

5 pg.1

FILED
HAYS COUNTY, TEXAS
at 12:06'clock P.M

APR 04 2024

Clair S. Carls
COUNTY CLERK

0000009969031

107 SUTTLES
SAN MARCOS, TX 78666

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 04, 2024

Time: The sale will begin at 1:00 PM or not later than three hours after that time.

Place: THE SOUTH DOOR OF THE HAYS COUNTY GOVERNMENT CENTER AT 712 SOUTH STAGECOACH TRAIL. 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 27, 2020 and recorded in Document CLERK'S FILE NO. 20020680; AS AFFECTED BY LOAN MODIFICATION AGREEMENT CLERK'S FILE NO. 22026773 real property records of HAYS County, Texas, with LUCAS HUBBARD AND KELLEY HUBBARD, HUSBAND AND WIFE, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by LUCAS HUBBARD AND KELLEY HUBBARD, HUSBAND AND WIFE, securing the payment of the indebtednesses in the original principal amount of \$274,928.00, 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



NTSS0000009969031

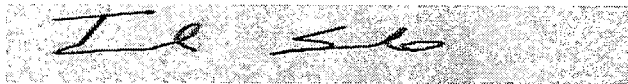
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107 SUTTLES
SAN MARCOS, TX 78666

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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 AARTI PATEL, DYLAN RUIZ, VIOLET NUNEZ, AMY ORTIZ, DANIEL MCQUADE, MARCELA CANTU, VANNA HO, CARY CORENBLUM, JOSHUA SANDERS, ALEENA LITTON, MATTHEW HANSEN, AUCTION.COM, COLETTE MAYERS, THOMAS GILBRAITH, C JASON SPENCE, SHARLETT WATTS, ANGELA ZAVALA, MICHELLE JONES, RICHARD ZAVALA JR., MICHAEL LATHAM, TOBEY LATHAM, JOHN LATHAM, OR BRETT ADAMS, 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 HAYS County Clerk and caused to be posted at the HAYS County courthouse this notice of sale.

Declarants Name: _____

Date: _____

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HAYS

EXHIBIT "A"

A TRACT OF LAND CONTAINING 0.5521 ACRES OUT OF AND PART OF THE J.M. VERAMENDI LEAGUE SURVEY NO. 1, ABSTRACT NO. 17, IN HAYS COUNTY, TEXAS, AND BEING THAT SAME TRACT, CALLED 0.555 ACRES, AS CONVEYED BY A WARRANTY DEED WITH VENDOR'S LIEN IN JUNE OF 2014 TO CECIL AND KAY HEBERT AS RECORDED AND DESCRIBED IN VOLUME 4942, PAGE 691 OF THE OFFICIAL PUBLIC RECORDS OF HAYS COUNTY, SAID 0.5521 ACRES BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS;

BEGINNING AT A 3/8" IRON ROD FOUND IN THE NORTHEAST PROPERTY LINE OF LOT FORTY-SEVEN (47), OF LAUREL ESTATES, A SUBDIVISION IN HAYS COUNTY AS RECORDED IN VOLUME 1, PAGE 24 OF THE HAYS COUNTY PLAT RECORDS, FOR THE SOUTHEAST CORNER OF THE PARENT TRACT, OF THIS HEREIN DESCRIBED TRACT, AS DESCRIBED IN VOLUME 208, PAGE 7 OF THE HAYS COUNTY DEED RECORDS, THE SOUTHEAST CORNER OF THE HEREIN DESCRIBED TRACT AND THE SOUTHWEST CORNER OF THE STRIPES LLC TRACT AS DESCRIBED IN VOLUME 4846, PAGE 489 OF THE OFFICIAL PUBLIC RECORDS OF HAYS COUNTY;

THENCE N 44° 51' 10" W, A DISTANCE OF 126.36 FEET TO A 1/2" IRON ROD FOUND FOR THE NORTHWEST CORNER OF LOT 47, THE SOUTHWEST CORNER OF THE HEREIN DESCRIBED TRACT AND THE SOUTHEAST CORNER OF THE MURRY TRACT AS DESCRIBED IN VOLUME 3453, PAGE 146 OF THE OFFICIAL PUBLIC RECORDS OF HAYS COUNTY;

THENCE N 44° 25' 11" E, A DISTANCE OF 191.49 FEET TO A COTTON GIN SPINDLE FOUND IN THE SOUTHWEST RIGHT-OF-WAY OF SUTTLES AVENUE FOR THE NORTHWEST CORNER OF THE HEREIN DESCRIBED TRACT AND THE NORTHEAST CORNER OF THE MURRY TRACT, FROM WHICH FOR REFERENCE A 1/2" IRON ROD FOUND FOR THE NORTHWEST CORNER OF THE MURRY TRACT BEARS N 44° 57' 50" W, A DISTANCE OF 111.76 FEET;

THENCE S 45° 00' 00" E (BEARING BASIS USED HEREIN), ALONG THE SUTTLES AVENUE RIGHT-OF-WAY, A DISTANCE OF 124.64 FEET TO AN IRON ROD WITH A PLASTIC CAP FOUND FOR THE NORTHEAST CORNER OF THIS TRACT AND THE NORTHWEST CORNER OF THE STRIPES LLC TRACT, FROM WHICH FOR REFERENCE A 1/2" IRON ROD FOUND FOR THE NORTHEAST CORNER OF THE STRIPES LLC TRACT BEARS S 45° 19' 11" E, A DISTANCE OF 228.39 FEET;

THENCE S 43° 54' 34" W, A DISTANCE OF 191.84 FEET TO THE POINT OF BEGINNING, CONTAINING 0.5521 ACRES.

APR 04 2024

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 8/26/2016	Grantor(s)/Mortgagor(s): MARY NIETO, AN UNMARRIED WOMAN <i>Mary Nieto</i>
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR AMERIPRO FUNDING, INC, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: GUILD MORTGAGE COMPANY LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 16029056	Property County: HAYS
Mortgage Servicer: Guild Mortgage Company LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 5887 Copley Drive, San Diego, CA 92111
Date of Sale: 6/4/2024	Earliest Time Sale Will Begin: 1:00 PM
Place of Sale of Property: Hays County Government Center, 712 South Stagecoach Trail, San Marcos, TX 78666 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LOT 13, BLOCK L, OF SHADOW CREEK PHASE FOUR SECTION ONE, A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF RECORD IN VOLUME 15, PAGE 289-291 OF THE PLAT RECORDS OF HAYS COUNTY, TEXAS

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Aarti Patel, Dylan Ruiz, Violet Nunez, Amy Ortiz, Daniel McQuade, Marcela Cantu, Vanna Ho, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Auction.com, Colette Mayers, Thomas Gilbraith, C Jason Spence, Sharlett Watts, Angela Zavala, Michelle Jones, Richard Zavala Jr., Sharlet Watts, Michelle Jones or Richard Zavala, Jr, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

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

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE 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: 4/3/2024

Thuy Frazier

Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Guild Mortgage Company LLC

Dated: 4-4-24

Angela Zavala

Printed Name:

Angela Zavala

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

MH File Number: TX-24-101371-PQS
Loan Type: FHA

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HAYS COUNTY, TEXAS
at 4:12 o'clock PM

APR 04 2024

Our Case No. 24-00380-FC

**APPOINTMENT OF SUBSTITUTE TRUSTEE
and NOTICE OF TRUSTEE SALE**

Michelle Nickerson

THE STATE OF TEXAS
COUNTY OF HAYS

Deed of Trust Date:
August 4, 2020

Property address:
233 CHALLENGER
KYLE, TX 78640

Grantor(s)/Mortgagor(s):
MICHELLE NICKERSON, A SINGLE WOMAN

LEGAL DESCRIPTION: LOT 4, BLOCK V, POST OAK SUBDIVISION, PHASE 3, A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 13, PAGE 261, OF THE PLAT RECORDS OF HAYS COUNTY, TEXAS.

Original Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR ACADEMY MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS

Earliest Time Sale Will Begin: 01:00 PM

Current Mortgagee:
LAKEVIEW LOAN SERVICING, LLC

Date of Sale: JUNE 4, 2024

Property County: HAYS

Original Trustee: ALLAN B. POLUNSKY

Recorded on: August 7, 2020
As Clerk's File No.: 20033411
Mortgage Servicer:
LAKEVIEW LOAN SERVICING, LLC

Substitute Trustee:
Sharlet Watts, Angela Zavala, Michelle Jones, Richard Zavala, Jr., Marinosci Law Group PC

Substitute Trustee Address:
c/o Marinosci Law Group, PC
16415 Addison Road, Suite 725
Addison, TX 75001
(972) 331-2300

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 current Mortgagee and/or Mortgage Servicer under said Deed of Trust, according to the provisions therein set out does hereby remove the original trustee and all successor substitute trustees and appoints in their stead Sharlet Watts, Angela Zavala, Michelle Jones, Richard Zavala, Jr., Marinosci Law Group PC, 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 Mortgagee therein.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due and the owner and holder has requested to sell said property to satisfy said indebtedness

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, JUNE 4, 2024** between ten o'clock AM and four o'clock PM and beginning not earlier than **01:00 PM** or not later than three hours thereafter. 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 be conducted at the Hays County Government Center, 712 South Stagecoach Trail, San Marcos, TX 78666 as designated by the Commissioners' Court, of said

county pursuant to Section 51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

LAKEVIEW LOAN SERVICING, LLC, who is the Mortgagee and/or Mortgage Servicer of the Note and Deed of Trust associated with the above referenced loan. 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 debt.

ACTIVE MILITARY SERVICE NOTICE

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 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.

WITNESS MY HAND, April 1, 2024

MARINOSCI LAW GROUP, PC

By: [Signature]
SAMMY HOODA
MANAGING ATTORNEY

THE STATE OF TEXAS
COUNTY OF DALLAS

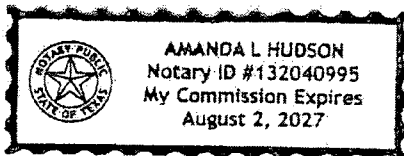
Before me, Amanda Hudson, the undersigned officer, on this, the 1st day of April 2024, personally appeared SAMMY HOODA, known to me, who identified herself/himself to be the MANAGING ATTORNEY of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal
(SEAL)

[Signature]
Notary Public for the State of TEXAS

My Commission Expires: 8-2-2027

Amanda Hudson
Printed Name and Notary Public



Grantor: LAKEVIEW LOAN SERVICING, LLC
3637 SENTARA WAY
SUITE 303
VIRGINIA BEACH, VA 23452
Our File No: 24-00380

Return to: MARINOSCI LAW GROUP, P.C.
MARINOSCI & BAXTER
16415 Addison Road, Suite 725
Addison, TX 75001