

2025 MAR 27 A 8:56

*David Chisley*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

197 LIVE OAK DR  
INEZ, TX 77968

00000010316248

**NOTICE OF [SUBSTITUTE] 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.

**1. Date, Time, and Place of Sale.**

Date: June 03, 2025

Time: The sale will begin at 11:00 AM or not later than three hours after that time.

Place: AREA IN FRONT OF THE EAST DOOR OF THE VICTORIA COUNTY COURTHOUSE BUILDING  
LOCATED AT 115 N. BRIDGE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as  
designated by the county commissioners.

**2. Terms of Sale. Cash.**

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated May 31, 2019 and recorded in Document CLERK'S FILE NO. 201906175; AS AFFECTED BY LOAN MODIFICATION AGREEMENT CLERK'S FILE NO. 202308428 real property records of VICTORIA County, Texas, with BRANDON COOPER AND LAUREL COOPER, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by BRANDON COOPER AND LAUREL COOPER, securing the payment of the indebtednesses in the original principal amount of \$232,707.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

**6. Mortgage Servicer Information.** 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 lien securing the Property referenced above. MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK  
999 N.W. GRAND BLVD  
STE 110  
OKLAHOMA CITY, OK 73118-6077



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 as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead JO WOOLSEY, BOB FRISCH, ARNOLD MENDOZA, SANDRA MENDOZA, JODI STEEN, JANICE STONER, JOHN SISK, AMY ORTIZ, ALEENA LITTON, DANIEL MCQUADE, VANNA HO, ADOLFO RODRIGUEZ OR AUCTION.COM whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the 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.



Israel Saucedo

Certificate of Posting

My name is \_\_\_\_\_, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on \_\_\_\_\_ I filed at the office of the VICTORIA County Clerk and caused to be posted at the VICTORIA County courthouse this notice of sale.

\_\_\_\_\_  
Declarants Name: \_\_\_\_\_

Date: \_\_\_\_\_

197 LIVE OAK DR  
INEZ, TX 77968

00000010316248

00000010316248

VICTORIA

**EXHIBIT "A"**

BEING TRACT NUMBER THIRTEEN (13) OF LIVE OAK ESTATES, AN ADDITION IN VICTORIA COUNTY, TEXAS,  
ACCORDING TO THE ESTABLISHED MAP AND  
PLAT OF SAID ADDITION OF RECORD IN VOLUME 5, PAGE 21 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS,  
TO WHICH REFERENCE IS HERE MADE FOR DESCRIPTIVE PURPOSES.

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**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.**

Matter No.: 133115-TX

Date: April 1, 2025

County where Real Property is Located: Victoria

ORIGINAL MORTGAGOR: CHELSEA RIOJAS AND BRANDON DAVIS, WIFE AND HUSBAND

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS  
BENEFICIARY, AS NOMINEE FOR WALLICK AND VOLK, INC., ITS  
SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: PennyMac Loan Services, LLC

MORTGAGE SERVICER: PennyMac Loan Services, LLC

DEED OF TRUST DATED 10/13/2021, RECORDING INFORMATION: Recorded on 10/15/2021, as Instrument  
No. 202112832

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): BEING LOT NINE (9), BLOCK TWENTY-EIGHT  
(28), TERRA VISTA SUBDIVISION - PHASE XI, RESUBDIVISION NO. 1, AN ADDITION TO THE CITY  
OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE REPLAT RECORDED IN  
VOLUME 9, PAGE 199 A AND B, PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 6/3/2025, the foreclosure sale will be conducted in  
Victoria 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 11:00 AM, 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.

PennyMac Loan Services, LLC is acting as the Mortgage Servicer for PennyMac Loan Services, LLC who is the  
Mortgagee of the Note and Deed of Trust associated with the above referenced loan. PennyMac Loan Services,  
LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

PennyMac Loan Services, LLC  
3043 Townsgate Rd, Suite 200  
Westlake Village, CA 91361

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.



Matter No.: 133115-TX

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 JO WOOLSEY, BOB FRISCH, ARNOLD MENDOZA, SANDRA MENDOZA, JANICE STONER, JODI STEEN, ADOLFO RODRIGUEZ, ALEXIS MENDOZA, JENNYFER SAKIEWICZ, CASPER RANKIN, LAUREL HANDLEY, HOLLIS HAMILTON 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

FILED

2025 APR -3 P 12:30

80  
Reidi Osley  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

FILE No. 10487  
County Clerk, Victoria County, Texas

FILED

2025 APR 10 A 10:26

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 11/19/2002	<b>Grantor(s)/Mortgagor(s):</b> CHRISTINA BARRAZA, A SINGLE PERSON AND ALFRED GARCIA, A SINGLE PERSON
<b>Original Beneficiary/Mortgagee:</b> WELLS FARGO HOME MORTGAGE, INC	<b>Current Beneficiary/Mortgagee:</b> Wells Fargo Bank, N.A. <b>COUNTY CLERK VICTORIA COUNTY, TEXAS</b>
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 200215028	<b>Property County:</b> VICTORIA
<b>Mortgage Servicer:</b> Wells Fargo Bank, N.A. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 1 Home Campus, MAC 2301-04C, West Des Moines, IA 50328
<b>Date of Sale:</b> 6/3/2025	<b>Earliest Time Sale Will Begin:</b> 11am
<b>Place of Sale of Property:</b> At the area in front of the east door of the Victoria County Courthouse, 115 North Bridge Street, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** BEING LOT NUMBER TWENTY (20), IN BLOCK NUMBER SEVEN (7), OF HIGH SCHOOL TERRACE, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 1, AT PAGE 72 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HEREMADE FOR DESCRIPTIVE PURPOSES.

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, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice Stoner, John Sisk, Amy Ortiz, Aleena Litton, Daniel McQuade, Vanna Ho, Auction.com, Adolfo Rodriguez, Janice Stoner or Jodi Steen, 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: 4/8/2025

*[Signature]*

Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for Wells Fargo Bank, N.A.

Dated: April 10, 2025

*[Signature]*  
Printed Name: Jo Woolsey

Substitute Trustee  
c/o Auction.com  
1255 West 15th Street, Suite 1060  
Plano, TX 75075

MH File Number: TX-25-109048-POS  
Loan Type: FHA

FILED

2025 APR 10 A 10:27

FILE No. 10488  
County Clerk, Victoria County, Texas

25-281677

  
 COUNTY CLERK  
 VICTORIA COUNTY, TEXAS
**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)

<b>Deed of Trust Date:</b> December 1, 2021	<b>Original Mortgagor/Grantor:</b> HEATHER HYBNER AND DUSTIN HYBNER
<b>Original Beneficiary / Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), AS NOMINEE FOR UNITED WHOLESALE MORTGAGE, LLC ITS SUCCESSORS AND ASSIGNS., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b> UNITED WHOLESALE MORTGAGE, LLC
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 2021149908	<b>Property County:</b> VICTORIA
<b>Mortgage Servicer:</b> CENLAR FEDERAL SAVINGS BANK	<b>Mortgage Servicer's Address:</b> 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 \$257,500.00, executed by DUSTIN HYBNER AND HEATHER HYBNER and payable to the order of Lender.

**Property Address/Mailing Address:** 605 CHARLESTON DR, VICTORIA, TX 77904

**Legal Description of Property to be Sold:** BEING LOT NUMBER FORTY-FOUR (44), IN BLOCK NUMBER TWO (2), OF COLONY CREEK COUNTRY CLUB, PHASE I, RESUBDIVISION NO. 1, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 7, PAGE 53D-54D OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HERE MADE FOR DESCRIPTIVE PURPOSES. .

<b>Date of Sale:</b> June 3, 2025	<b>Earliest time Sale will begin:</b> 11:00 AM
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**Place of sale of Property:** Victoria County Courthouse, 115 N. Bridge Street, Victoria, TX 77901

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, *UNITED WHOLESALE*



*MORTGAGE, LLC*, the owner and holder of the Note, has requested Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice Stoner, John Sisk, Amy Ortiz, Aleena Litton, Daniel McQuade, Vanna Ho, Auction.com whose address is 1 MAUCHLY IRVINE, CA 92618 OR Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Adolfo Rodriguez, Janice Stoner or Jodi Steen 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 *UNITED WHOLESALE MORTGAGE, LLC* 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, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice Stoner, John Sisk, Amy Ortiz, Aleena Litton, Daniel McQuade, Vanna Ho, Auction.com whose address is 1 MAUCHLY IRVINE, CA 92618 OR Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Adolfo Rodriguez, Janice Stoner or Jodi Steen 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 Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice Stoner, John Sisk, Amy Ortiz, Aleena Litton, Daniel McQuade, Vanna Ho, Auction.com whose address is 1 MAUCHLY IRVINE, CA 92618 OR Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Adolfo Rodriguez, Janice Stoner or Jodi Steen 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/Mary Akapo

Mary Akapo

Attorney for Cenlar Federal Savings Bank

State Bar No.:24125990

marakapo@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

FILED

FILE No. 10489  
County Clerk, Victoria County, Texas

2025 APR 10 A 10:29

*Deirdre Osley*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS  
00000010389252

3503 CATALPA STREET  
VICTORIA, TX 77901

**NOTICE OF [SUBSTITUTE] 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.

**1. Date, Time, and Place of Sale.**

Date: June 03, 2025

Time: The sale will begin at 11:00 AM or not later than three hours after that time.

Place: AREA IN FRONT OF THE EAST DOOR OF THE VICTORIA COUNTY COURTHOUSE BUILDING  
LOCATED AT 115 N. BRIDGE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as  
designated by the county commissioners.

**2. Terms of Sale.** Cash.

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated December 15, 1993 and recorded in Document VOLUME 0092, PAGE 769; AS AFFECTED BY LOAN MODIFICATION AGREEMENT CLERK'S FILE NO. 201914146 real property records of VICTORIA County, Texas, with THELMA J ROCHA AND HUSBAND, GUADALUPE ROCHA, JR, grantor(s) and VICTORIA BANK & TRUST COMPANY, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by THELMA J ROCHA AND HUSBAND, GUADALUPE ROCHA, JR, securing the payment of the indebtednesses in the original principal amount of \$34,550.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. JPMORGAN CHASE BANK, NATIONAL ASSOCIATION is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

**6. Mortgage Servicer Information.** 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 lien securing the Property referenced above. JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
3415 VISION DRIVE  
COLUMBUS, OH 43219



3503 CATALPA STREET  
VICTORIA, TX 77901

00000010389252

**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 as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead JO WOOLSEY, BOB FRISCH, ARNOLD MENDOZA, SANDRA MENDOZA, JODI STEEN, JANICE STONER, JOHN SISK, AMY ORTIZ, ALEENA LITTON, DANIEL MCQUADE, VANNA HO, ADOLFO RODRIGUEZ OR AUCTION.COM whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the 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.



Israel Saucedo

**Certificate of Posting**

My name is \_\_\_\_\_, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on \_\_\_\_\_ I filed at the office of the VICTORIA County Clerk and caused to be posted at the VICTORIA County courthouse this notice of sale.

\_\_\_\_\_  
Declarants Name: \_\_\_\_\_

Date: \_\_\_\_\_

3503 CATALPA STREET  
VICTORIA, TX 77901

00000010389252

00000010389252

VICTORIA

**EXHIBIT "A"**

BEING LOT NO. TWENTY-SIX (26), IN BLOCK NO. SIX (6), OF HIGH SCHOOL TERRACE, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 1, PAGE 72, OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

2025 APR 14 A 8:30

103 HAMPTON CT  
VICTORIA, TX 77904

*Sn*  
*Deirdre Gentry*  
00000010429959  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

NOTICE OF [SUBSTITUTE] 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.

1. **Date, Time, and Place of Sale.**

Date: June 03, 2025

Time: The sale will begin at 11:00 AM or not later than three hours after that time.

Place: AREA IN FRONT OF THE EAST DOOR OF THE VICTORIA COUNTY COURTHOUSE BUILDING LOCATED AT 115 N. BRIDGE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. **Terms of Sale.** Cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated November 21, 2016 and recorded in Document INSTRUMENT NO. 201613020 real property records of VICTORIA County, Texas, with AMANDA NICOLE MARTINEZ, A SINGLE WOMAN AND CHRISTOPHER THOMAS SCOTT, A SINGLE MAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by AMANDA NICOLE MARTINEZ, A SINGLE WOMAN AND CHRISTOPHER THOMAS SCOTT, A SINGLE MAN, securing the payment of the indebtednesses in the original principal amount of \$113,960.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. PENNYMAC LOAN SERVICES, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. **Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

6. **Mortgage Servicer Information.** 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 lien securing the Property referenced above. PENNYMAC LOAN SERVICES, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o PENNYMAC LOAN SERVICES, LLC  
3043 TOWNSGATE ROAD  
SUITE 200  
WESTLAKE VILLAGE, CA 91361



**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 as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead JO WOOLSEY, BOB FRISCH, ARNOLD MENDOZA, SANDRA MENDOZA, JODI STEEN, JANICE STONER, JOHN SISK, AMY ORTIZ, ALEENA LITTON, DANIEL MCQUADE, VANNA HO, ADOLFO RODRIGUEZ OR AUCTION.COM whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the 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.



Israel Saucedo

**Certificate of Posting**

My name is \_\_\_\_\_, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on \_\_\_\_\_ I filed at the office of the VICTORIA County Clerk and caused to be posted at the VICTORIA County courthouse this notice of sale.

\_\_\_\_\_  
Declarants Name: \_\_\_\_\_

Date: \_\_\_\_\_

103 HAMPTON CT  
VICTORIA, TX 77904

00000010429959

00000010429959

VICTORIA

**EXHIBIT "A"**

BEING LOT NUMBER TWENTY-FOUR (24), IN BLOCK NUMBER THREE (3), OF CASTLE HILL SECTION I, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 4, PAGE 5 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HERE MADE FOR DESCRIPTIVE PURPOSES.

FILED

2025 APR 14 P 1:45

*MD*  
*Ricki Casley*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2024-12447-TX

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.

**Date, Time, and Place of Sale** - The sale is scheduled to be held at the following date, time and place:

Date: 6/3/2025  
Time: The earliest time the sale will begin is 11:00 AM, or within three (3) hours after that time.  
Place: Victoria County Courthouse, Texas, at the following location: 115 North Bridge Street, Victoria, TX 77901 FRONT OF THE EAST DOOR OF THE COURTHOUSE BUILDING LOCATED AT 115 NORTH BRIDGE STREET  
Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

**Property To Be Sold** - The property to be sold is described as follows:

LOT TWELVE (12), BLOCK SEVEN (7), MAYFAIR TERRACE SECTION 1, CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP OR PLAT THEREOF RECORDED IN VOLUME 3, PAGE 23, MAP AND PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

Commonly known as: 3105 GAYLE ST VICTORIA, TX 77901

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated 10/27/2023 and recorded in the office of the County Clerk of Victoria County, Texas, recorded on 10/31/2023 under County Clerk's File No 202309894, in Book -- and Page -- of the Real Property Records of Victoria County, Texas.

Grantor(s):	JUSTIN BLANCO AND MEGAN BLANCO, HUSBAND AND WIFE
Original Trustee:	SCOTT R. VALBY
Substitute Trustee:	Nestor Solutions, LLC, Auction.com, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Janice Stoner, Jodi Steen, Alexis Mendoza, Susan Sandoval, Leslye Evans, W D Larew, Sarah Mays, Adolfo Rodrigex aka Adolfo Rodriguez, Jim Mills, Susan Mills, Russell Cain, Marilyn Cummings, Jan Regan, Tina Jacob, Ed Henderson, Pat Brennan, Rosie Trevino, Jim Chilcoat, Will Dabbs, Jeff Benton, Jennyfer Sakiewicz, Brian Hooper, Mike Jansta, Mike Hayward, Angela Anderson, Jay Jacobs
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for BARTON CREEK LENDING GROUP, LLC, its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation

T.S. #: 2024-12447-TX

**Mortgage Servicer:**

**Freedom Mortgage Corporation**

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 referenced property securing the above referenced loan.

**Terms of 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 mortgagee 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.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

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 prior 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. 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 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of 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.

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$146,074.00, executed by JUSTIN BLANCO AND MEGAN BLANCO, HUSBAND AND WIFE, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for BARTON CREEK LENDING GROUP, LLC, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Questions concerning the sale may be directed to the undersigned or to the Mortgagee:

**Freedom Mortgage Corporation**  
11988 EXIT 5 PKWY BLDG 4  
FISHERS IN 46037-7939  
Phone: (855) 690-5900

**Default and Request to Act** - Default has occurred under the deed of trust, and the mortgagee has requested me, as Trustee, to conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.

T.S. #: 2024-12447-TX

Dated: 4/14/25

Nestor Solutions, LLC, Auction.com, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Janice Stoner, Jodi Steen, Alexis Mendoza, Susan Sandoval, Leslye Evans, W D Larew, Sarah Mays, Adolfo Rodriquez aka Adolfo Rodriguez, Jim Mills, Susan Mills, Russell Cain, Marilyn Cummings, Jan Regan, Tina Jacob, Ed Henderson, Pat Brennan, Rosie Trevino, Jim Chilcoat, Will Dabbs, Jeff Benton, Jennyfer Sakiewicz, Brian Hooper, Mike Jansta, Mike Hayward, Angela Anderson, Jay Jacobs



---

c/o Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648  
Phone: (888) 403-4115  
Fax: (888) 345-5501

For sale information visit: <https://www.xome.com> or Contact (800) 758-8052.

SENDER OF THIS NOTICE:  
AFTER FILING, PLEASE RETURN TO:

Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648

FILE No. 10498  
County Clerk, Victoria County, Texas  
**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 4/28/2006	<b>Grantor(s)/Mortgagor(s):</b> KAREN MATAK, A SINGLE PERSON
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR FIRST PREFERENCE MORTGAGE CORP. ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Lakeview Loan Servicing, LLC
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 200605617	<b>Property County:</b> VICTORIA
<b>Mortgage Servicer:</b> M&T Bank is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 1 Fountain Plaza, Buffalo, NY 14203
<b>Date of Sale:</b> 6/3/2025	<b>Earliest Time Sale Will Begin:</b> 11am
<b>Place of Sale of Property:</b> FRONT OF THE EAST DOOR OF THE COURTHOUSE BUILDING LOCATED AT 115 NORTH BRIDGE STREET 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.	

**Legal Description:** BEING LOT NUMBER THIRTY (30), IN BLOCK NUMBER FOURTEEN (14), OF CASTLE HILL NORTH SECTION I, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 4, PAGE 25 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HERE MADE FOR DESCRIPTIVE PURPOSES.

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, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Adolfo Rodriguez, Janice Stoner, Jodi Steen, Brian Hooper, Mike Jansta, Mike Hayward, or Jay Jacobs, Janice Stoner or Jodi Steen, 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.

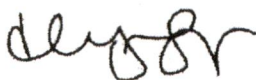
The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical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

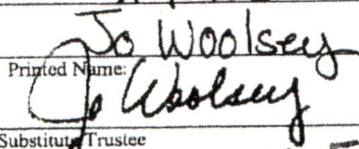
**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS 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: 4/16/2025



Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for M&T Bank

Dated: 4/17/2025

  
Printed Name: Jo Woolsey

Substitute Trustee  
c/o Xona  
1255 West 15th Street, Suite 1060  
Plano, TX 75075

**FILED**

2025 APR 17 A 8:37

SD  
  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

MH File Number: TX-25-108498-POS  
Loan Type: FHA

**NOTICE OF SUBSTITUTE 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.

**DATE, TIME, PLACE OF SALE:**

**Date:** Tuesday, the 3rd day of June, 2025  
**Time:** 11:00 AM or not later than three hours after that time  
**Place:** AT "At the area in front of the east door of the Victoria County Courthouse, 115 North Bridge Street, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court" in Victoria County, Texas.

**TERMS OF SALE:** CASH

**DEED OF TRUST INFORMATION - INSTRUMENT TO BE FORECLOSED:**

**Date:** March 26, 2021  
**Grantor(s):** MICHELLE HARRIS, A SINGLE PERSON  
**Original Mortgagee:** Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for WALLICK AND VOLK, INC., its successors and assigns  
**Original Principal:** \$213,560.00  
**Recording Information:** Deed Inst.# 202103641,  
**Current Mortgagee/Beneficiary:** Wallick & Volk, Inc.  
**Secures:** The Promissory Note (the "Note") in the original principal amount of \$213,560.00 and all obligations contained therein. All sums secured by the Deed of Trust have been and are hereby declared immediately due and payable as a result of default under the Note and/or Deed of Trust.

**MODIFICATIONS AND RENEWALS:**

As used herein, the terms "Note" and "Deed of Trust" mean the Note and Deed of Trust as modified, renewed, and/or extended.

**PROPERTY TO BE SOLD:**

**Property County:** Victoria  
**Property Description:** (See Attached Exhibit "A")  
**Property Address:** 109 Lucca, Victoria, TX 77904  
**Condition and Important Recitals:** Should a conflict occur between the property address and the legal description contained in "Exhibit A" the legal description shall control. The property will be sold "AS IS" without any representations, warranties, or recourse, and subject to any liens or interests that may survive the sale. Any purchaser who purchases the property does so at his/her/its own risk and is strongly encouraged engage in significant due diligence prior to sale.

**MORTGAGE SERVICING INFORMATION:**

The Mortgage Servicer represents the Current Mortgagee pursuant to a mortgage servicing agreement with the Mortgagee. Pursuant to Texas Property Code § 51.0025, as well as the mortgage servicing agreement, the Mortgage Servicer is authorized to collect the debt and to institute foreclosure of the deed of trust referenced above. The Mortgage Servicer information is below:

**Mortgage Servicer:** Wallick & Volk, Inc.  
**Mortgage Servicer Address:** 1 Corporate Drive, Suite 360 Lake Zurich, IL 60047

**SUBSTITUTE TRUSTEE(S):** Coury Jacocks, Rob Peebles, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice Stoner, John Sisk, Amy Ortiz, Aleena Litton, Daniel McQuade, Vanna Ho, Auction.com

**SUBSTITUTE TRUSTEE ADDRESS:** 1320 Greenway Drive, Suite 780 Irving, TX 75038

**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/ Coury Jacocks Coury Jacocks  
Coury Jacocks - Bar #: 24014306  
Attorney for Wallick & Volk, Inc.  
Coury.Jacocks@mccalla.com  
1320 Greenway Drive, Suite 780  
Irving, TX 75038  
(469) 942-7141 Office  
(469) 469-6670 Fax

DOCUMENT PREPARED BY:

McCalla Raymer Leibert Pierce, LLP  
1320 Greenway Drive, Suite 780 Irving, TX 75038  
AS ATTORNEY FOR THE HEREIN  
IDENTIFIED MORTGAGEE AND/OR  
MORTGAGE SERVICER

**Certificate of Posting**

I am \_\_\_\_\_ whose address is \_\_\_\_\_. I declare  
under penalty perjury that \_\_\_\_\_ I filed and/or recorded this Notice of Foreclosure Sale at the office of the Victoria  
County Clerk and caused it to be posted at the location directed by the Victoria County Commissioners.

**Return to:** McCalla Raymer Leibert Pierce, LLP, 1320 Greenway Drive, Suite 780 Irving, TX 75038

EXHIBIT "A"

BEING Lot Number Eight (8), in Block Number Eight (8), of TUSCANY SECTION 1B RESUBDIVISION-PHASE 1, an addition to the City of Victoria, Victoria County, Texas, according to the established map and plat of said addition of record in Volume 9, Page 153A-B of the Plat Records of Victoria County, Texas, to which reference is here made for descriptive purposes.

FILED

2025 APR 17 A 8:37

*SP*  
*Deidi Casley*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

25-272379

**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)

<b>Deed of Trust Date:</b> October 21, 2005	<b>Original Mortgagor/Grantor:</b> JAVIER O DURAN AND NGOC T DURAN
<b>Original Beneficiary / Mortgagee:</b> COMMONWEALTH UNITED MORTGAGE A DIVISION OF NATIONAL CITY BANK OF INDIANA	<b>Current Beneficiary / Mortgagee:</b> FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED CREDIT RISK TRANSFER TRUST, SERIES 2021-2
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 200514501	<b>Property County:</b> VICTORIA
<b>Mortgage Servicer:</b> Select Portfolio Servicing	<b>Mortgage Servicer's Address:</b> 3217 S. Decker Lake Dr. Salt Lake City, Utah 84119

\* 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 \$66,025.00, executed by JAVIER O. DURAN and payable to the order of Lender.

**Property Address/Mailing Address:** 3409 LINDA DR, VICTORIA, TX 77901

**Legal Description of Property to be Sold:** BEING LOT NUMBER TWELVE (12), IN BLOCK NUMBER TWO (2), OF MAYFAIR TERRACE SECTION V, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 6, PAGE 36 OF THE PLATRECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HERE MADE FOR DESCRIPTIVE PURPOSES..

<b>Date of Sale:</b> June 3, 2025	<b>Earliest time Sale will begin:</b> 11:00 AM
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**Place of sale of Property:** FRONT OF THE EAST DOOR OF THE COURTHOUSE BUILDING LOCATED AT 115 NORTH BRIDGE STREET 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, *FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED CREDIT RISK TRANSFER TRUST, SERIES 2021-2*, the owner and holder of the Note, has requested Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Adolfo Rodriguez, Janice Stoner or Jodi Steen 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 *FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED CREDIT RISK TRANSFER TRUST, SERIES 2021-2* 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, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Adolfo Rodriguez, Janice Stoner or Jodi Steen 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 Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Adolfo Rodriguez, Janice Stoner or Jodi Steen 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/Mary Akapo

Mary Akapo

Attorney for Select Portfolio Servicing, Inc.

State Bar No.:24125990

marakapo@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

FILED

2025 APR 24 A 8:57

Sb  
*Paidi Cooley*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

24-251930

**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: November 6, 2020	Original Mortgagor/Grantor: GIEZI ABNER KUILAN
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR LOANDEPOT.COM	Current Beneficiary / Mortgagee: LAKEVIEW LOAN SERVICING, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 202012570	Property County: VICTORIA
Mortgage Servicer: LOANCARE, LLC	Mortgage Servicer's Address: 3637 Sentara Way, Virginia Beach, Virginia 23452

\* 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 \$159,075.00, executed by GIEZI KUILAN and payable to the order of Lender.

**Property Address/Mailing Address:** 2807 BLUEBONNET ST, VICTORIA, TX 77901

**Legal Description of Property to be Sold:** BEING LOT NUMBER TWENTY-ONE (21), IN BLOCK NUMBER THREE (3), OF MEADOWBROOK SUBDIVISION, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP OR PLAT OF RECORD IN VOLUME 322, PAGE 30, DEED RECORDS OF VICTORIA COUNTY, TEXAS..

<b>Date of Sale:</b> June 3, 2025	<b>Earliest time Sale will begin:</b> 11:00 AM
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**Place of sale of Property:** FRONT OF THE EAST DOOR OF THE COURTHOUSE BUILDING LOCATED AT 115 NORTH BRIDGE STREET 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, LAKEVIEW LOAN SERVICING, LLC, the owner and holder of the Note, has requested Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Adolfo Rodriguez, Janice Stoner or Jodi Steen whose address is 750 Highway 121 BYP Suite 100 Lewisville, TX 75067 OR Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice Stoner, John Sisk, Amy Ortiz, Aleena Litton, Daniel McQuade, Vanna Ho, Auction.com whose address is 1 Mauchly Irvine, CA 92618 OR Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Adolfo Rodriguez, Janice Stoner or Jodi Steen whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s)



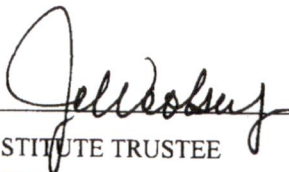
has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

**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 *LAKEVIEW LOAN SERVICING, LLC* 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, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Adolfo Rodriguez, Janice Stoner or Jodi Steen whose address is 750 Highway 121 BYP Suite 100 Lewisville, TX 75067 OR Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice Stoner, John Sisk, Amy Ortiz, Aleena Litton, Daniel McQuade, Vanna Ho, Auction.com whose address is 1 Mauchly Irvine, CA 92618 OR Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Adolfo Rodriguez, Janice Stoner or Jodi Steen 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 Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Adolfo Rodriguez, Janice Stoner or Jodi Steen whose address is 750 Highway 121 BYP Suite 100 Lewisville, TX 75067 OR Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice Stoner, John Sisk, Amy Ortiz, Aleena Litton, Daniel McQuade, Vanna Ho, Auction.com whose address is 1 Mauchly Irvine, CA 92618 OR Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Adolfo Rodriguez, Janice Stoner or Jodi Steen 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.

  
SUBSTITUTE TRUSTEE

Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice Stoner, John Sisk, Amy Ortiz, Aleena Litton, Daniel McQuade, Vanna Ho, Auction.com, Adolfo Rodriguez, Trustee

c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC,  
13010 Morris Rd., Suite 450, Alpharetta, GA 30004; PH:  
(470)321-7112

FILED

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SD  
  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

**NOTICE OF FORECLOSURE 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.**

1. *Property to Be Sold.* The property to be sold is described as follows:

BEING Lot Numbers Five (5) and Six (6), in Block Number Two (2) of PLACID VALLEY SUBDIVISION, an addition in Victoria County, Texas, according to the established map and plat of said addition of record in Volume 5, Page 34 of the Plat Records of Victoria County, Texas to which reference is heremade for descriptive purposes.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust (referred to herein as "deed of trust") dated March 15, 2019 recorded at Clerk's Document No. 201903194 of the Official Public Records of Victoria County, Texas.

3. *Date, Time, and Place of Sale.* The sale is scheduled to be held at the following date, time, and place:

Date: June 3, 2025

Time: The sale will begin no earlier than 10:00 A.M. or no later than three hours thereafter. The sale will be completed by no later than 4:00 P.M.

Place: Victoria County Courthouse at the common area located on the first floor of the Courthouse adjacent to the County Clerk's office, located at 101 N Bridge Street, Victoria, TX 77901, in the City of Victoria, Victoria County, Texas.

The deed of trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust need not appear at the date, time, and place of 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 refileing may be after the date originally scheduled for this sale.

FILED

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MD  
*Paidi Gandy*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

4. *Terms of 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.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

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 prior 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 of public record 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 (substitute or successor 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

Pursuant to section 51.0075 of 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.

5. *Type of Sale.* The sale is a nonjudicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by JOSUE PUENTE.

6. *Obligations Secured.* The deed of trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to (a) the promissory note in the original principal amount of \$119,000.00, executed by JOSUE PUENTE, and payable to the order of KEVIN MATTHEWS; (b) all renewals and extensions of the note; and (c) any and all other indebtednesses of JOSUE PUENTE to KEVIN MATTHEWS provided for under the deed of trust. KEVIN MATTHEWS is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

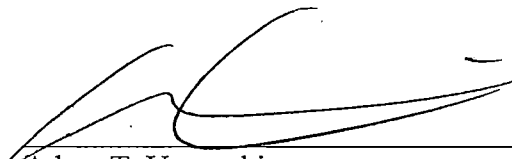
Questions concerning the sale may be directed to the undersigned or to the beneficiary, Kevin Matthews, 1306 East Stayton, Victoria, Texas 77901,

7. *Default and Request to Act.* Default has occurred under the deed of trust, and the beneficiary has requested me, as substitute and successor trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute or successor trustee to conduct the sale.

Mortgagee has appointed Adam T. Uszynski as Trustee under the Deed of Trust. Mortgagee has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

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". THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT, OR THE LIKE FOR THE PERSONAL PROPERTY IN THIS DISPOSITION. The sale will begin at the Time of Sale or not later than three hours thereafter. The sale will be conducted subject to the right of rescission contained in section 51.016 of the Texas Property Code.

Dated April 29, 2025



Adam T. Uszynski  
Substitute and Successor Trustee  
P. O. Box 550, Victoria, Texas 77901  
(361) 573-4344

**NOTICE OF FORECLOSURE 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.**

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3. *Date, Time, and Place of Sale.* The sale is scheduled to be held at the following date, time, and place:

Date: June 3, 2025

Time: The sale will begin no earlier than 10:00 A.M. or no later than three hours thereafter. The sale will be completed by no later than 4:00 P.M.

Place: At the area in front of the east door of the Victoria County Courthouse, 115 North Bridge Street, or the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.

The deed of trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust need not appear at the date, time, and place of 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 refileing may be after the date originally scheduled for this sale.

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MP  
Victoria County  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

4. *Terms of 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.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

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 prior 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 of public record 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.

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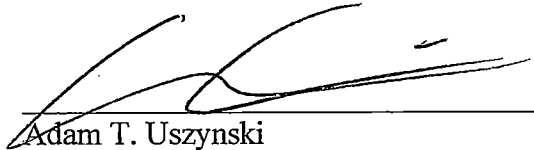
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Mortgagee has appointed Adam T. Uszynski as Trustee under the Deed of Trust. Mortgagee has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

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". THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT, OR THE LIKE FOR THE PERSONAL PROPERTY IN THIS DISPOSITION. The sale will begin at the Time of Sale or not later than three hours thereafter. The sale will be conducted subject to the right of rescission contained in section 51.016 of the Texas Property Code.

Dated April 30, 2025

  
Adam T. Uszynski  
Substitute and Successor Trustee  
P. O. Box 550, Victoria, Texas 77901  
(361) 573-4344