FILE No. 105 76
County Clerk, Victoria County, Texas

Vylla Solutions, LLC P.O. Box 3309 Anaheim, California 92803

For Sale Information: (888) 313-1969

For Reinstatement Requests: 1-866-874-5860

Pay Off Requests: 1-800-561-4567

TS#: 25-36703

FILED

2025 OCT -9 A 9:57

COUNTY CLERK OVICTORIA COUNTY, TEXAS

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 3/23/2023, Amy Marie Glaze an unmarried woman, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Scott Gesell, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Gateway Mortgage, a division of Gateway First Bank, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$183,612.00, payable to the order of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Gateway Mortgage, a division of Gateway First Bank, which Deed of Trust is Recorded on 3/24/2023 as Volume 202302611, Book, Page, in Victoria County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including, but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

BEING Lot Number THIRTY-SEVEN (37), in Block Number FOUR (4), of CASTLE HILL SECTION III, 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, at Page 22 of the Plat Records of Victoria County, Texas, to which reference is heremade for descriptive purposes.

Commonly known as: 203 YORKSHIRE LN VICTORIA, TX 77904

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Adolfo Rodriguez, Janice Stoner, Jodi Steen, Brian Hooper, Mike Jansta, Mike Hayward, or Jay Jacobs, Auction.com, LLC, Agency Sales and Posting LLC, Xome Inc., Tejas Corporate Services LLC, Dustin George or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Carrington Mortgage Services, LLC whose address is 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806 is acting as the mortgage servicer for MidFirst Bank, a Federally Chartered Savings Association, which is the mortgagee of the Note and Deed of Trust or mortgage and the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on 1/6/2026 at 11:00 AM, or no later than three (3) hours after such time, in Victoria County, Texas, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: FRONT OF THE EAST DOOR OF THE COURTHOUSE BUILDING LOCATED AT 115 NORTH BRIDGE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE



NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney.

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.

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.

WITNESS, my hand this 10/7/2025

Grecia Moreno

By: Grecia Moreno, Trustee Sale Specialist Vylla Solutions, LLC as authorized agent for Mortgagee or Mortgage Servicer

1600 South Douglass Road, Suite 140 Anaheim, CA 92806 WITNESS, my hand this

By: Substitute Trustee(s)

Jo Woolsey, Bob Frisch, Arnold Mendozh, Jandra Mendoza, Adolfo Rodriguez, Janice Stoner, Jodi Steen, Brian Hooper, Mike Jansta, Mike Hayward,

or Jay Jacobs
,Auction.com, LLC, Agency Sales and Posting
LLC, Xome Inc., Tejas Corporate Services LLC,
Dustin George

C/O Vylla Solutions, LLC 1600 South Douglass Road, Suite 140 Anaheim, CA 92806 FILE No. 10586 County Clerk, Victoria County, Texas

FILED

25-04354 515 BRIDLE LN, VICTORIA, TX 77904 2025 OCT 30 A 9 33

NOTICE OF FORECLOSURE SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

COUNTY CLERK VICTORIA COUNTY, TEXAS

Property:

The Property to be sold is described as follows:

LOT TWENT-THREE (23), BLOCK NINE (9), BRIDLE RIDGE III, 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 173-C-D OF THE PLAT

RECORDS OF VICTORIA COUNTY, TEXAS.

Security Instrument:

Deed of Trust dated December 22, 2023 and recorded on December 26, 2023 at Instrument Number 202311412 in the real property records of VICTORIA County, Texas, which contains a power of sale.

Sale Information:

January 6, 2026, at 11:00 AM, or not later than three hours thereafter, at the area in front of the east door of the Victoria County Courthouse located at 115 North Bridge Street, Victoria, Texas, 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 DUSTIN REYNOLDS secures the repayment of a Note dated December 22, 2023 in the amount of \$281,801.00. LAKEVIEW LOAN SERVICING, LLC, whose address is c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452, is the current mortgagee of the Deed of Trust and Note and LoanCare, LLC 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.

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.

Chary Company

De Cubas & Lewis, P.C. Mary Compary, Attorney at Law PO Box 5026 Fort Lauderdale, FL 33310 Substitute Trustee(s): Jo Woolser, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janico Stoner, Adolfo Rodriguez, John Sisk, Aleena Litton, Daniel McQuade, Marcela Cantu, Lacrecia Robinson, Auction.com LLC||Arnold Mendoza, Alexis Mendoza, Sandra Mendoza, Jennyfer Sakiewicz, Adolfo Rodriguez, Agency Sales and Posting LLC

c/o De Cubas & Lewis, P.C. PO Box 5026 Fort Lauderdale, FL 33310

Certificate of Posting

I.	Sandra Mendoza	, declare under penalty of perjury that on the day of
-,	MAL SOME	declare under penalty of perjury that on the day of
	1/07. 20/01	filed and posted this Notice of Foreclosure Sale in accordance with the
rec	juirements of VICTORIA County, Te	cas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

FILE No. 1058 1
County Clerk, Victoria County, Taxas

FILED

2025 OCT 30 P 2: 11

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 OP ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED EXAS 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 6th day of January, 2026

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 - INSTURMENT 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, Wallick & Volk, Inc.

Current Mortgagee/Beneficiary: 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

File No.: 25-02034TX

SUBSTITUTE TRUSTEE(S):

McCalla Raymer Leibert Pierce, LLP, Auction.com LLC

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 - 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, TV 75039					

File No.: 25-02034TX

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.

File No.: 25-02034TX

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 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: BEING LOT NUMBER FIVE (5), IN BLOCK NUMBER THREE (3), OF AIRLINE 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 1 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HERE MADE FOR DESCRIPTIVE PURPOSES.
- 2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 08/28/2009 and recorded in Document 200910618 real property records of Victoria County, Texas. Re-filed in Document 202506815 real property records of Victoria County,
- 3. Date, Time, and Place of Sale. The sale is scheduled to be held at the following date, time, and place:

Date:

01/06/2026

Time:

11:00 AM

Place:

Victoria County, Texas at the following location: 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 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 ROY K. RENO SR AND IDA RENO, provides that it secures the payment of the indebtedness in the original principal amount of \$55,300.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. PHH MORTGAGE CORPORATION is the current mortgagee of the note and deed of trust and PHH MORTGAGE CORPORATION is mortgage servicer. A servicing agreement between the mortgagee, whose address is PHH MORTGAGE CORPORATION c/o PHH MORTGAGE CORPORATION, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409 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 ORAUTHORIZED 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.hubzu.com or (855) 882-1314

Certificate of Posting

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 Victoria County Clerk and caused it to be posted at the location directed by the Victoria County Commissioners Court.

12:23 FILED NOV 2 0 2025 MV

Heidi Easley Clerk County Court, Victoria County, Texas

FILE No. 10586
County Clerk, Victoria County, Taxos

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 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: BEING 0.40 OF AN ACRE SITUATED IN AND A PART OF LOT NO. TWO (2), IN BLOCK NO. ONE HUNDRED SEVENTY-TWO (172) IN RANGE NO. TWELVE (12) IN THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, AND BEING THE SAME AS THAT CERTAIN 0.404 ACRE TRACT RECORDED IN VOLUME 148, PAGE 847 OF THE OFFICIAL RECORDS OF VICTORIA COUNTY, TEXAS. THIS 0.40 OF AN ACRE IS MORE FULLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS;

BEGINING AT A IRON ROD FOUND AT THE INTERSECTION OF THE NORTH LINE OF JUAN LINN STREET AND THE EAST LINE OF DELEON STREET FOR THE SOUTHWEST CORNER OF THIS 0.40 OF AN ACRE, ALSO BEING THE SOUTHWEST CORNER OF SAID 0.404 ACRE TRACT AND THE SOUTHWEST CORNER OF SAID LOT 2, BLOCK 172;

THENCE, NORTH 20 DEGREES 06 MINUTES 00 SECONDS EAST WITH THE EAST LINE OF DELEON STREET A DISTANCE OF 138.83 FEET TO A IRON ROD FOUND FOR THE NORTHWEST CORNER OF THIS 0.40 OF AN ACRE:

THENCE, SOUTH 70 DEGREES 00 MINUTES 00 SECONDS EAST WITH THE COMMON LINE OF LOT 2 AND 3 A DISTANCE OF 126.83 FEET TO A IRON ROD FOUND FOR THE NORTHEAST CORNER OF THIS 0.40 OF AN ACRE;

THENCE, SOUTH 20 DEGREES 06 MINUTES 00 SECONDS WEST CROSSING SAID LOT 2 A DISTANCE OF 138.83 FEET TO A IRON ROD FOUND FOR THE SOUTHEAST CORNER OF THIS 0.40 OF AN ACRE:

THENCE, NORTH 70 DEGREES 00 MINUTES 00 SECONDS WEST WITH THE NORTH LINE OF JUAN LINN STREET A DISTANCE OF 126.83 FEET TO THE PLACE OF BEGINNING; CONTAINING WITHIN THESE METES AND BOUNDS 0.40 OF AN ACRE.

A SURVEY PLAT ACCOMPANIES THIS DESCRIPTION

THE FOREGOING FIELDNOTE DESCRIPTION WAS PREPARED FROM AN ON THE GROUND SURVEY MADE UNDER MY DIRECTION AND SUPERVISION ON APRIL 14, 2008 AND BEARINGS ARE BASED ON A DEED RECORDED IN VOLUME 148, PAGE 847 OF THE OFFICIAL RECORDS OF VICTORIA COUNTY, TEXAS.

- 2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 10/15/2010 and recorded in Document 201010277 real property 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:

01/06/2026

Time:

11:00 AM

Place:

Victoria County, Texas at the following location: 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 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 DAVID WAY AND NICOLE WAY, provides that it secures the payment of the indebtedness in the original principal amount of \$245,500.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. NewRez LLC d/b/a Shellpoint Mortgage Servicing is the current mortgagee of the note and deed of trust and SHELLPOINT MORTGAGE SERVICING is mortgage servicer. A servicing agreement between the mortgagee, whose address is NewRez LLC d/b/a Shellpoint Mortgage Servicing c/o SHELLPOINT MORTGAGE SERVICING, 17000 Katy Freeway, Suite 300, Houston, TX 77094 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 12;23 O'CLOCK

NOV 2 0 2029

Heidi Easley
Clerk County Court, Victoria County, Texas
By

For additional sale information visit: wayar auction com or (200) 220 222

FILE No. 10588
County Clerk, Victoria County, Taxas

25TX373-0536 2605 N BEN JORDAN ST, VICTORIA, TX 77901

NOTICE OF FORECLOSURE SALE

Property:

The Property to be sold is described as follows:

SEE EXHIBIT "A"

Security Instrument:

Deed of Trust dated January 9, 2024 and recorded on January 9, 2024 as Instrument Number 202400184 in the real property records of VICTORIA County, Texas, which

contains a power of sale.

Sale Information:

January 06, 2026, at 11:00 AM, or not later than three hours thereafter, at the area in front of the east door of the Victoria County Courthouse located at 115 North Bridge Street, Victoria, Texas, 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 GUADALUPE CRUZ secures the repayment of a Note dated January 9, 2024 in the amount of \$245,471.00. 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.

NOV 2 5 2025

Heidi Easley Clerk County Court, Victoria County, Texas By Deputy Substitute Trustee(s): Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice Stoner, Adolfo Rodriguez, John Sisk, Aleena Litton, Daniel McQuade, Marcela Cantu, Lacrecia Robinson, Alexis Mendoza, Jennyfer Sakiewicz, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs_, Xome Inc. and Tejas Corporate Services, LLC, 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.

Jonston Chentury	Jolloobsey
Miller, George & Suggs, PLLC Tracey Midkiff, Attorney at Law	Substitute Trustee(s) Jo Woolsey, Bob Frisch,
Jonathan Andring, Attorney at Law Rachel Son, Attorney at Law 6080 Tennyson Parkway, Suite 100 Plano, TX 75024	Arnold Mendoda, Sandra Mendoza, Jodi Steen, Janice Stoner, Adolfo Rodriguez, John Sisk, Aleena Litton, Daniel McQuade, Marcela Cantu, Lacrecia Robinson, Alexis Mendoza, Jennyfer Sakiewicz, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Dustin George c/o Miller, George & Suggs, PLLC 6080 Tennyson Parkway, Suite 100 Plano, TX 75024
Certificate	of Posting
I,, declare \(\text{1}\),, declare \(\text{1}\)	under penalty of perjury that on the day of this Notice of Foreclosure Sale in accordance with the perty Code sections 51.002(b)(1) and 51.002(b)(2).

Escrow File No.: 23-773076-VK

EXHIBIT "A"

BEING a 0.278 acre tract of land situated in the City of Victoria, Victoria County, Texas, being a portion of Lots 6 & 7, Block 8 of the Bon-Aire Addition according to the established map or plat thereof as recorded in Volume 245, Page 581 of the Plat Records, Victoria County, Texas and being that certain tract of land described by Warranty Deed dated March 15, 2023 conveyed from Mark Clayton Dierlam to Nasario Sartuche as recorded in Instrument No. 202302380 of the Official Public Records, Victoria County, Texas, said 0.278 acre tract of land being more fully described by metes and bounds as follows:

BEGINNING at a set 5/8" steel rebar with yellow plastic cap stamped "URBAN SURVEYING, INC." along the west line of Ben Jordan Street (an apparent 70-foot Rightof-Way) marking the northeast corner of said Sartuche Tract and being the southeast corner of Second Tract, a called 0.044 acre tract of land described by Instrument to Isidro Martinez and wife, Susan Martinez as recorded in Instrument No. 200203844 of the Official Public Records, Victoria County, Texas for the northeast corner of the herein described tract, from which a found 1/2" pipe marking the intersection of the south line of Park Avenue (a 55.6-foot Right-of-way) with the west line of said Ben Jordan Street and being the northeast corner of Lot 8, Block 8 of the aforesaid Bon-Aire Addition bears North 04°42'00" West (Basis of Bearing), a distance of 82.46 (82.80) feet: THENCE, South 04°42'00" East (South 04°42'00" East), along the west right-of-way line of said Ben Jordan Street with the east line of said Sartuche Tract, a distance of 85.36 feet to a set 5/8" steel rebar with yellow plastic cap stamped "URBAN SURVEYING, INC." along the west right-of-way line of said Ben Jordan Street marking the southeast corner of said Sartuche Tract and being the northeast corner of that certain tract of land described by Instrument to Guadalupe Baptist Association as recorded in Volume 723, Page 683 of the Deed Records, Victoria County, Texas for the southeast corner of the herein described tract:

THENCE, South 84°20'50" West (South 85°00'00" West), departing the west right-of-way line of said Ben Jordan Street, with the common line between said Sartuche Tract and said Guadalupe Baptist Association Tract, a distance of 141.92 (143.00) feet to a point marking the southwest corner of said Sartuche Tract, same being the northwest corner of said Guadalupe Baptist Association Tract and being along the east line of Lot 2, Block 8 of said Bon-Aire Addition for the southwest corner of the herein described tract;

THENCE, North 04°42'00" West (North 04°42'00" West), along the west line of said Sartuche Tract with the east line of Lots 2 & 3, Block 8 of said Bon-Aire Addition, a distance of 85.36 feet to a point marking the west corner of said Sartuche Tract, being along the east line of said Lot 3, Block 8, and being the southwest corner of the aforementioned 0.044 acre tract for the northwest corner of the herein described tract;

THENCE, North 84°20'50" East (North 84°20'50" East), along the common line between said Sartuche Tract and said 0.044 acre tract, a distance of 141.92 (143.00) feet to the POINT OF BEGINNING, CONTAINING within these metes and bounds a 0.278 acre tract of land, more or less.

Basis of Bearings are based on Plat recorded in Volume 245, Page 581 of the Plat Records of Victoria County, Texas.

FILE No. 105 89
County Clark, Victoria County, Toxas

Notice of Foreclosure Sale

November 25, 2025

10:26 O'CLOCK M

NOV 2 5 2025

Heidi Easley Clerk County Court, Victoria County, Texas By Deputy

Adjustable Rate Note/Deed of Trust ("Deed of Trust"):

Dated:

June 5, 2015

Grantor:

DIANA PEREZ, a single person and ALBERT FUENTEZ, a

single person

Trustee:

Loretta Williams

Lender:

Texas Dow Employees Credit Union

Recorded in:

Filed of record under clerk's file number 201506217 of the real

property records of Victoria County, Texas

Legal Description:

TRACT I: BEING Lot Number Twenty-one (21), in Block Number Fourteen (14), of a RESUBDIVISION OF THE NORTH PART OF THE HILLCREST SUBDIVISION, 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 10 of the Plat Records of Victoria County, Texas, to which reference is here made for descriptive purposes. TRACT II: BEING the South ten feet (S-10') of Lot Number Twenty (20), in Block Fourteen (14), of a RESUBDIVISION OF THE NORTH PART OF THE HILLCREST SUBDIVISION, 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 10 of the Plat Records of Victoria County, Texas, to which reference is here made for descriptive purposes. TRACT III: BEING a Three foot (3') wide easement lying, situated in Lot Number Twenty Two (22), Block Fourteen (14), of a RESUBDIVISION OF THE NORTH PART OF THE HILLCREST SUBDIVISION, 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 10 of the Plat Records of Victoria County, Texas, to which reference is here made for descriptive purposes; said tract, 3 foot wide easement being more particularly described in Exhibit "A" attached hereto and incorporated herein for all purposes.

Property Address:

209 Lariat Lane, Victoria, Texas 77901

Secures:

Adjustable Rate Note ("Note") in the original principal amount of \$75,746.00, executed by DIANA PEREZ and ALBERT

FUENTEZ ("Borrower") and payable to the order of Lender

Property:

The real property, improvements, and personal property described in and mortgaged in the Deed of Trust, and all rights and

appurtenances thereto.

Substitute Trustee:

Jacquelyn D. McAnelly, M. H. Cersonsky, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice

Stoner, Adolfo Rodriguez.

Substitute Trustee's

Address:

1770 St. James Place, Suite 150, Houston, Texas 77056

Foreclosure Sale:

Date:

January 6, 2026

Time:

The sale of the Property will be held between the hours of 10:00 a.m. and 4:00 p.m. local time; the earliest time at which the Foreclosure Sale swill begin is 11:00 a.m. and not later than

three hours thereafter.

Place:

Victoria County Courthouse, 115 N. Bridge Street, Victoria TX 77901; at the area in front of the east door of the Victoria County Courthouse or if the preceding area is no longer the designated area at the area most recently designated by the County Commissioner Court, or as designated by the County

Commissioner's Office.

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 Lender's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Lender, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Lender's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Lender passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure 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 Foreclosure 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. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Lender. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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, Substitute 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 Substitute Trustee.

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.

Jacquelyn D. McAnelly, M. H. Cersonsky, Jo Woolsey Bob Frisch, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice Stoner, Adolfo

Rodriguez, Substitute Trustee

BEING a 3 foot wide easement lying, situate and being in Lot 22, Block 14 of a Re-Subdivision of the North Part of the Hillcrest Addition as recorded in Volume 1, Page 10 of the Plat Records and being the northerly 3 feet of said Lot 22 as conveyed to L.C. Curtis by deed recorded in Volume 937, Page 83 of the Deed Records all in Victoria County, Texas, which is more fully described by metes and bounds as follows:

BEGINNING at an iron pipe at the northwest corner of said Lot 22 in the east right-of-way line of Lariat Lana (50' R.O.W.);

THENCE, with the north line of Lot 20, same being the south line of Lot 21, N 85 07'E, 150.00 feet to a point for their common corner of the east line of said subdivision:

THENCE, with said east line of 8 04°53'E, 3.00 feet to a point for the southeast corner of this description;

THENCE, 3 feet south of and parallel to the north line of said Lot 22, 885'07'W, 150.00 feet to a point for the southwest corner of this easement in the east right-of-way line of said Lariat Lane;

THENCE, with said right-of-way line and the west line, N 04°53'W, 3.00 feet to the POINT OF BEGINNING.

> FILED AND RECORDED OFFICIAL PUBLIC RECORDS

> > Heidi Easley, County Clerk Victoria County Texas

June 10, 2015 03:51:05 PM

D/T

DHYAK

FEE: \$100.00

201506217

This document was filed by ** and returned to: Crossroads Abstract and Title Co.