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FILED
HAYS COUNTY, TEXAS

NOTICE OF TRUSTEE'S SALE

at 9:28 o'clock A.M.

SEP 18 2025

DEED OF TRUST INFORMATION:

Grantor(s)	Monic Shern, aka Monic Stephanie Shern and Ryan Jerel Shern, Jr.	Deed of Trust Date	March 28, 2019
Original Mortgagee	Prosperity Bank	Original Principal	\$229,199.00
Recording Information	Instrument #: 19009964 in Hays County, Texas	Original Trustee	David Zalman
Property Address	135 Orchard Ln., Kyle, TX 78640	Property County	Hays

COUNTY CLERK

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	11/04/2025
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	Deanna Ray, Sharlet Watts, Angela Zavala, Michelle Jones, 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 8, BLOCK 12, OF CREEKSIDE VILLAGE SECTION 4, A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN DOCUMENT NO. 18025014 OF 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.

TAHERZADEH, PLLC

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NOTICE OF TRUSTEE'S SALE

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 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 refiling 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.

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.

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 September 17, 2025.

/s/ Selim H. Taherzadeh

Selim H. Taherzadeh
15851 N. Dallas Parkway, Suite 410
Addison, TX 75001
(469) 729-6800

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

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PNC BANK, N.A. (NCM)
DURAN, MELISSA
545 TRANQUILITY MOUNTAIN, BUDA, TX 78610

FHA 514-0295171-703
Firm File Number: 24-041419

FILED
HAYS COUNTY, TEXAS
at 9:28 o'clock A.M.
SEP 18 2025

NOTICE OF TRUSTEE'S SALE

WHEREAS, on April 29, 2014, MELISSA DURAN AND KEILAND D RILEY, HUSBAND AND WIFE, as Grantor(s), executed a Deed of Trust conveying to MIDDLEBERG, RIDDLE AND GIANNA, as Trustee, the Real Estate hereinafter described, to PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION in payment of a debt therein described. The Deed of Trust was filed in the real property records of HAYS COUNTY, TX and is recorded under Clerk's File/Instrument Number 14013074 Volume 4920, Page 730, to which reference is herein made for all purposes.

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

WHEREAS, the undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on , **Tuesday, November 4, 2025** between ten o'clock AM and four o'clock PM and beginning not earlier than 1:00 PM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate at the County Courthouse in HAYS COUNTY, TX to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

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

LOT 102, BLOCK K, OF THE MEADOWS AT BUDA SECTION THREE-A, A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF RECORD IN VOLUME 16, PAGE 26, OF THE OFFICIAL PUBLIC RECORDS OF HAYS COUNTY, TEXAS.

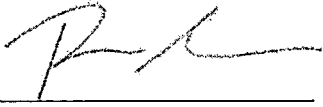
Property Address: 545 TRANQUILITY MOUNTAIN
BUDA, TX 78610
Mortgage Servicer: PNC BANK, N.A.
Mortgagee: PNC BANK, NATIONAL ASSOCIATION
3232 NEWMARK DRIVE
MIAMISBURG, OH 45342-5433

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

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

SUBSTITUTE TRUSTEE
Auction.com LLC
1 Mauchly
Irvine, CA 92618

WITNESS MY HAND this day September 17, 2025.

By: 
Ronny George
Texas Bar No. 24123104
Grant Tabor
Texas Bar No. 24027905
Kathryn Dahlin
Texas Bar No. 24053165
rgeorge@logs.com
13105 Northwest Freeway, Suite 960
Houston, TX 77040

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Telephone No: (713) 462-2565
Facsimile No: (847) 879-4823
Attorneys for PNC Bank, National Association

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

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FILED
HAYS COUNTY, TEXAS
at 9:28 o'clock A.M.

NOTICE OF SUBSTITUTE TRUSTEE SALE

SEP 18 2025

Deed of Trust Date: 10/15/2020	Grantor(s)/Mortgagor(s): RUSSEL HOWARD, A MARRIED MAN AND CHELSIE HOWARD, HIS WIFE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: <i>Elaine H. Cardenas</i> Guild Mortgage Company LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 20046609	Property County: HAYS
Mortgage Servicer: Guild Mortgage Company LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 5887 Copley Drive, San Diego, CA 92111
Date of Sale: 11/4/2025	Earliest Time Sale Will Begin: 12pm
Place of Sale of Property: Hays County Government Center, 712 South Stagecoach Trail, San Marcos, TX 78666 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

COUNTY CLERK

Legal Description: LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Aarti Patel, Violet Nunez, Daniel McQuade, Marcela Cantu, Erika Aguirre, Cary Corenblum, Joshua Sanders, Aleena Litton, Auction.com LLC, Sharlett Watts, Angela Zavala, Michelle Jones, Richard Zavala Jr., Sharlet Watts, Michelle Jones or Richard Zavala, Jr, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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

NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(1): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

Dated: 9/16/2025

Dated:

SEP 18 2025

Thuy Frazier

Printed Name:

*Angela Zavala**Angela Zavala*

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

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

MH File Number: TX-25-122235-POS
Loan Type: Conventional Residential

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TX-25-122235-POS

EXHIBIT "A" LEGAL DESCRIPTION

DESCRIPTION OF 2.50 ACRES, MORE OR LESS, OF LAND AREA IN PRESIDIO IRRIGATION CO. SURVEY, ABSTRACT NO. 583, HAYS COUNTY, TEXAS, BEING A PORTION OF THAT 5.00 ACRE TRACT DESCRIBED IN A DEED FROM ROY PERKINS AND GINGER LARUE PERKINS BOYD TO BRENDA DALE PERKINS BUTLER DATED JANUARY 10, 2002 AND RECORDED IN VOLUME 1939, PAGE 851 OF THE HAYS COUNTY OFFICIAL PUBLIC RECORDS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

COMMENCING at a 6" fence corner post for the northeast corner of the Butler 5.00 acre tract and the northwest corner of that 32.87 acre tract described in a deed from Roy Perkins, Executor to Roy Perkins dated April 15, 1996 and recorded in Volume 1220, Page 772 of the Hays County Official Public Records, and being in the south line of Hugo Road (Hays County Road No. 214 - a roadway used by the public);

THENCE with the common north line of the Butler 5.00 acre tract of the south line of Hugo Road N 87°26' 47" W 145.56 feet to a ½" iron rod set for the northeast corner and PLACE OF BEGINNING of this tract;

THENCE leaving Hugo Road and the PLACE OF BEGINNING as shown on that plat numbered 27787-20-c dated July 16, 2020 as prepared for Brenda Butler by Byrn & Associates, Inc. of San Marcos, Texas and crossing the Butler 5.00 acre tract, the following seven courses:

1. S 04°18' 32" E 198.19 feet to a ½" iron rod set for a corner,
2. S 85°41' 28" W 40.16 feet to a ½" iron rod set for a corner,
3. S 04°18' 32" E 263.79 feet to a ½" iron rod set for a corner,
4. S 88°02' 19" W 107.05 feet to a ½" iron rod set for a corner,
5. S 04°18' 32" E 75.10 feet to a ½" iron rod set for a corner,
6. N 88°02' 19" E 107.05 feet to a ½" iron rod set for a corner, and
7. S 04°18' 32" E 104.70 feet to a ½" iron rod set for the southeast corner of this tract in the common south line of the Butler 5.00 acre tract and north line of that 99.36 acre tract described in a deed from Brenda Dale Perkins Butler et al to Roy Perkins dated January 10, 2002 and recorded in Volume 1939, Page 844 of the Hays County Official Public Records, from which an 8" Cedar fence post for the southeast corner of the Butler 5.00 acre tract bears N 75°39' 58" E 143.83 feet;

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THENCE with said common line S 75°39' 58" W 157.27 feet to a concrete nail found for the southwest corner of the Butler 5.00 acre tract of an interior corner of the Perkins 99.36 acre tract and being in the east line of a 60 foot right-of-way easement described in a Partition deed recorded in Volume 1298, Page 147 of the Hays County Official Public Records;

THENCE with the common west line of the Butler 5.00 acre tract and the east line of the panhandle portion of the Perkins 99.36 acre tract, being the east line of the 60 foot right-of-way easement, the following two courses:

1. N 01° 57' 41" W 271.14 feet to a 1/2" iron rod found with a plastic cap stamped "Byrn Survey" and
2. N 11° 31' 07" W 430.29 feet to a concrete nail found for the northwest corner of the Butler 5.00 acre tract, the northeast corner of the panhandle portion of the Perkins 99.36 acre tract, and being in the south line of Hugo Road;

THENCE with the common north line of the Butler 5.00 acre tract and the south line of Hugo Road S 87° 26' 47" E 239.65 feet to the PLACE OF BEGINNING. There are contained within these metes and bounds 2.50 acres, more or less, of land area as prepared from public records and a survey made on the ground on July 16, 2020 by Byrn & Associates, Inc. of San Marcos, Texas. All 1/2" iron rods set are capped with a plastic cap stamped "Byrn Survey". The Bearing Basis for this description was determined from GPS observations and refers to Grid North of the Texas State Plane Coordinate System 83, South Central Zone.

