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FILED
HAYS COUNTY, TEXAS
at 4:04 o'clock P.M.

JUL 12 2021

Elaine Cardenas
COUNTY CLERK

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

DEED OF TRUST INFORMATION:

Date: 04/30/2018
Grantor(s): TIA HENDERSON, AN UNMARRIED WOMAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR GEORGETOWN MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$232,707.00
Recording Information: Instrument 18014859
Property County: Hays
Property: (See Attached Exhibit "A")
Reported Address: 313 DARK HORSE LN, BUDA, TX 78610-4981

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: Idaho Housing and Finance Association
Mortgage Servicer: Idaho Housing and Finance Association
Current Beneficiary: Idaho Housing and Finance Association
Mortgage Servicer Address: 565 W. Myrtle, Boise, ID 83702

SALE INFORMATION:

Date of Sale: Tuesday, the 3rd day of August, 2021
Time of Sale: 01:00PM or within three hours thereafter.
Place of Sale: AT THE SOUTH DOOR OF THE HAYS COUNTY GOVERNMENT CENTER AT 712 SOUTH STAGECOACH TRAIL in Hays County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Hays County Commissioner's Court, at the area most recently designated by the Hays County Commissioner's Court.

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

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

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Sharlet Watts, Angela Zavala, Michelle Jones or Richard Zavala, Jr, Braden Barnes, Michael Burns, or Tori Jones, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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

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

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Sharlet Watts, Angela Zavala, Michelle Jones or Richard Zavala, Jr, Braden Barnes, Michael Burns, or Tori Jones, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

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4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Substitute Trustee(s): Sharlet Watts, Angela Zavala, Michelle Jones or Richard Zavala, Jr, Braden Barnes, Michael Burns, or Tori Jones, any to act.

Substitute Trustee Address: 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

Document Prepared by:
Bonial & Associates, P.C.
14841 Dallas Parkway, Suite 425, Dallas, TX 75254
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

Certificate of Posting

I am Angela Zavala whose address is 14841 Dallas Parkway, Suite 425, Dallas, TX 75254. I declare under penalty of perjury that on 7/12/21 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Hays County Clerk and caused it to be posted at the location directed by the Hays County Commissioners Court.

By: Angela Zavala

Exhibit "A"

LOT 18, BLOCK E, SHADOW CREEK PHASE ONE SECTION TWO, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 12, PAGE 241, PLAT RECORDS, HAYS COUNTY, TEXAS.

Return to: Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

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NOTICE OF FORECLOSURE SALE

Elaine H. Cardenas
COUNTY CLERK

Assert and protect your rights as a member of the armed forces of the United States. If you 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 any other 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 as follows:

Lot 21, EAST RIDGE SUBDIVISION, a subdivision in Hays County, Texas, according to the map or plat thereof recorded in Document No. 17001210, Official Records of Hays County, Texas.

2. **Instrument to be foreclosed:** Instrument Number 18000350 Official Public Records of Hays County, Texas.

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

Date: Tuesday, August 3, 2021

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 1:00 p.m.

Place: South door of the Hays County Government Center, 712 South Stagecoach Trail, San Marcos, Texas 78666, or in the area designated by the Commissioner's Court pursuant to Section 51.002 of the Texas Property Code.

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 a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refilled in accordance with the posting and filing requirements of the Texas Property Code. The sale may not be cancelled except by the beneficiary or beneficiary's representative.

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 their bid immediately in cash if their bid is accepted.

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. The sale shall not cover

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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.

Pursuant to Texas Property Code Section 51.009, 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.

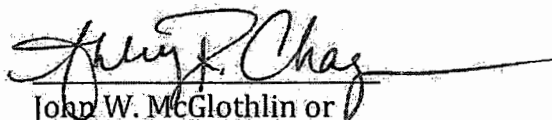
Pursuant to Texas Property Code Section 51.0075, the trustee or substitute trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

5. Type of Sale. The sale is a non-judicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by JESUS MARTINEZ. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by Texas Business and Commerce Code Section 9.604(a).

6. Obligations Secured. The deed of trust provides that it secures the payment of the indebtedness and obligations therein described including but not limited to the promissory note of December 17, 2019, in the original principal amount of \$53,900.00, and payable to the order of HAYS EAST RIDGE, LLC. Questions regarding the sale may be addressed to the undersigned.

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

Dated: July 12, 2021



John W. McGlothlin or
Ashley R. Chagnon,
Substitute Trustee
133 W. San Antonio, Suite 400
San Marcos, TX 78666
V: 512.392.7510