

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 10/18/2024	Grantor(s)/Mortgagor(s): PATRICK CLARK A SINGLE MAN
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR VALOREM LENDING LLC, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: United Wholesale Mortgage, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 202416823	Property County: BASTROP
Mortgage Servicer: Cenlar FSB is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 425 Phillips Blvd, Ewing, NJ 8618
Date of Sale: 10/6/2026	Earliest Time Sale Will Begin: 10:00 AM
Place of Sale of Property: Bastrop County Courthouse, 803 Pine St, Bastrop, TX 78602 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION §1.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

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, Auction.com, LLC, Taylor Grantham, Sharlet Watts, Angela Zavala, 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: 6/29/2026

Dated: July 2, 2026



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

Angela Zavala

Printed Name:



Substitute Trustee
c/o Auction.com
1255 West 15th Street, Suite 1060
Plano, TX 75075
<https://sales.mccarthyholthus.com/>

FILED

JUL 02 2026

Krista Bartsch
Bastrop County Clerk

8:42 AM

MH File Number: TX-26-126788-POS
Loan Type: VA

LEGAL DESCRIPTION

Real property in the City of Elgin, County of Bastrop, State of Texas, described as follows:

Being 2.161 acres of land, more or less, situated in the Joseph Rogers Survey No. 6, Abstract 55, Bastrop County, Texas, known as Lot 24 of WILBARGER CREEK ESTATES, an unrecorded subdivision, Bastrop County, Texas, and being that same property described in a Warranty Deed with Vendor's Lien recorded in Document No. 202016433, Official Public Records, Bastrop County, Texas, together with a 50 foot roadway easement recorded in Volume 400, Page 23, Official Records, Bastrop County, Texas, said 2.161 acres being more particularly described by metes and bounds as follows:

Beginning at a 1/2 inch Iron rod found (monument of record dignity) for the North corner of this 2.161 acres, same being the Southwest corner of the David A. Kay, 4.624 acres (Volume 982, Page 90) and on the Southeast right-of-way line of said 50 foot roadway easement, also known as Wilbarger Creek Drive, same also being the Point of Beginning;

Thence along the line common to this 2.161 acres and said Kay, 4.624 acres, South 61 degrees 52 minutes 26 seconds East (called South 61 degrees 53 minutes 19 seconds East), at a distance of 318.22 feet, pass a 1/2 inch Iron rod found and continuing to a total distance of 360.15 feet (called 360.27 feet) to a point for the East corner of this 2.161 acres, same being the Southeast corner of said Kay, 4.624 acres and the Northwest corner of the Lawrence Ernst, 4.970 acres (Document Number 201614278), same also being the North corner of the David J. Burton, 4.55 acres (Volume 2088, Page 183) and on the centerline of Rocky Creek;

Thence along the line centerline of said Rocky Creek, passing the North corner of the Mark Herndon, et ux, 4.128 acres (Volume 807, Page 866) and the North corner of the Humberto N. Jaimes, 3.108 acres (Document Number 201809164), the following courses and distances:

South 51 degrees 38 minutes 52 seconds West (called South 51 degrees 40 minutes 44 seconds West), a distance of 123.44 feet (called 123.73 feet) to a point for the angle corner of this 2.161 acres; South 76 degrees 12 minutes 45 seconds West (called South 76 degrees 14 minutes 37 seconds West), a distance of 191.57 feet to a point for the interior corner of this 2.161 acres; South 48 degrees 39 minutes 58 seconds West (called South 48 degrees 41 minutes 50 seconds West), a distance of 172.85 feet to a point for the angle corner of this 2.161 acres; South 81 degrees 47 minutes 17 seconds West (called South 81 degrees 49 minutes 09 seconds West), a distance of 127.90 feet to a 1/2 inch Iron rod found for the West corner of this 2.161 acres, same being the Northwest corner of said Jaimes, 3.108 acres and the Leslie A. Wardlaw, 25.000 acres (Document Number 201301748), same also on the Southeast right-of-way line of said Wilbarger Creek Drive;

Thence along the Southeast right-of-way line of said Wilbarger Creek Drive, North 27 degrees 34 minutes 10 seconds East (called North 27 degrees 36 minutes 02 seconds East), at a distance of 125.47 feet, pass a 1/2 inch Iron rod found for the Northeast corner of said Wardlaw, 25.000 acres, and the Southeast corner of the David J. Burton, 74.913 acres (Volume 2324, Page 162) and continuing to a total distance of 478.82 feet (called 478.80 feet) to the Point of Beginning, and containing 2.161 acres of land, more or less.

Commonly known as: 248 Wilbarger Creek Drive, Elgin, TX 78621

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 4/28/2017	Grantor(s)/Mortgagor(s): KENNETH NUNEZ AND VERONICA NUNEZ, A MARRIED COUPLE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Guild Mortgage Company LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 201706432	Property County: BASTROP
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: 10/6/2026	Earliest Time Sale Will Begin: 10:00 AM
Place of Sale of Property: Bastrop County Courthouse, 803 Pine St, Bastrop, TX 78602 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LOT 34, BLOCK B, ELM RIDGE PHASE 1-B, A SUBDIVISION IN BASTROP COUNTY, TEXAS. ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN CABINET 2, PAGE 301A, PLAT RECORDS OF BASTROP 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, Auction.com, LLC, Taylor Grantham, Sharlet Watts, Angela Zavala, 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: 7/15/2026

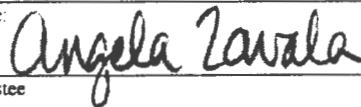


Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Guild Mortgage Company LLC

Dated: July 16, 2026

Angela Zavala

Printed Name:



Substitute Trustee
c/o Auction.com
1255 West 15th Street, Suite 1060
Plano, TX 75075
<https://sales.mccarthyholthus.com/>

FILED

JUL 16 2026

Krista Bartsch

Bastrop County Clerk

9:13 AM

MH File Number: TX-26-130242-POS
Loan Type: FHA

TS#: 26-010808
LOAN TYPE: VA

FILED

JUL 23 2026

Krista Bartsch
Bastrop County Clerk

8:42 AM

NOTICE OF TRUSTEE'S 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:

LOT 13, BLOCK H OF DOUBLE EAGLE RANCH SECTION 3, PHASE B, A SUBDIVISION IN BASTROP COUNTY, TEXAS, ACCORDING TO THE MAP OF PLAT THEREOF RECORDED IN CABIENT 7, PAGE 165-B, OF THE PLAT RECORDS OF BASTROP COUNTY, TEXAS.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the deed of trust recorded on 11/18/2022 as instrument **202224049**, of the real property records of **BASTROP County, TX.**

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

Dated: **10/06/2026**

Time: **The sale will begin no earlier than 10:00 A.M. or no later than three hours thereafter.**

Place **Bastrop County Courthouse, 803 Pine, Bastrop, TX 78602 or an area designated by the County Commissioners Court**

The Deed of Trust permits the Mortgagee 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 refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiling may be after the date originally scheduled for this sale.

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.

Please be advised that the trustee will require any entity or trust bidder at this trustee's sale to provide beneficial ownership information, documentation, and written certification as required under FinCEN's Anti-Money Laundering Regulations for Residential Real Estate Transfers, effective for transfers to covered transferees closing on or after March 1, 2026. This requirement applies where the purchaser is a legal entity (including an LLC, corporation, or partnership) or a trust, and the transfer is not financed by an institutional lender subject to existing anti-money laundering requirements. The required information and certification must be provided to the trustee prior to issuance of the trustee's deed upon sale. No trustee's deed will be issued for a covered transfer until all required FinCEN information has been received and certified. Additional information regarding these regulations and required transferee disclosures can be found at: <https://www.fincen.gov/rre> and <https://www.fincen.gov/rre-faqs>

Pursuant to the Deed of Trust, the beneficiary 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.

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

CARRIE WARD, A SINGLE WOMAN.

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 \$ **709,760.00**, and payable to the order of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, **AS BENEFICIARY, AS NOMINEE FOR CMG MORTGAGE, INC DBA CMG HOME LOANS., ITS SUCCESSORS and ASSIGNS**; (b) all renewals and extensions of the note, if applicable; (c) any and all present and future indebtednesses owed to **LAKEVIEW LOAN SERVICING, LLC** who is the current owner and holder of the "Obligations" and is the current Mortgagee under the Deed of Trust.

Mortgage Servicing Information. ServiceMac, LLC, is acting as the Mortgage Servicer for **LAKEVIEW LOAN SERVICING, LLC**, who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. ServiceMac, LLC, as Mortgage Servicer, is representing the Mortgagee whose address is: **LAKEVIEW LOAN SERVICING, LLC C/O ServiceMac, LLC, 9726 Old Bailes Road, Suite 200, Indian Land, SC 29707.**

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 administer any resulting foreclosure of the property securing the above-reference loan.

7. **Default and Request to Act.** Default has occurred under the Deed of Trust, and the Mortgagee has requested me, as **Kirk Schwartz, Carson Emmons, Lori Long, Jeff Elliott, Amar Sood, America West Lender Services (AWEST), Auction.com LLC** to conduct this sale. Notice is given that before the sale the Mortgagee may appoint another person substitute trustee to conduct the sale.

Date: 07/22/2026

Jeff Elliott

Kirk Schwartz, Carson Emmons, Lori Long, Jeff Elliott, Amar Sood, America West Lender Services (AWEST), Auction.com LLC
C/O America West Lender Services
5404 Cypress Center Drive, Suite 300
Tampa, FL 33609
844-693-4761
Fax: 877-317-0475