

#16 pg1

HAYS COUNTY, TEXAS
at 9:48 o'clock AM

NOTICE OF FORECLOSURE SALE

APR 02 2025

Clair D. Cardenas
COUNTY CLERK

STATE OF TEXAS

§
§
§

KNOW ALL MEN BY THESE PRESENTS:

COUNTY OF HAYS

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 6, 2025

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.

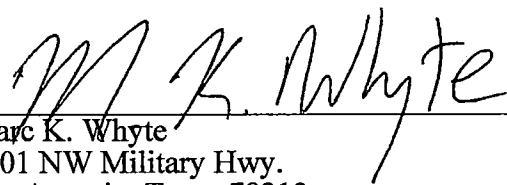
4. Type of Sale. The sale is a judicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust or other Security Document, dated November 8, 2022, and executed by Matthew Ryan Cobler and Brittney Cobler (the "Deed of Trust" or "Security Document").

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 November 8, 2022, and executed by November 8, 2022 ("Maker"), and Randolph-Brooks Federal Credit Union, as Payee, in the original principal amount of \$100,000.00 (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 2, 2025.

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

SUBSTITUTE TRUSTEE

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EXHIBIT "A"

ADDRESS: 320 Triumph Rd, Buda, TX, 78610

LEGAL DESCRIPTION:

Lot 24, Block B, Shadow Creek Phase Eight Section One, a subdivision in Hays County, Texas, according to the map or plat thereof recorded in Volume 18, Page 175-176, Plat Records, Hays County, Texas.

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FILED
HAYS COUNTY, TEXAS
at 11:04 o'clock A.M.

APR 02 2025

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Effective Date: April 1, 2025

Substitute Trustee: Steven M Bowers


COUNTY CLERK

Substitute Trustee's Address: 3724 Jefferson St Ste 210, Austin TX 78731

Mortgagee: Rolando A. Jaimes and Beatriz Jaimes

Note: Real Estate Lien Note dated October 1, 2022, in the original principal amount of \$1,139,541.86, executed by Agave Real Estate, LLC, as Borrower, and made payable to the order of Rolando A. Jaimes and Beatriz Jaimes, as Lender.

Deed of Trust: Deed of Trust dated March 2, 2020, covering the Property, executed by Agave Real Estate, LLC, as Grantor, to Charles H Newman, as Trustee for the benefit of Rolando A. Jaimes and Beatriz Jaimes, as Beneficiary, and recorded under Document No. 20008291 of the Official Public Records of Hays County, Texas.

Property: Lot 1.3R, Replat of a portion of Reserve 1.2 and 1.3, Timmeron Section One Creating Reserve 1.2R and 1.3R, a subdivision in Hays County, Texas, according to the map or plat recorded in Volume 12, Page 361, of the Plat Records of Hays County, Texas.

County: Hays County, Texas

Date of Sale: May 6, 2025

Time of Sale: 10:00 a.m. or no later than 3 hours thereafter.

Place of Sale: the south door of the Hays County Government Center, 712 S. Stagecoach Trail, San Marcos, Texas 78666.

Mortgagee has appointed Steven M Bowers as the Substitute Trustee under the Deed of Trust. Mortgagee has instructed the Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

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

Notice is given that on the Date of Sale, the Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS." THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET

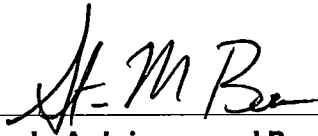
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ENJOYMENT, OR THE LIKE FOR THE PERSONAL PROPERTY IN THIS DISPOSITION.
The sale will begin at the Time of Sale or not later than three hours thereafter.

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.

Dated as of the Effective Date.

Steven M Bowers:

A handwritten signature in black ink, appearing to read "S. M. Bowers", written over a horizontal line.

**As Attorney for Rolando A. Jaimes and Beatriz Jaimes and
Substitute Trustee**

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HAYS COUNTY, TEXAS
at 1157 o'clock A.M.

APR 03 2025

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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.

1. Date, Time, and Place of Sale.

DATE: May 6, 2025

TIME: 01:00 PM

PLACE: 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

- 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 party of the property. Pursuant to section 50.009 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.
- 3. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated February 13, 2023 and recorded as Instrument Number 23004570, real property records of Hays County, Texas.
- 4. Obligations Secured.** Deed of Trust or Contract Lien executed by LOUIS IGWE, securing the payment of the indebtedness in the original principal amount of \$289,509.00, and obligations therein described including by not limited to the promissory note; and all modifications renewals and extensions of the promissory note. Village Capital & Investment LLC is the current mortgagee of the note and deed of trust or contract lien.
- 5. 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.
- 6. Property to be Sold.** The property to be sold is described as follows:
Lot 7, Block F, SUNSET OAKS SECTION 4, PHASE 1B, a subdivision in Hays County, Texas, according to the plat thereof recorded in Clerk's File No. 21027908, Plat Records of Hays County, Texas.
- 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 Services is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the property referenced above. Village Capital & Investment LLC as Mortgage Servicer, is representing the current mortgagee, whose address is:



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2460 Paseo Verde Parkway
Suite 110
Henderson, Nevada 89074

8. **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 Jennifer Hooper, Sharlet Watts, Angela Zavala, Michelle Jones, whose address is c/o Brock & Scott, 4225 Wingren Drive, Suite 105, Irving, TX 75602, Substitute Trustee to act under and by virtue of said Deed of Trust.
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.

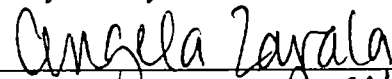
THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

Date: 04/02/2025


Jennifer Hooper

Certificate of Posting

I am Angela Zavala whose address is 4600 Fuller Ave #400, Irving, TX. I declare under penalty of perjury that on Apr. 3, 2025 I filed this Notice of [Substitute] Trustees 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.


Declarant's Name: Angela Zavala
Date: APR 03 2025

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FILED
HAYS COUNTY, TEXAS
at 11:57 o'clock AM.

APR 03 2025

RECORDING REQUESTED BY:


COUNTY CLERK

WHEN RECORDED MAIL TO:

Sharlet Watts, Michelle Jones, Richard Zavala Jr.,
Angela Zavala
c/o Malcolm Cisneros/Trustee Corps
17100 Gillette Avenue
Irvine, CA 92614
(949) 252-8300

TS No TX08000107-23-3

APN R177612 FKA R168881 / 15-3600-
0000-03903-2

TO No 250163673-TX-RW1

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on September 24, 2021, JILL YONNONE, A SINGLE PERSON as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of CLIFTON A. CRABTREE as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, as nominee for ADVISA MORTGAGE SERVICES, LTD, its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$305,489.00, payable to the order of M&T Bank as current Beneficiary, which Deed of Trust recorded on September 27, 2021 as Document No. 21052917 in Hays County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN R177612 FKA R168881 / 15-3600-0000-03903-2

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, Michelle Jones, Richard Zavala Jr., Angela Zavala or either 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 M&T Bank, 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.

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TS No TX08000107-23-3

APN R177612 FKA R168881 / 15-3600-

TO No 250163673-TX-RWI

NOW THEREFORE, NOTICE IS HEREBY GIVEN ⁰⁰⁰⁰⁻⁰³⁹⁰³⁻² that on **Tuesday, May 6, 2025 at 01:00 PM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Hays County, Texas, 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: **712 South Stagecoach Trail, San Marcos TX 78666; At the south door of the Hays County Government Building or If the preceding area is no longer the designated area at the area most recently designated by the County Commissioner Court.**

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of and M&T Bank's election to proceed against and sell both the real property and any personal property described in said Deed of Trust in accordance with and M&T Bank's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

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. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and are advised to conduct an independent investigation of the nature and physical condition 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 expressed or implied warranties, except as to the warranted.

WITNESS, my hand this 3 day of April, 2025
Angela Zavala

By: Sharlet Watts, Michelle Jones, Richard Zavala Jr., Angela Zavala
Substitute Trustee(s)

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.

**SALE INFORMATION CAN BE OBTAINED ONLINE AT www.insourcelogic.com
FOR AUTOMATED SALES INFORMATION PLEASE CALL: In Source Logic AT 702-659-7766**

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (949) 252-8300

To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

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250163673

EXHIBIT "A"

UNIT 3903, 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, FIFTH AMENDMENT TO DECLARATION OF CONDOMINIUM REGIME FOR HARVEST MEADOWS CONDOMINIUMS RECORDED IN DOCUMENT NO. 20043343, SIXTH AMENDMENT TO DECLARATION OF CONDOMINIUM REGIME FOR HARVEST MEADOWS CONDOMINIUMS RECORDED IN DOCUMENT NO. 20052648, SEVENTH AMENDMENT TO DECLARATION OF CONDOMINIUM REGIME FOR HARVEST MEADOWS CONDOMINIUMS RECORDED IN DOCUMENT NO. 20055286, EIGHT AMENDMENT TO DECLARATION OF CONDOMINIUM REGIME FOR HARVEST MEADOWS CONDOMINIUMS RECORDED IN DOCUMENT NO. 20057312, NINTH AMENDMENT TO DECLARATION OF CONDOMINIUM REGIME FOR HARVEST MEADOWS CONDOMINIUMS RECORDED IN DOCUMENT NO. 21000873, TENTH AMENDMENT TO DECLARATION OF CONDOMINIUM REGIME FOR HARVEST MEADOWS CONDOMINIUMS RECORDED IN DOCUMENT NO. 21001703, ELEVENTH AMENDMENT TO DECLARATION OF CONDOMINIUM REGIME FOR HARVEST MEADOWS CONDOMINIUMS RECORDED IN DOCUMENT NO. 21003510, TWELFTH AMENDMENT TO DECLARATION OF CONDOMINIUM REGIME FOR HARVEST MEADOWS CONDOMINIUMS RECORDED IN DOCUMENT NO. 21007140, THIRTEENTH AMENDMENT TO DECLARATION OF CONDOMINIUM REGIME FOR HARVEST MEADOWS CONDOMINIUMS RECORDED IN DOCUMENT NO. 21008508, FOURTEENTH AMENDMENT TO DECLARATION OF CONDOMINIUM REGIME FOR HARVEST MEADOWS CONDOMINIUMS RECORDED IN DOCUMENT NO. 21016052, FIFTEENTH AMENDMENT TO DECLARATION OF CONDOMINIUM REGIME FOR HARVEST MEADOWS CONDOMINIUMS RECORDED IN DOCUMENT NO. 21028051, AND SIXTEENTH AMENDMENT TO DECLARATION OF CONDOMINIUM REGIME FOR HARVEST MEADOWS CONDOMINIUMS RECORDED IN DOCUMENT NO. 21038732, OFFICIAL PUBLIC RECORDS, HAYS COUNTY, TEXAS.

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FILED
HAYS COUNTY, TEXAS
at 12:44 o'clock P.M.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

APR 07 2025

WHEREAS, on the 9th day of March, 2023, YOUSAF LLC ~~OF TEXAS LIMITED LIABILITY COMPANY~~, executed a Deed of Trust conveying to ~~JUSTIN ARMSTRONG~~ Trustee, the Real Estate hereinafter described, to secure UBANK in the payment of a debt therein described, said Deed of Trust being recorded in County Clerk's File No. 23007789, Official Public Records of Hays County, Texas; and

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; and

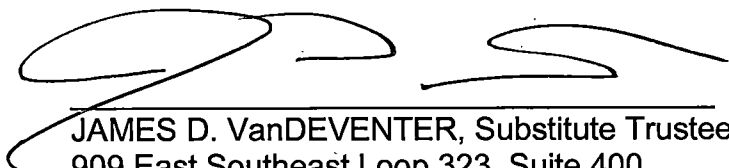
WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder of said debt has requested the undersigned to sell said property to satisfy said indebtedness.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, the 6th day of May, 2025, between 11:00 o'clock a.m. and 2:00 o'clock p.m., I will sell said Real Estate at 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, then in the area designated by the Commissioners Court of Hays County, Texas for real property foreclosures under Section 51.002 of the Texas Property Code, to the highest bidder for cash.

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

Lot 22, in Block C, of Amended Final Plat of THE AMENDED FINAL PLAT OF TEXAS HERITAGE VILLAGE Section 4, an Addition to the City of Dripping Springs, Hays County, Texas, according to the Map of Plat thereof recorded in Instrument No. 16042096 of the Official Public Records, Hays County, Texas.

WITNESS MY HAND this 3rd day of April, 2025.


JAMES D. VanDEVENTER, Substitute Trustee
909 East Southeast Loop 323, Suite 400
Tyler, TX 75701