

FILED
HAYS COUNTY, TEXAS
at 9:46 o'clock A.M.

AUG 28 2025

Clair D. Cardenas
COUNTY CLERK

25-335621

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)

Deed of Trust Date: July 14, 2020	Original Mortgagor/Grantor: CARRIE LEE KELM AND ROBERT DAN KELM
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,("MERS") AS BENEFICIARY, AS NOMINEE FOR CMG MORTGAGE, INC. ITS SUCCESSORS AND ASSIGNS., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: CMG MORTGAGE, INC.
Recorded in: Volume: N/A Page: N/A Instrument No: 20028941	Property County: HAYS
Mortgage Servicer: CENLAR FEDERAL SAVINGS BANK	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 \$284,848.00, executed by CARRIE KELM AND ROBERT KELM and payable to the order of Lender.

Property Address/Mailing Address: 300 MARY COVE, KYLE, TX 78640

Legal Description of Property to be Sold: LOT 19, QUAIL MEADOWS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 7, PAGE 47, PLAT RECORDS, HAYS COUNTY, TEXAS. .

Date of Sale: October 7, 2025	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, CMG MORTGAGE, INC., 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 *CMG MORTGAGE, INC.* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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

HAYS COUNTY, TEXAS
at 9:46 o'clock AM

AUG 28 2025

Clifford Littlefield
CLIFFORD LITTLEFIELD

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 SALE

PURSUANT TO AUTHORITY conferred upon the Trustee by that certain Deed of Trust dated May 26, 2021, executed by **SHENE RIGGINS SANDERSON AND CARL JAMES SANDERSON, JR. A MARRIED COUPLE**, ("Mortgagor") to Tim Williams, Trustee, for the benefit of **21ST MORTGAGE CORPORATION** ("Mortgagee"), filed for record under Instrument No. 21028654, Official Public Records of Hays County, Texas, Mortgagee appoints K. Clifford Littlefield or Norma Jean Hesseltine, whose address is listed below, or 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, October 7, 2025**, (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 2021 CMH Manufactured Home, Serial No. BL2006740TXAB.

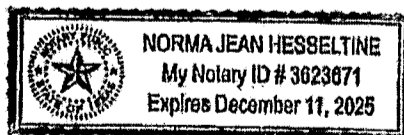
Assert and Protect Your Rights as a Member of the Armed Forces of the United States. If You Are or Your Spouse Is Serving on Active Military Duty, Including Active Military Duty as a Member of the Texas National Guard or the National Guard of Another State or as a Member of a Reserve Component of the 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 26 day of August, 2025.

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 26 day of August, 2025, to certify which witness my hand and official seal.



Norma Jean Hesseltine
NOTARY PUBLIC, STATE OF TEXAS

EXHIBIT "A"

DESCRIPTION OF 1.00 ACRES, MORE OR LESS, OF LAND AREA IN THE JOHN PHARASS SURVEY, HAYS COUNTY, TEXAS, BEING A PORTION OF THAT TRACT DESCRIBED AS 11.95 ACRES IN A PARTITION DEED FROM CHARLENE GIPSON ALEXANDER TO MARY LEE GIPSON RIGGINS DATED DECEMBER 4, 1987 AND RECORDED IN VOLUME 719, PAGE 89 OF THE HAYS COUNTY REAL PROPERTY RECORDS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

COMMENCING at a 1/2" iron rod found in the northwest line of that tract described as 1.410 acres in a deed from Carrie Nance Glosson et al to Howard Green et al dated December 16, 1985 and recorded in Volume 571, Page 68 of the Hays County Real Property Records for an easterly corner of the Riggins 11.95 acre tract and the south corner of that tract described as 1.40 acres conveyed from Mary Lee Gipson Riggins to Charlene Gipson Alexander in the aforementioned partition deed;

THENCE with the common east line of the Riggins 11.95 acre tract and west line of the Alexander 1.410 acre tract, the following two courses:

1. N 29° 09' 15" W 141.01 feet to a 1/2" iron rod found for an angle point and
2. N 09° 15' 48" E 104.45 feet to a 1/2" iron rod set for the easterly south corner and **PLACE OF BEGINNING** of this tract;

THENCE leaving the **PLACE OF BEGINNING** and crossing the Riggins 11.95 acre tract, the following two courses, as shown on that plat numbered 27578-18-b dated February 1, 2019 as prepared for Mary Gipson by Bym & Associates, Inc. of San Marcos, Texas:

1. N 85° 10' 58" W 56.20 feet to a 1/2" iron rod set for the westerly south corner of this tract and
2. N 35° 08' 09" W 273.46 feet to a 1/2" iron rod set in fence in the south line of Cypress Road/Hays County Rd. No. 225 and the north line of the Riggins 11.95 acre tract for the west corner of this tract;

THENCE with the common north line of the Riggins 11.95 acre tract and south line of Cypress Road, as fenced and used, the following two courses:

1. N 70° 49' 47" E 68.75 feet to a 4" cedar fence post for an angle point and

2. N 88° 45' 54" E 89.59 feet to a 1/2" iron rod set for the north corner of this tract;

THENCE leaving Cypress Road and re-crossing the Riggins 11.95 acre tract, the following two courses:

1. S 06° 58' 21" W 104.99 feet to a 1/2" iron rod set for an interior corner of this tract and
2. S 86° 06' 44" E 265.10 feet to a 1/2" iron rod set for the northerly-east corner of this tract in the common east line of the Riggins 11.95 acre tract and west line of the aforereferenced Alexander 1.410 acre tract, from which a 1/2" iron rod found for the northeast corner of the Riggins 11.95 acre tract and northwest corner of the Alexander 1.410 acre tract in the south line of Cypress Road bears N 13° 49' 58" E 83.57 feet;

THENCE with the common line of the Riggins 11.95 acre tract and the Alexander 1.410 acre tract, the following three courses:

1. S 13° 49' 58" W 95.00 feet to a 1/2" iron rod found,
2. N 80° 44' 34" W 161.75 feet to a 1/2" iron rod found, and

3. S 09° 15' 48" W 65.30 feet to the PLACE OF BEGINNING. There are contained within these metes and bounds 1.00 acres, more or less, as prepared from public records and a survey made on the ground during October, 2018 by Byrn & Associates, Inc., of San Marcos, Texas. All 1/2" iron rods set are capped with a plastic cap stamped "Byrn Survey". Bearing Basis for this description was determined from GPS observations and refers to Grid North of the Texas State Plane Coordinate System, NAD 83, South Central Zone.