#1 pg 1

HAYS COUNTY, TEXAS at 2:22 o'clock P M

JUN 2 6 2025

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:	Grantor(s)/Mortgagor(s):
9/29/2023	JUAN DIEGO GOMEZ CORTES AND ANORUA RUIZ
	COLUMN AND THE COLUMN
Original Beneficiary/Mortgagee:	Current Beneficiary/Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.	Guild Mortgage Company LLC
("MERS") SOLELY AS A NOMINEE FOR GUILD MORTGAGE	
COMPANY LLC, A CALIFORNIA LIMITED LIABILITY COMPANY,	
ITS SUCCESSORS AND ASSIGNS	
Recorded in:	Property County:
Volume: N/A	HAYS
Page: N/A	
Instrument No: 23036438	
Mortgage Servicer:	Mortgage Servicer's Address:
Guild Mortgage Company LLC is representing the Current	5887 Copley Drive,
Beneficiary/Mortgagee under a servicing agreement with the Current	San Diego, CA 92111
Beneficiary/Mortgagee.	
Date of Sale: 9/2/2025	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.	

Legal Description: LOT 43, IN BLOCK H OF GREAT HILLS, SECTION SIX (6), A SUBDIVISION IN HAYS COUNTY, TEXAS. ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 19, PAGES 181-182 OF THE PLAT RECORDS OF HAYS COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgage 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., Sharlett 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 MORTGAGES OR MORTGAGE SERVICER.

NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): 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: 6/18/2025

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

Steps - sales meantle nolibos cost

MH File Number: TX-25-108975-POS

Loan Type: FHA

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FILED
HAYS COUNTY, TEXAS
at 8:26 o'clock A M

JUN 2 6 2025

NOTICE OF FORECLOSURE SALE

Claimes Carden

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. JF. 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 OR 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. Property to Be Sold. The property to be sold is described as follows: LOT 14, BLOCK QQ, PLUM CREEK PHASE I, SECTION 2J, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 11, PAGE 196, PLAT RECORDS, HAYS COUNTY, TEXAS
- 2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 03/29/2022 and recorded in Document 22016919 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:

09/02/2025

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 GLORIA V. RUIZ, provides that it secures the payment of the indebtedness in the original principal amount of \$592,500.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Carrington Mortgage Services LLC is the current mortgage of the note and deed of trust and CARRINGTON MORTGAGE SERVICES LLC is mortgage servicer. A servicing agreement between the mortgage, whose address is Carrington Mortgage Services LLC c/o CARRINGTON MORTGAGE SERVICES LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806 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.

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.mwzmlaw.com/tx-investors

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.