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FILED
HAYS COUNTY, TEXAS
at 10:26 o'clock A.M.

SEP 25 2025

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Elaine H. Cardenas

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE AS COUNTY CLERK
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.: 139330-TX

Date: September 18, 2025

County where Real Property is Located: Hays

ORIGINAL MORTGAGOR: NICHOLAS POIRIER, AN UNMARRIED MAN

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS
BENEFICIARY, AS NOMINEE FOR FINANCE OF AMERICA
MORTGAGE LLC, ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: LAKEVIEW LOAN SERVICING, LLC

MORTGAGE SERVICER: LOANCARE, LLC

DEED OF TRUST DATED 6/13/2022, RECORDING INFORMATION: Recorded on 6/15/2022, as Instrument No. 22029626

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT 31, BLOCK B, SHADOW CREEK PHASE EIGHT, SECTION ONE, A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 18, PAGE 175 OF THE PLAT RECORDS OF HAYS COUNTY, TEXAS AND CORRECTED IN DOCUMENT NO. 2016-16012076, AND INSTRUMENT NO. 17011531, OFFICIAL PUBLIC RECORDS OF HAYS COUNTY, TEXAS.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 11/4/2025, 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.

LOANCARE, LLC is acting as the Mortgage Servicer for LAKEVIEW LOAN SERVICING, LLC who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. LOANCARE, LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

LAKEVIEW LOAN SERVICING, LLC
c/o LOANCARE, LLC
3637 SENTARA WAY
VIRGINIA BEACH, VA 23452-4262

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



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Matter No.: 139330-TX

authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

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, AGENCY SALES AND POSTING, LLC, ALDRIGE 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
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at 10:41 o'clock A.M.

SEP 26 2025

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

COUNTY CLERK

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE AND
APPOINTMENT OF SUBSTITUTE TRUSTEES**

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 OF SUBSTITUTE TRUSTEE'S SALE

DATE: September 25, 2025

NOTE: Note described as follows:

Date: September 12, 2008
Maker: Aaron D Herzog, Kasi Herzog
Payee: Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac
Seasoned Credit Risk Transfer Trust, Series 2018-1 successor to original lender
Original Principal Amount: \$146,300.00

DEED OF TRUST: Deed of Trust described as follows:

Date: September 12, 2008
Grantor: Aaron D Herzog, Kasi Herzog
Trustee:
Beneficiary: Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac
Seasoned Credit Risk Transfer Trust, Series 2018-1 successor to original
lender
Recorded: INSTRUMENT NO. 2008-80026991 WHICH WAS RECORDED IN
THE REAL PROPERTY RECORDS OF HAYS COUNTY, TEXAS.

**LENDER: FEDERAL HOME LOAN MORTGAGE CORPORATION AS TRUSTEE
FOR FREDDIE MAC SEASONED CREDIT RISK TRANSFER TRUST,
SERIES 2018-1**

BORROWER: AARON D HERZOG

PROPERTY: The property described as follows:

THE PROPERTY LOCATED IN HAYS COUNTY, TEXAS, INCLUDING PERSONAL PROPERTY, IF ANY, AS DESCRIBED IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, ***SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST.***

SUBSTITUTE TRUSTEE: JASON WEST, NICOLE BAETHGE, MATTHEW D. JOHNSON, NICOLE CORREA, DEAN W. GREER, DAVID GARVIN

Substitute Trustee's Mailing Address:

c/o SettlePou
3333 Lee Parkway, Eighth Floor
Dallas, Texas 75219

DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

NOVEMBER 4, 2025 the first Tuesday of the month, to commence at 10:00 A.M. or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

In HAYS County, Texas, at the HAYS COUNTY GOVERNMENT CENTER, 712 SOUTH STAGECOACH TRAIL, SAN MARCOS, TX 78666 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE,

RECITALS

Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code Section 51.002, has requested that Substitute Trustee sell the Property according to the terms of the Deed of Trust and applicable law due to a default in the payment of the Note and/or in the performance of the obligations under the Deed of Trust that secures the Note.

Formal notice is now given of Lender's election to proceed against and sell the real property described in the Deed of Trust, consistent with the Lender's rights and remedies under the Deed of Trust and applicable law.

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, as Substitute Trustee, or any other substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants, representations, or warranties about the Property other than providing the successful

bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS.

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 PETITIONER OR PETITIONER'S ATTORNEY IMMEDIATELY.

APPOINTMENT OF SUBSTITUTE TRUSTEE

DEED OF TRUST: Deed of Trust described as follows:

Date: September 12, 2008
Grantor: Aaron D Herzog, Kasi Herzog
Trustee:
Beneficiary: Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac Seasoned Credit Risk Transfer Trust, Series 2018-1 successor to original lender
Recorded: INSTRUMENT NO. 2008-80026991 WHICH WAS RECORDED IN THE REAL PROPERTY RECORDS OF HAYS COUNTY, TEXAS.

PROPERTY: The property described as follows:

THE PROPERTY LOCATED IN HAYS COUNTY, TEXAS, INCLUDING PERSONAL PROPERTY, IF ANY, AS DESCRIBED IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, ***SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST.***

SUBSTITUTE TRUSTEE: JASON WEST, NICOLE BAETHGE, MATTHEW D. JOHNSON, NICOLE CORREA, DEAN W. GREER, DAVID GARVIN

Substitute Trustee's Mailing Address:

c/o SettlePou
3333 Lee Parkway, 8th Floor
Dallas, Texas 75219

Each Substitute Trustee is appointed **effective as of September 25, 2025**, pursuant to Texas Property Code § 51.0075 to succeed to all title, powers, and duties of the original or successor trustees under the Deed of Trust.

Appointment of Substitute Trustees:

By: _____

Name: William Jennings, Attorney for Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac Seasoned Credit Risk Transfer Trust, Series 2018-1 and NewRez LLC d/b/a Shellpoint Mortgage Servicing

THE STATE OF TEXAS

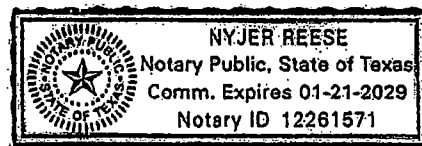
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COUNTY OF DALLAS

BEFORE ME, the undersigned authority, on this day appeared William Jennings, and after being by me duly sworn, stated that they executed the foregoing instrument for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE on September 25, 2025.

NYJER REESE
Notary Public, State of Texas



Notice of Sale executed by:

David Garvin

Name: David Garvin

Substitute Trustee

EXHIBIT A

Lot 9, Majestic Estates, Section One, a subdivision in Hays County, Texas, according to the map or plat thereof recorded in Volume 14, Page 89, of the plat Records of Hays County, Texas