the "Rule"), found at 89 FR 70258 and 31 CFR 1031.320. The Rule applies to certain non-financed residential real estate sale transactions (including nonjudicial foreclosures) where the transfer is to a legal entity or trust. More information regarding the Rule can be found at:

<https://www.fincen.gov/tre>

You are encouraged to consult with your own independent legal counsel if you have questions about how the Rule affects your transactions.

If the property being purchased is residential real property and the Purchaser is a legal entity or trust, then the sale is conditional and contingent upon the Purchaser, **WITHIN SEVEN (7) DAYS OF THE DATE OF THE FORECLOSURE SALE ("Deadline")** providing the required information for reporting under the Rule to the law firm that was handling the foreclosure on behalf of the mortgagee or mortgage servicer. The specific information you will be required to produce can be found at:

<https://bsaeiling-sandbox.fincen.gov/forms/RERX.pdf>

Purchaser hereby agrees that the Reporting Person has the SOLE RIGHT to use its reasonable discretion to determine if the Purchaser has complied with the conditions of sale regarding the Rule.

THE PURCHASER HEREBY AGREES THAT THE PURCHASER IS SOLELY RESPONSIBLE FOR ANY PENALTIES ASSESSED AND/OR INCURRED FOR INCOMPLETE AND/OR INACCURATE INFORMATION PROVIDED BY PURCHASER.

THE PURCHASER HEREBY AGREES TO INDEMNIFY THE REPORTING PERSON FOR ANY PENALTIES CHARGED DUE TO THE INACCURACY OF THE REQUIRED INFORMATION OF THE PURCHASER UNDER THE RULE.

Time is of the essence to ensure compliance with the Rule. **IF THE REQUIRED INFORMATION IS NOT FULLY AND COMPLETELY PROVIDED BY THE PURCHASER TO THE REPORTING PERSON, BY THE DEADLINE, THE FORECLOSURE SALE WILL BE RESCINDED PURSUANT TO TEXAS PROPERTY CODE SECTION 51.016.** You are advised to contact the law firm that handled the foreclosure as soon as possible in order to determine the best way to provide the necessary forms and information needed to comply with the Rule.

If you are unsure if you can comply with the conditions of sale, including but not limited to the timelines as provided therein, then **DO NOT BID**. If the sale must be rescinded pursuant to the conditions stated herein, Purchaser hereby agrees that the **SOLE and ABSOLUTE** remedy for the Purchaser due to the rescission of the foreclosure sale because of the Rule will be the return of the consideration/purchase price paid, **MINUS THE REASONABLE AND NECESSARY FEES AND COSTS INCURRED BY THE LAW FIRM FOR RESCINDING THE SALE AND RE-FORECLOSURE OF THE PROPERTY.**

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

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NOTICE OF TRUSTEE'S SALE

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.

Dated April 10, 2026.

/s/ Selim H. Taherzadeh
Selim H. Taherzadeh

TAHERZADEH, PLLC
15851 N. Dallas Parkway, Suite 410
Addison, TX 75001
Foreclosure@taherzlaw.com
P: (469) 729-6800 F: (469) 828-2772

Return to: Taherzadeh, PLLC
15851 N. Dallas Parkway, Suite 410
Addison, TX 75001

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FILED
HAYS COUNTY, TEXAS
at 3:12 o'clock PM.

APR 13 2026

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

Elaine H. Carson

COUNTY CLERK

NOTE AND DEED OF TRUST INFORMATION:

Note: Real Estate Lien Note

Original Principal Amount of Note: \$291,000.00

Deed of Trust: Deed of Trust and Security Agreement dated December 5, 2023, filed as Document No. 23044759 of the Official Public Records of Hays County, Texas

Date of Note and Deed of Trust: December 5, 2023

Grantor: Jenifer Lyn Ruedas and Guadalupe Ruedas, Jr., Wife and Husband

Original Mortgagee: VeraBank, National Association, a National Bank

Recording Information: Document No. 23044759 of the Official Public Records of Hays County, Texas

Property County: Hays County, Texas

Property: Unit 203, HARVEST MEADOWS CONDOMINIUMS, a condominium project in Hays County, Texas; together with the limited common elements and an undivided interest in and to the general common elements, as defined in that certain Declaration of Condominium Regime for Harvest Meadows Condominiums recorded under Document No. 20010694, as amended by First Amendment to Declaration of Condominium Regime for Harvest Meadows Condominiums recorded in Document No. 20018775, Second Amendment to Declaration of Condominium Regime for Harvest Meadows Condominiums recorded in Document No. 20026898, Third Amendment to Declaration of Condominium Regime for Harvest Meadows Condominiums recorded in Document No. 20034217, Fourth Amendment to Declaration of Condominium Regime for Harvest Meadows Condominiums recorded in Document No. 20039967, and Fifth Amendment to Declaration of Condominium Regime for Harvest Meadows



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Condominiums recorded in Document No. 20043343,
Official Public Records, Hays County, Texas.

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: VERABANK, N.A.
Mortgage Servicer: VERABANK, N.A.
Current Beneficiary: VERABANK, N.A.
Mortgage Servicer
Address: 201 W. Main Street
P.O. Box 1009
Henderson, Texas 75653-1009

SALE INFORMATION:

Date of Sale: May 5, 2026
Time of Sale: 1:00 P.M. or within three hours thereafter.
Place of Sale: The Property has been scheduled for foreclosure sale on Tuesday, May 5, 2026, between the hours of 10:00 A.M. and 4:00 P.M. on the front steps of the Hays County Government Building. If the preceding area is no longer the designated area, the place of sale will be at the area most recently designated by the Hays County Commissioner's Court (pursuant to §51.002(h) of the TEX. PROP. CODE ANN.). This sale shall commence at 1:00 P.M. or within three hours thereafter. The property will be sold to the highest bidder for cash.
Substitute Trustee: ServiceLink Agency Sales and Posting, LLC, Taylor Grantham, Angela Zavala, Michelle Jones, Sharlet Watts or Richard Zavala
Substitute Trustee Address: ServiceLink Agency Sales and Posting, LLC
7500 Dallas Pkwy #200
Piano, Texas 75024

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

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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, Christina Janecka, and any previously appointed Substitute Trustees have been removed and ServiceLink Agency Sales and Posting, LLC, Taylor Grantham, Angela Zavala, Michelle Jones, Sharlet Watts or Richard Zavala have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned 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. ServiceLink Agency Sales and Posting, LLC, Taylor Grantham, Angela Zavala, Michelle Jones, Sharlet Watts or Richard Zavala, 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 Grantors 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 purchasers 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.

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5. **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.**

Angela Zavala

Angela Zavala, Substitute Trustee

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FILED
HAYS COUNTY, TEXAS
at 10:00 o'clock A.M.

APR 09 2026

NOTICE OF FORECLOSURE SALE

STATE OF TEXAS
COUNTY OF HAYS

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§
§

KNOW ALL MEN BY THESE PRESENTS

Elaine H. Carver
COUNTY CLERK

Notice is hereby given of a public non-judicial foreclosure sale.

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

SEE ATTACHED EXHIBIT "A" (the "Property").

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

Date: May 5, 2026

Time: The sale shall begin no earlier than 10:00 a.m. or no later than three hours thereafter. The sale shall be completed no later than 4:00 p.m.

Place: As directed by the Hays County Commissioners Court.

The Deed of Trust or other Security Document permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee under the Deed of Trust or Security Document need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and re-filed in accordance with the posting and filing requirements of the Texas Property Code. Such reporting or re-filing may be after the date originally scheduled for this sale.

3. Terms of Sale. The sale will be conducted in a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust or other Security Document permitting the Beneficiary thereunder to have the bid credited to the Note up to the amount of the unpaid debt secured by the Deed of Trust or Security Document at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

The sale will be made expressly subject to any title matters set forth in the Deed of Trust or Security Document, but prospective bidders are reminded that by law the sale will necessarily

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be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust or Security Document. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

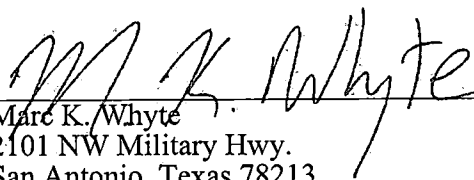
4. Type of Sale. The sale is a non-judicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust or other Security Document, dated April 2, 2024, and executed by Gregory A. Carr (the "Deed of Trust" or "Security Document").

5. Obligations Secured. The Deed of Trust or other Security Document provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations"), including but not limited to Real Estate Lien Note or other Commercial Security Agreement dated April 2, 2024, and executed by Gregory A. Carr ("Maker"), and Randolph Brooks Federal Credit Union, as Payee, in the original principal amount of \$311,700.00 (the "Note").

Randolph Brooks Federal Credit Union is the current owner and holder of the obligation and is the beneficiary under the Deed of Trust or other Security Document.

6. Default And Request To Act. Default has occurred under the Deed of Trust or other Security Document and the Beneficiaries have requested me, as an appointed Substitute Trustee, to conduct this sale. Notice is given that before the sale, the Beneficiary may appoint another person or substitute trustee to conduct the sale.

DATED: April 8, 2026

By: 

Marc K. Whyte
2101 NW Military Hwy.
San Antonio, Texas 78213

SUBSTITUTE TRUSTEE

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EXHIBIT "A"

ADDRESS: 612 Blue Oak Blvd, San Marcos, TX, 78666

LEGAL DESCRIPTION:

Lot 7, in Block B, of final subdivision Plat, Blanco Vista Tract R, a subdivision in Hays County, Texas, according to the map or plat thereof recorded in/under Document Number 19004821 of the official public records of Hays County, Texas.

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

APR 09 2026

26-396630

Notice of Substitute Trustee's Sale

Notice Concerning Military Duty: 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. Tex. Prop. Code § 51.002(i)

[Signature]
COUNTY CLERK

Deed of Trust Date: September 13, 2022	Original Mortgagor/Grantor: KATARINA PETRUSIC AND IGOR PETRUSIC.
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR SWBC MORTGAGE CORP., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: SWBC MORTGAGE CORPORATION
Recorded in: Volume: N/A Page: N/A Instrument No: 22043710	Property County: HAYS
Mortgage Servicer: Cenlar FSB	Mortgage Servicer's Address: 425 Phillips Blvd, Ewing, New Jersey 08618-1430

* 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.

Secures: Note in the original principal amount of \$353,080.00, executed by KATARINA PETRUSIC AND IGOR PETRUSIC and payable to the order of Lender.

Property Address/Mailing Address: 217 CORAL STONE TRL, BUDA, TX 78610

Legal Description of Property to be Sold: LOT 11, BLOCK A, STONEFIELD SECTION ONE; ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 13, PAGE 373, PLAT RECORDS, HAYS COUNTY, TEXAS.

Date of Sale: May 05, 2026	Earliest time Sale will begin: 12:00 PM
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Place of sale of Property: Hays County Government Center, 712 South Stagecoach Trail, San Marcos, TX 78666 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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.

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, SWBC MORTGAGE CORPORATION, the owner and holder of the Note, has requested Auction.com, LLC whose address is 1 Mauchly Irvine, CA 92618 OR Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that SWBC MORTGAGE CORPORATION bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.



#26 922

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (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(a) of the Texas Property Code, Auction.com, LLC whose address is 1 Mauchly Irvine, CA 92618 OR Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Auction.com, LLC whose address is 1 Mauchly Irvine, CA 92618 OR Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

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 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.

/s/Joseph Vacek

Joseph Vacek

Attorney for Cenlar Federal Savings Bank

State Bar No.: 24038848

jvacek@raslg.com

Robertson, Anschutz, Schneid, Crane & Partners,

PLLC / Attorney for Mortgagee

5601 Executive Dr, Suite 400

Irving, TX 75038

Telephone: 817-873-3080

Facsimile: (817)796-6079

#27 Pa1

FILED
HAYS COUNTY, TEXAS
at 8:40 o'clock A.M.

APR 09 2026

TS No.: 2025-00959-TX-CAR
25-000759-673

Elaine H. Carls
COUNTY CLERK

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: 05/05/2026

Time: The sale will begin at 12:00 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: 401 JANZET DR. 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 02/24/2003 and recorded 03/20/2003 in Book 2180 Page 529 Document 03008432, real property records of Hays County, Texas, with **LILLIE PEDERSEN, A SINGLE PERSON** grantor(s) and WASHINGTON MUTUAL FINANCE, L.P. as Lender, U.S. Bank Trust, N.A. as Trustee of CFMT 2024-NR1 Trust 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, L.L.C. 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 **LILLIE PEDERSEN, A SINGLE PERSON** securing the payment of the indebtedness in the original principal amount of **\$56,178.34**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **U.S. Bank Trust, N.A. as Trustee of CFMT 2024-NR1 Trust** is the current mortgagee of the note and deed of trust or contract lien.

#27 PJJ

TS No.: 2025-00959-TX-CAR
25-000759-673

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:

TRACT ELEVEN (11), BLOCK A, GREEN PASTURES, A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 1, PAGE 137, 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. **Carrington Mortgage Services LLC**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

C/O Carrington Mortgage Services LLC

500 N. State College Blvd

Suites 1030, 1300, and 1400

Orange, CA 92868

Phone: 1-800-561-4567 / 1-800-833-6388

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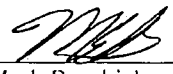
TS No.: 2025-00959-TX-CAR
25-000759-673

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: 04/08/2026



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: 877-695-0910
Fax: 877-671-5959

For additional sale information visit: www.mwzmlaw.com/tx-investors

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.

28. PRL

FILED
HAYS COUNTY, TEXAS
at 8:40 o'clock A.M.
APR 09 2026

Elaine H. Cardenas
00000010377281
COUNTY CLERK

461 MIDDLE CREEK
BUDA, TX 78610

NOTICE OF [SUBSTITUTE] 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.

1. **Date, Time, and Place of Sale.**
 Date: May 05, 2026
 Time: The sale will begin at 1:00 PM or not later than three hours after that time.
 Place: THE SOUTH DOOR OF THE HAYS COUNTY GOVERNMENT CENTER AT 712 SOUTH STAGECOACH TRAIL. OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.
2. **Terms of Sale.** Cash.
3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated May 13, 2019 and recorded in Document INSTRUMENT NO. 19017190 real property records of HAYS County, Texas, with JERRY WAYNE TEETER AND SARAH MICHELLE TEETER, HUSBAND AND WIFE, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.
4. **Obligations Secured.** Deed of Trust or Contract Lien executed by JERRY WAYNE TEETER AND SARAH MICHELLE TEETER, HUSBAND AND WIFE, securing the payment of the indebtednesses in the original principal amount of \$234,400.00, and obligations therein described including but not limited to the promissory note, and all modifications, renewals and extensions of the promissory note. NEWREZ LLC DBA SHELLPOINT MORTGAGE SERVICING is the current mortgagee of the note and Deed of Trust or Contract Lien.
5. **Property to Be Sold.** The property to be sold is described in the attached Exhibit A.
6. **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. NEWREZ LLC d/b/a SHELLPOINT MORTGAGE SERVICING, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o NEWREZ LLC d/b/a SHELLPOINT MORTGAGE SERVICING
601 OFFICE CENTER DRIVE
SUITE 100
FORT WASHINGTON, PA 19034



NTSS00000010377281

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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 as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead AUCTION.COM, LLC AND BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 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 beneficiary therein.

Il 5/6

Israel Saucedo

Certificate of Posting

My name is _____, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on _____ I filed at the office of the HAYS County Clerk and caused to be posted at the HAYS County courthouse this notice of sale.

Declarants Name: _____

Date: _____

461 MIDDLE CREEK
BUDA, TX 78610

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HAYS

EXHIBIT "A"

LOT 14, BLOCK O OF AMENDED PLAT OF WHISPERING HOLLOW SUBDIVISION PHASE I, SECTION 2A, A SUBDIVISION IN HAYS COUNTY, TEXAS ACCORDING TO THE PLAT RECORDED IN VOLUME 13, PAGES 355-357 OF THE PLAT RECORDS OF HAYS COUNTY, TEXAS.

29 Pgl

FILED
HAYS COUNTY, TEXAS
at 8:40 o'clock A.M.

APR 09 2026

NOTICE OF FORECLOSURE SALE

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES 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 OR ANOTHER STATE OR AS A MEMBER OF THE 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.

Brandon Wolf
COUNTY CLERK

1. **Property to Be Sold.** The property to be sold is described as follows: LOT 54, BLOCK V, OF CROSSWINDS PHASES 5A/5B, A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN DOCUMENT NUMBER 22014437, OFFICIAL PUBLIC RECORDS OF HAYS COUNTY, TEXAS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 11/09/2023 and recorded in Document 23041343 real property records of Hays County, Texas.

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

Date: 05/05/2026

Time: 12:00 PM

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 or as designated by the County Commissioners Court.

4. **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.

5. **Obligations Secured.** The Deed of Trust executed by THOMAS WAYNE ELAM AND AUDRIE MARIE ENO, provides that it secures the payment of the indebtedness in the original principal amount of \$390,074.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Truist Bank is the current mortgagee of the note and deed of trust and TRUIST BANK is mortgage servicer. A servicing agreement between the mortgagee, whose address is Truist Bank c/o TRUIST BANK, 1001 Semmes Ave, Richmond, VA 23224 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney 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.

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.

Brandon Wolf
Mackie Wolf Zientz & Mann, P.C.
Brandon Wolf, Attorney at Law
L. Keller Mackie, Attorney at Law
Michael Zientz, Attorney at Law
Lori Liane Long, Attorney at Law
Chelsea Schneider, Attorney at Law
Ester Gonzales, Attorney at Law
Karla Balli, Attorney at Law
Parkway Office Center, Suite 900
14160 Dallas Parkway
Dallas, TX 75254

For additional sale information visit: www.auction.com or (800) 280-2832

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.

#30 Pg 1

FILED
HAYS COUNTY, TEXAS
at 9:38 o'clock A M

Our Case Number: 24-06863-FC-2

MARCH 26 2026

NOTICE OF TRUSTEE'S SALE

WHEREAS, on February 7, 2022, SNEHA S JOHNSON, A SINGLE WOMAN, Trust/Security Instrument conveying to MATT HADDOCK, P.L.L.C., as Trustee, the Real Estate described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR NEIGHBORHOOD LOANS, INC., ITS SUCCESSORS AND ASSIGNS, in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 22006975 in the DEED OF TRUST OR REAL PROPERTY RECORDS of HAYS COUNTY, TEXAS; and

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 the contingency and in the manner authorized by said Deed of Trust/Security Instrument; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, MAY 5, 2026** between ten o'clock AM and four o'clock PM and beginning not earlier than 12:00 PM or not later than three hours thereafter, I will sell said Real Estate at Hays County Government Center, 712 South Stagecoach Trail, San Marcos, TX 78666 in **HAYS COUNTY, TEXAS** 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 was posted.

Said Real Estate is described as follows: LOT 29, BLOCK B, BELTERRA SECTION 21-1, A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN DOCUMENT NO. 17016002, OFFICIAL PUBLIC RECORDS OF HAYS COUNTY, TEXAS.

Property Address: 126 MEDINA HILLS COURT, AUSTIN, TX 78737
Mortgage Servicer: NATIONSTAR
Noteholder: ROCKET MORTGAGE, LLC
8950 CYPRESS WATERS BLVD., COPPELL, TX 75019

The Mortgage Servicer is authorized to represent the Noteholder by virtue of a servicing agreement with the Noteholder. 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.

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 this 26th day of March 2026.

Angela Zavala

Authorized Agent of Auction.com, LLC as
Substitute Trustee, Resolve Trustee Services,
LLC, Marinosci Law Group, PC

Substitute Trustee Address:

Marinosci Law Group, P.C.
16415 Addison Road, Suite 725
Addison, TX 75001
(972) 331-2300

#31 Pg 1

FILED
HAYS COUNTY, TEXAS
at 9:38 o'clock A.M.

MAR 26 2026

Notice of Substitute Trustee Sale

Chained Cardenas
COUNTY CLERK

F26-00062 TX
6723127950 | 7241036180

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: **05/05/2026**
Time: The sale will begin no earlier than **01:00PM** or no later than three hours thereafter. The sale will be completed by no later than 4:00 PM. (Attention all bidders: cashier's checks must be made payable to Assured Lender Services, Inc.)
Place: **Hays** County, TX at the following location: **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 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 8, Block 1, Conway Addition, Section IV, a subdivision in Hays County, Texas, according to the map or plat recorded in Volume 9, Page 143, of the Plat Records of Hays County, Texas.

APN: R97655 / 11-2011-0001-00800-3

Commonly known as: 623 Sturgeon Dr, San Marcos, TX 78666

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust, Security Agreement and Assignment of Leases and Rents, dated 05/30/2023 (the "Deed of Trust") and recorded in the office of the County Clerk of Hays County, Texas, recorded on 06/07/2023 as Document No. 23020449 of the Real Property Records of Hays County, Texas.

Trustor(s): M.A.H.N. Properties LLC, a Texas limited liability company Original Beneficiary: Velocity Commercial Capital, LLC, a California Limited Liability Company
Current Beneficiary: U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2023-3 Loan Servicer: PHH Mortgage Services
Current Substituted Trustees: **Taylor Grantham, Sharlet Watts, Angela Zavala, Michelle Jones, Richard Zavala, Jr, Michele Sanders or Cherie Maples**

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, subject to the provisions of the deed of trust permitting the beneficiary 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

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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 present Beneficiary under the Deed of Trust has elected to conduct a unified foreclosure sale pursuant to the provisions of Texas Business and Commercial Code § 9.604 (a) and to include in the non-judicial foreclosure pursuant to the power of the sale granted by the deed of trust described in this Notice of Trustee's Sale all of the personal property and fixtures described in within the loan documents. The present Beneficiary reserves the right to revoke its election as to some or all of said personal property and/or fixtures, or to add additional personal property and/or fixtures to the election herein expressed, at the present Beneficiary's sole election, from time to time and at any time until the consummation of the trustee's sale to be conducted pursuant to the Deed of Trust and Notice of Trustee's Sale. 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 by not limited to (1) the promissory note in the original principal amount of \$525,000.00, executed by M.A.H.N. Properties LLC, a Texas limited liability company, and payable to the order of Velocity Commercial Capital, LLC, a California Limited Liability Company; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of M.A.H.N. Properties LLC, a Texas limited liability company. U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2023-3 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.

NOTICE TO POTENTIAL BIDDERS: WE REQUIRE CERTIFIED FUNDS AT SALE BY CASHIER'S CHECK(S) PAYABLE DIRECTLY TO "ASSURED LENDER SERVICES, INC." TO AVOID DELAYS IN ISSUING THE FINAL DEED.

Questions concerning the sale may be directed to the undersigned or to the beneficiary:

U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2023-3
2945 Townsgate Rd, Suite 110
Westlake Village, CA 91361
Brooke McCullough
bmccullough@velocitycommercial.com
(818) 338-9799

Dated: March 26, 2026

Taylor Grantham, Sharlet Watts, Angela Zavala, Michelle Jones,
Richard Zavala, Jr, Michele Sanders or Cherie Maples

Angela Zavala

Assured Lender Services, Inc.
111 Pacifica, Suite 140
Irvine, CA 92618
Phone: (714) 508-7373
Fax: (714) 505-3831

AFTER RECORDING, PLEASE RETURN TO:

Assured Lender Services, Inc.
111 Pacifica, Suite 140
Irvine, CA 92618
Attn: Trustee Department

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FILED
HAYS COUNTY, TEXAS
at 9:38 o'clock A.M.

MAR 26 2026

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

NOTICE OF SALE

PURSUANT TO AUTHORITY conferred upon the Trustee by that certain Deed of Trust dated April 24, 2024, executed by JOSE CARLOS ALVAREZ-ALVAREZ AND FABIOLA MARTINEZ-CUELLAR, ("Mortgagor") to Tim Williams, Trustee, for the benefit of 21ST MORTGAGE CORPORATION ("Mortgagee"), filed for record under Instrument No. 24015091, Official Public Records of Hays County, Texas, Mortgagee appoints K. Clifford Littlefield or Norma Jean Hesselstine, whose address is listed below, or Taylor Grantham, Sharlet Watts, Angela Zavala, Michelle Jones or Richard Zavala, Jr., whose business address is 14800 Landmark Blvd., Suite 850, Dallas, Texas 75254, under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, default having been made in the covenants of the Deed of Trust, to sell on Tuesday, May 5, 2026, (that being the first Tuesday of the month), at public auction to the highest bidder for cash, at the Hays County Courthouse at the place designated by the Commissioner's Court for such sales in Hays County, Texas, (on the steps of the county courthouse or as designated by the County Commissioner), the sale to begin at 1:00 o'clock p.m. or not later than three (3) hours after such time on that date, selling all of the property as an entirety or in such parcels as the Trustee acting may elect the property offered for sale, more particularly described on Exhibit "A" attached hereto and made a part hereof, together with any and all improvements constructed upon, affixed to or located upon the above described real property, including but not limited to the 2018 Fleetwood Manufactured Home, Serial No. FLE240TX1841741AB.

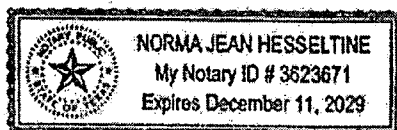
Assert and Protect Your Rights as a Member of the Armed Forces of the United States. If You Are or Your Spouse Is Serving on Active Military Duty, Including Active Military Duty as a Member of the Texas National Guard or the National Guard of Another State or as a Member of a Reserve Component of the Armed Forces of the United States, Please Send Written Notice of the Active Duty Military Service to the Sender of this Notice Immediately.

EXECUTED this 23 day of March, 2026.

K. Littlefield
K. CLIFFORD LITTLEFIELD, Mortgagee Attorney
UPTON, MICKITS & HEYMANN, L.L.P.
802 N. Carancahua, Suite 450
Corpus Christi, Texas 78401
Telephone: (361) 884-0612
Facsimile: (361) 884-5291
Email: clittlefield@umhlaw.com

THE STATE OF TEXAS §
COUNTY OF NUECES §

SUBSCRIBED and SWORN TO BEFORE ME, the undersigned Notary Public, by K. CLIFFORD LITTLEFIELD, this 23 day of March, 2026, to certify which witness my hand and official seal.



[Signature]
NOTARY PUBLIC, STATE OF TEXAS

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EXHIBIT "A"

Lot 35, Block H, GREAT HILLS SECTION 6, according to the map or plat thereof, recorded in Volume 19, Page 181, Plat Records, Hays County, Texas.

33 Pg 1

FILED
HAYS COUNTY, TEXAS
at 9:38 o'clock A.M.

MAR 26 2026

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Clair D. Carson
COUNTY CLERK

**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.: 147121-TX

Date: March 23, 2026

County where Real Property is Located: Hays

ORIGINAL MORTGAGOR: RACHEL CROMEY, SINGLE WOMAN
ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS
BENEFICIARY, AS NOMINEE FOR NETWORK FUNDING, L.P., ITS
SUCCESSORS AND ASSIGNS
CURRENT MORTGAGEE: PennyMac Loan Services, LLC
MORTGAGE SERVICER: PennyMac Loan Services, LLC

DEED OF TRUST DATED 8/19/2020, RECORDING INFORMATION: Recorded on 8/21/2020, as Instrument No. 20035907

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT 4, BLOCK E, AMBERWOOD PHASE THREE, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 11, PAGE 147, PLAT RECORDS, HAYS COUNTY, TEXAS

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 5/5/2026, 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 1:00 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.

PennyMac Loan Services, LLC is acting as the Mortgage Servicer for PennyMac Loan Services, LLC who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. PennyMac Loan Services, LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

PennyMac Loan Services, LLC
3043 Townsgate Rd, Suite 200
Westlake Village, CA 91361

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.



11314
Matter No.: 147121-TX

#33 pg 2

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 XOME INC., TEJAS CORPORATE SERVICES LLC, NFPDS-TX 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 Aldridge Pite, LLP, 3333 Camino Del Rio South, Suite 225, San Diego, CA 92108-0935, Phone: (866) 931-0036.

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

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FILED
HAYS COUNTY, TEXAS
at 3:32 o'clock P.M.
MAR 26 2026

Clairis Carter
COUNTY CLERK

Notice of Foreclosure Sale

March 17, 2026

Deed of Trust ("Deed of Trust"):

Dated: December 18, 2020

Grantor: Texas Horizon Development, LLC

Trustee: Gene Majors or Carrie Lane

Substitute Trustee: Roy Neal Linnartz or S. Cory Sells

Lender: Gloria Dolores Delgadillo and Jose Daniel Delgadillo

Recorded in: Document No. 20058896 of the real property records of Hays County, Texas

Legal Description: Being 0.196 of an acre, more or less, being a portion of Lot 8, Block 1, B. F. DONALSON ADDITION, a subdivision in Hays County, Texas, according to the map or plat thereof recorded in Volume T, Page 102, Deed Records of Hays County, Texas, SAVE AND EXCEPT, 12.5 feet of land granted to the State of Texas as right-of-way by instrument recorded in Volume 106, Page 542, Deed Records of Hays County, Texas, and SAVE AND EXCEPT that portion of Lot 8 conveyed to Julian Gonzales, and wife, by deed recorded in Volume 376, Page 450, Deed Records of Hays County, Texas, said 0.196 acres being more particularly described by metes and bounds in Exhibit "A".

Secures: Promissory Note ("Note") in the original principal amount of \$215,000.00, executed by Texas Horizon Development, LLC ("Borrower") and payable to the order of Lender

Guaranty: The Note is guaranteed by a Guarantee dated December 18, 2020, and executed by John Mark Slack in favor of Lender

Foreclosure Sale:

Date: Tuesday, May 5, 2026

Time: The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 1:00 P.M. and not later than three

0317
BANK OF AMERICA
M. ...

34 pg 2

hours thereafter.

Place: ~~...~~

South Door of the Hays County Government Center, 712 S. Stagecoach Trail, San Marcos, Texas 78666.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Gloria Dolores Delgadillo and Jose Daniel Delgadillo's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Gloria Dolores Delgadillo and Jose Daniel Delgadillo, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Gloria Dolores Delgadillo and Jose Daniel Delgadillo's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Gloria Dolores Delgadillo and Jose Daniel Delgadillo's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Gloria Dolores Delgadillo and Jose Daniel Delgadillo passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Gloria Dolores Delgadillo and Jose Daniel Delgadillo. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (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.

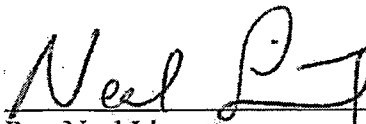
Pursuant to section 51.0075(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by

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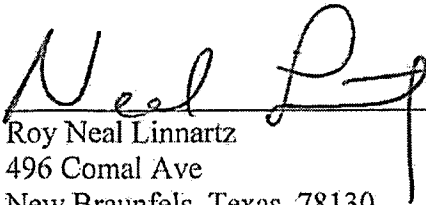
Substitute Trustee.

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

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.



Roy Neal Linnartz
Attorney for Lender and Substitute Trustee



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