


#6 Pg 1

FILED
HAYS COUNTY, TEXAS
at 11:15 o'clock AM.

JUL 10 2025

24TX373-0223
320 TRIUMPH ROAD, BUDA, TX 78610

NOTICE OF FORECLOSURE SALE


COUNTY CLERK

Property: The Property to be sold is described as follows:

LOT 24, BLOCK B, OF SHADOW CREEK PHASE EIGHT SECTION ONE, A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF RECORD IN VOLUME 18, PAGES 175-176 OF THE PLAT RECORDS OF HAYS COUNTY, TEXAS.

Security Instrument: Deed of Trust dated December 11, 2015 and recorded on December 14, 2015 as Instrument Number 2015-15039365 in the real property records of HAYS County, Texas, which contains a power of sale.

Sale Information: September 02, 2025, at 1:00 PM, or not later than three hours thereafter, at the front steps of the Hays County Government Building, or as designated by the County Commissioners Court.

Terms of Sale: Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.

Obligation Secured: The Deed of Trust executed by MATTHEW R. COBLER AND BRITTNEY NICOLE ESTRADA secures the repayment of a Note dated December 11, 2015 in the amount of \$198,436.00. FREEDOM MORTGAGE CORPORATION, whose address is c/o Freedom Mortgage Corporation, 951 Yamato Road, Suite 175, Boca Raton, FL 33431, is the current mortgagee of the Deed of Trust and Note and Freedom Mortgage Corporation is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

Substitute Trustee: In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

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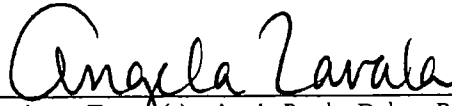
Substitute Trustee(s): Aarti Patel, Dylan Ruiz, Violet Nunez, Amy Ortiz, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Colette Mayers, Thomas Gilbraith, C Jason Spence, Sharlett Watts, Angela Zavala, Michelle Jones, Richard Zavala Jr., Sharlet Watts, Jennyfer Sakiewicz, Richard Zavala, Jr., Jr, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Jim Mills, Susan Mills, Jeff Benton, Andrew Mills-Middlebrook, George Hawthorne, Ed Henderson, Kyle Walker, Dustin George

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.

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.



Miller, George & Suggs, PLLC
Tracey Midkiff, Attorney at Law
Jonathan Andring, Attorney at Law
Rachel Son, Attorney at Law
6080 Tennyson Parkway, Suite 100
Plano, TX 75024



Substitute Trustee(s): Aarti Patel, Dylan Ruiz, Violet Nunez, Amy Ortiz, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Colette Mayers, Thomas Gilbraith, C Jason Spence, Sharlett Watts, Angela Zavala, Michelle Jones, Richard Zavala Jr., Sharlet Watts, Jennyfer Sakiewicz, Richard Zavala, Jr., Jr, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Jim Mills, Susan Mills, Jeff Benton, Andrew Mills-Middlebrook, George Hawthorne, Ed Henderson, Kyle Walker, Dustin George
c/o Miller, George & Suggs, PLLC
6080 Tennyson Parkway, Suite 100
Plano, TX 75024

Certificate of Posting

I, Angela Zavala, declare under penalty of perjury that on the 6th day of July, 2025, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of HAYS County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

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.

DEED OF TRUST INFORMATION:

Date: January 15, 2021
 Grantor(s): Noely Yanez and Noe Yanez Olmos, Wife and Husband
 Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as nominee for Caliber Home Loans, Inc.
 Original Principal: \$225,834.00
 Recording Information: 21003945
 Property County: Hays
 Property: Lot 2, Block H, KENSINGTON TRAILS SUBDIVISION, SECTION 1, according to the map or plat thereof, recorded in Volume 11, Page 14, Plat Records of Hays County, Texas.
 Property Address: 243 Marquitos Drive
 Kyle, TX 78640

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Current Mortgagee: NewRez LLC d/b/a Shellpoint Mortgage Servicing
 Mortgage Servicer: Shellpoint Mortgage Servicing
 Mortgage Servicer Address: 75 Beattie Place
 Greenville, SC 29601

SALE INFORMATION:

Date of Sale: September 2, 2025
 Time of Sale: 12:00 PM or within three hours thereafter.
 Place of Sale: Hays County Government Center, 712 South Stagecoach Trail, San Marcos, TX 78666 or, if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.
 Substitute Trustee: 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., Padgett Law Group, Michael J. Burns, Jonathan Smith, Gabrielle A. Davis, or Paige Jones, any to act
 Substitute Trustee Address: 546 Silicon Dr., Suite 103
 Southlake, TX 76092
 TXAttorney@PadgettLawGroup.com

FILED
 HAYS COUNTY, TEXAS
 at 11:32 o'clock A.M.

JUL 10 2025


 COUNTY CLERK

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APPOINTMENT OF 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.

The undersigned is the attorney for the mortgagee and/or mortgage servicer, and in such capacity does hereby remove the original trustee and all successor substitute trustees under the above-described Deed of Trust and appoints in their place, any to act, those substitute trustees identified in the SALE INFORMATION section of this notice, whose address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092 as Substitute Trustee, who shall hereafter exercise all powers and duties to set aside the said original trustee under said Deed of Trust, and further does hereby request, authorize, and instruct said Substitute Trustees to conduct and direct the execution of remedies set aside to the beneficiary therein.

WHEREAS, the above-named Grantor(s) previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared, such default was reported to not have been cured, and all sums secured by such Deed of Trust are declared immediately due and payable.

WHEREAS, the original Trustee and any previously appointed Substitute Trustee under said Deed of Trust has been hereby removed and the herein described Substitute Trustees, have been appointed as Substitute Trustees and authorized by the Mortgage Servicer to enforce the power of sale granted in the Deed of Trust; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note is hereby accelerated, and all sums secured by the Deed of Trust are declared to be immediately due and payable.
2. The herein appointed Substitute Trustees, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien imposed by the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for the particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be sold "AS-IS", purchaser's will buy the property "at the purchaser's own risk" and "at his peril" and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interest of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.
5. 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, the Mortgagee's Attorney, or the duly appointed Substitute Trustee.

Plm

Michael J. Burns / Jonathan Smith/ Gabrielle A. Davis/ Paige Jones

CERTIFICATE OF POSTING

My name is Angela Zavala, and my address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092. I declare under penalty of perjury that on 7/10/25, I filed at the office of the Hays County Clerk to be posted at the Hays County courthouse this notice of sale.

Angela Zavala

Declarant's Name: Angela Zavala

Date: Jul 10 2025

Padgett Law Group
546 Silicon Dr., Suite 103
Southlake, TX 76092
TXAttorney@PadgettLawGroup.com
(850) 422-2520

WITNESS MY HAND this 10th day of July, 2025

Angela Zavala

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HAYS COUNTY, TEXAS
at 8:20 o'clock A.M.

JUL 14 2025

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Sharon Tate
COUNTY CLERK

Date: ~~June~~ ^{July} 14, 2025

Trustee: BEAU S. KING

Mortgagee: SUNBELT ESTATES L.L.C.

Note: ONE HUNDRED TWENTY-FIVE THOUSAND AND NO/100 DOLLARS
(\$125,000.00)

Deed of Trust

Date: SEPTEMBER 21, 2021

Grantor: MELVIN ALEXI VILLALOBOS FERRUFINO & JULIA JACINTA
ORTIZ ESTRADA

Mortgagee: SUNBELT ESTATES L.L.C.

Recording Information: 21052431

Property: LT 11 BLK D - EL DORADO, a subdivision in Caldwell County,
Texas, according to the map or plat thereof, recorded in/under County Clerk's File No.
2016-003953 in Plat Records Cabinet C Slide 42, of Caldwell County, Texas

County: HAYS

Trustee's/Substitute Trustee's Name: BEAU S. KING / SHARON TATE

Trustee's/Substitute Trustee's Address: 1718 State Street, Houston, TX 77007

Date of Sale (first Tuesday of month): SEPTEMBER 2, 2025

Time of Sale: The sale shall begin no earlier than 1:00 PM or no later than three
hours thereafter.

Place of Sale: 111 E. SAN ANTONIO ST., SAN MARCOS, TX 78666, or as designated
by the County Commissioners' Court

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BEAU S. KING is Trustee under the Deed of Trust/Mortgagee has appointed SHARON TATE as Trustee under the Deed of Trust. Mortgage has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

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.

Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS". The Sale will begin at the Time of Sale or not later than three hours thereafter.


SHARON TATE, Trustee

ACKNOWLEDGMENT

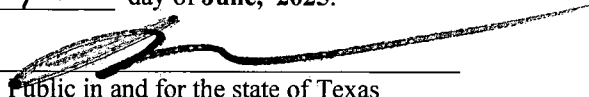
THE STATE OF TEXAS

COUNTY OF HARRIS:

Before me the undersigned authority, on this day appeared SHARON TATE, Trustee, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he executed the same for the purposes and consideration therein expressed.

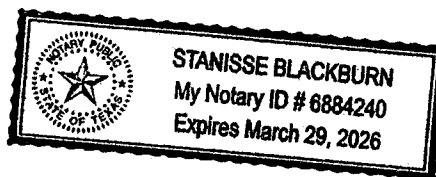
Given under my hand and seal of office on this the 14 day of ~~June~~^{July}, 2025.

My commission Expires: 03/29/2026


Notary Public in and for the state of Texas

Notary's Printed name: Stanisse Blackburn

DORADO-235



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HAYS COUNTY, TEXAS
at 8:20 o'clock AM

JUL 14 2025

Heinrich Cardenas
COUNTY CLERK

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Date: ~~June~~ ^{July} 14, 2025

Trustee: BEAU S. KING

Mortgagee: SUNBELT ESTATES LLC

Note: ONE HUNDRED TWENTY-FIVE THOUSAND AND NO/100 DOLLARS
(\$125,000.00)

Deed of Trust

Date: OCTOBER 6, 2021

Grantor: JESUS MANUEL ZARAGOZA SALAZAR & ELIZABETH
VAZQUEZ SANCHEZ

Mortgagee: SUNBELT ESTATES LLC

Recording Information: 21055430

Property: LT 8 BLK D OF ELDORADO, A RECORDED SUBDIVISION IN
HAYS COUNTY, TEXAS UNDER FILE NO. 21036499

County: HAYS

Trustee's/Substitute Trustee's Name: BEAU S. KING / SHARON TATE

Trustee's/Substitute Trustee's Address: 1718 State Street, Houston, TX 77007

Date of Sale (first Tuesday of month): SEPTEMBER 2, 2025

Time of Sale: The sale shall begin no earlier than 1:00 PM or no later than three
hours thereafter.

Place of Sale: 111 E. SAN ANTONIO ST., SAN MARCOS, TX 78666, or as designated
by the County Commissioners' Court

#9 Pg 2

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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.

Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS". The Sale will begin at the Time of Sale or not later than three hours thereafter.


SHARON TATE, Trustee

ACKNOWLEDGMENT

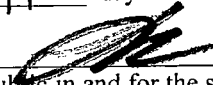
THE STATE OF TEXAS

COUNTY OF HARRIS:

Before me the undersigned authority, on this day appeared SHARON TATE, Trustee, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office on this the 14 day of ^{July}~~June~~, 2025.

My commission Expires: 03/29/2026


Notary Public in and for the state of Texas

Notary's Printed name: Stanisse Blackburn

DORADO-232

