

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.: 137581-TX

Date: July 11, 2025

County where Real Property is Located: Austin

ORIGINAL MORTGAGOR: STEVE GUTIERREZ AND MONICA GUTIERREZ, HUSBAND AND WIFE

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

CURRENT MORTGAGEE: PennyMac Loan Services, LLC

MORTGAGE SERVICER: PennyMac Loan Services, LLC

DEED OF TRUST DATED 12/2/2014, RECORDING INFORMATION: Recorded on 12/5/2014, as Instrument No. 145189

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): **LOT TWENTY-NINE (29) IN WESTGATE ESTATES, A SUBDIVISION OF 22.102 ACRES OF LAND IN THE JACOB STEVENS LEAGUE IN AUSTIN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF FILED FOR RECORD IN THE OFFICE OF THE COUNTY CLERK OF AUSTIN COUNTY, TEXAS, IN VOLUME 1, PAGES 29-30 OF THE PLAT RECORDS.**

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **10/7/2025**, the foreclosure sale will be conducted in **Austin** 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 **1:00 PM**, 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



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AUSTIN COUNTY CLERK
AUSTIN COUNTY, TEXAS

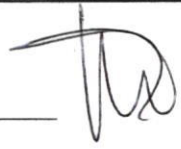
2025-0024

authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

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 MEGAN RANDLE, ROBERT RANDLE, EBBIE MURPHY, BRIAN HOOPER, MIKE JANSTA, MIKE HAYWARD, JAY JACOBS, PETE FLOREZ, DEBBY JURASEK, 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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

AUSTIN County

Deed of Trust Dated: April 17, 2018

Amount: \$349,650.00

Grantor(s): BABETTE SMITH and DERRICK SMITH

Original Mortgagee: AMCAP MORTGAGE LTD.

Current Mortgagee: SELECT PORTFOLIO SERVICING, INC.

Mortgagee Address: SELECT PORTFOLIO SERVICING, INC., 3217 South Decker Lake Drive, Salt Lake City, UT 84119

Recording Information: Document No. 181619

Legal Description: UNRESTRICTED RESERVE "B", BEING 3.535 ACRES OUT OF SETTLER'S ESTATES, SURVEYED OUT OF 158.14 ACRES OF LAND, MORE OR LESS, H&T.C.R.R. CO. SURVEY, ABSTRACT 206, AUSTIN COUNTY, TEXAS, AS DESCRIBED IN PLAT RECORDS, DATED MARCH 9, 2004, FILED APRIL 22, 2004, RECORDED IN VOLUME 1, PAGE 355-362, PLAT RECORDS OF AUSTIN COUNTY, TEXAS, RECORDED IN FILE NO. 042-443, OFFICIAL RECORDS OF AUSTIN COUNTY, TEXAS, RE-PLAT DATED AUGUST 30, 2004, FILED SEPTEMBER 13, 2004, RECORDED IN FILE NO. 045877, OFFICIAL RECORDS OF AUSTIN COUNTY, TEXAS, AND VOLUME 1, PAGE 367-374, PLAT RECORDS OF AUSTIN COUNTY TEXAS

Date of Sale: October 7, 2025 between the hours of 1:00 PM and 4:00 PM.

Earliest Time Sale Will Begin: 1:00 PM

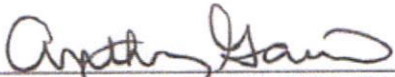
Place of Sale: The foreclosure sale will be conducted at public venue in the area designated by the AUSTIN County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

EBBIE MURPHY OR MEGAN L. RANDLE, ROBERT RANDLE, REID RUPLE, KATHLEEN ADKINS, EVAN PRESS, CHRISTIAN BROOKS, MICHAEL KOLAK, CARY CORENBLUM, KRISTOPHER HOLUB, JOSHUA SANDERS, JULIAN PERRINE, JAMI GRADY, AMY OIAN, MATTHEW HANSEN, RAMIRO CUEVAS, JAMI HUTTON, ALEENA LITTON, CRYSTAL KOZA, DANA DENNEN, CINDY DENNEN, MOLLIE MCCOSLIN, ROBERT LAMONT, SHERYL LAMONT, HARRIETT FLETCHER, SHARON ST. PIERRE, PETE FLOREZ, DEBBY JURASEK, JENNYFER SAKIEWICZ OR TRACI YEAMAN, BRIAN HOOPER, MIKE JANSTA, MIKE HAYWARD, ANGELA ANDERSON, AND JAY JACOBS, AMY BEAULIEU, AUCTION.COM LLC, TEJAS CORPORATE SERVICES, LLC, XOME INC. have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust. 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. 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 the Mortgagor, the Mortgagee or the Mortgagee's attorney.

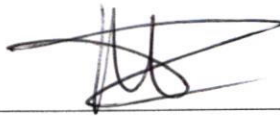
NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. 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.

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.



Anthony Adam Garcia, ATTORNEY AT LAW
HUGHES, WATTERS & ASKANASE, L.L.P.
1201 Louisiana, SUITE 2800
Houston, Texas 77002
Reference: 2025-002274



Printed Name:

Megan L. Randle

c/o Auction.com, LLC
1 Mauchly
Irvine, California 92618

FILED

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COUNTY CLERK
AUSTIN COUNTY, TEXAS

2025-0028

24-264345

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: September 11, 2018	Original Mortgagor/Grantor: MARK E. OWEN AND JOAN RENEE OWEN
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS GRANTEE, AS NOMINEE FOR LOANDEPOT.COM., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: SELENE FINANCE, LP
Recorded in: Volume: N/A Page: N/A Instrument No: 184486	Property County: AUSTIN
Mortgage Servicer: SELENE FINANCE LP	Mortgage Servicer's Address: 3501 OLYMPUS BLVD., SUITE 500 DALLAS, TEXAS 75019

* 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 \$400,000.00, executed by MARK OWEN; JOAN RENEE OWEN and payable to the order of Lender.

Property Address/Mailing Address: 9622 WREN LN, BELLVILLE, TX 77418

Legal Description of Property to be Sold: FIELD NOTES FOR A 5.00 ACRE TRACT OF LAND BEING OUT OF A CERTAIN CALLED 98.7844 ACRE TRACT (TRACT 1) IN DEED TO MARK E. OWEN, ET UX RECORDED IN VOLUME 677, PAGE 616, OFFICIAL RECORDS AUSTIN COUNTY, SITUATED IN THE SAMUEL M. WILLIAMS SURVEY. ABSTRACT 102 AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS: WITH ALL BEARINGS BEING BASED ON THE WEST LINE OF SAID CERTAIN CALLED 98.7844 ACRE TRACT BEING SOUTH 24 DEGREES 22 MINUTES 05 SECONDS WEST;

COMMENCING AT A FOUND 1/2 INCH IRON ROD MARKING THE NORTHWEST CORNER OF SAID CERTAIN CALLED 98.7844 ACRE TRACT AND LYING ON THE WEST LINE AT A 30 FOOT EASEMENT;

THENCE SOUTH 25 DEGREES 12 MINUTES 30 SECONDS WEST ALONG THE WEST LINE OF SAID CERTAIN CALLED 98.7844 ACRE TRACT AND THE WEST LINE OF SAID 30 FOOT EASEMENT, 103.24 FEET TO A POINT FOR ANGLE;

THENCE SOUTH 24 DEGREES 22 MINUTES 05 SECONDS WEST CONTINUING ALONG THE WEST LINE OF SAID CERTAIN CALLED 98.7844 ACRE TRACT AND THE WEST LINE OF SAID 30 FOOT EASEMENT, 1,089.24 FEET TO A FOUND 1/2 INCH IRON PIPE MARKING THE SOUTHWEST CORNER OF SAID CERTAIN CALLED 98.7844 ACRE TRACT AND THE NORTHWEST CORNER OF A CERTAIN CALLED 18.00 ACRE TRACT IN DEED TO MARK E OWEN, ET UX RECORDED IN VOLUME 677, PAGE 634, OFFICIAL RECORDS AUSTIN COUNTY, TEXAS;

THENCE SOUTH 66 DEGREES 02 MINUTES 04 SECONDS EAST ALONG THE UPPER SOUTH LINE OF



AUSTIN COUNTY, TEXAS

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SAID CERTAIN CALLED 98.7844 ACRE TRACT AND THE NORTH LINE OF SAID CERTAIN CALLED 18.00 ACRE TRACT, 315.18 FEET TO A FOUND 1/2 INCH IRON PIPE WITH CAP FOR THE SOUTHWEST CORNER AND PLACE OF BEGINNING OF THE HEREIN DESCRIBED TRACT;

THENCE NORTH 23 DEGREES 57 MINUTES 55 SECONDS EAST ALONG THE WEST LINE OF THE HEREIN DESCRIBED TRACT, 466.69 FEET TO A FOUND 1/2 INCH IRON PIPE WITH CAP FOR THE NORTHWEST CORNER OF THE HEREIN DESCRIBED TRACT;

THENCE SOUTH 66 DEGREES 02 MINUTES 05 SECONDS EAST ALONG THE NORTH LINE OF THE HEREIN DESCRIBED TRACT; 466.69 FEET TO A FOUND 1/2 INCH IRON PIPE WITH CAP FOR THE NORTHEAST CORNER OF THE HEREIN DESCRIBED TRACT;

THENCE SOUTH 23 DEGREES 57 MINUTES 55 SECONDS WEST ALONG THE EAST LINE OF THE HEREIN DESCRIBED TRACT, 466.69 FEET TO A FOUND 1/2 INCH IRON PIPE WITH CAP FOR THE SOUTHEAST CORNER OF THE HEREIN DESCRIBED TRACT LYING ON THE UPPER SOUTH LINE OF SAID CERTAIN CALLED 98.7844 ACRE TRACT, THE NORTH LINE OF SAID CERTAIN CALLED 18.00 ACRE TRACT FROM WHICH A FOUND 1/2 INCH IRON PIPE MARKING AN INTERIOR CORNER OF SAID CALLED 98.7844 ACRE TRACT AND THE UPPER NORTHEAST CORNER OF SAID 18.00 ACRE TRACT BEARS SOUTH 66 DEGREES 02 MINUTES 04 SECONDS EAST, 187.46 FEET;

THENCE NORTH 66 DEGREES 02 MINUTES 05 SECONDS WEST ALONG THE SOUTH LINE OF THE HEREIN DESCRIBED TRACT, THE SOUTH LINE OF SAID CERTAIN CALLED 98.7844 ACRE TRACT AND THE NORTH LINE OF SAID CERTAIN CALLED 18.00 ACRE TRACT; 466.69 FEET TO THE PLACE OF BEGINNING AND CONTAINING 5.00 ACRES OF LAND, MORE OR LESS.

EASEMENT TRACTS:

TRACT ONE:

FIELD NOTES FOR A 0.774 ACRE TRACT OF LAND BEING THAT CERTAIN CALLED TRACT 2 (0.773 ACRES) REFERRED TO AS TRACT 2, IN ADMINISTRATRIX DEED—HILDA LANDRUM, ADMINISTRATRIX OF THE ESTATE OF WALTER R. BRANDES, DECEASED, TO MARK E. REICHEK, TRUSTEE, RECORDED IN VOLUME 435, PAGE 819-826, AUSTIN COUNTY DEED RECORDS.

BEGINNING AT A 1/2-INCH IRON ROD FOUND ON THE SOUTHERLY LINE OF F.M. HIGHWAY 529, AT ITS POINT OF INTERSECTION WITH THE WESTERLY LINE OF THE HEREIN DESCRIBED TRACT, FOR THE NORTHWEST CORNER AND PLACE OF BEGINNING, OF THE HEREIN DESCRIBED PARCEL OF LAND;

THENCE SOUTH 64 DEGREES 00 MINUTES 00 SECONDS EAST ALONG THE SOUTH LINE OF SAID F.M. HIGHWAY 529. 20.00 FEET TO A 1/2-INCH IRON PIPE SET ON SAID LINE FOR THE NORTHEAST CORNER OF THE HEREIN DESCRIBED 0.774 ACRE PARCEL OF LAND, SAME BEING THE NORTHWEST CORNER OF AN ADJOINING 0.7174 ACRE TRACT, BEING THAT CERTAIN TRACT B, DESCRIBED IN VOLUME 435, PAGE 819, AUSTIN COUNTY DEED RECORDS;

THENCE SOUTH 20 DEGREES 53 MINUTES 22 SECONDS WEST ALONG THE COMMON LINE OF THE HEREIN DESCRIBED TRACT (TRACT 2) AND THE AFOREMENTIONED ADJOINING TRACT B, 1,576.80 FEET TO A POINT, BEING THE SOUTHWEST CORNER OF THE AFOREMENTIONED ADJOINING TRACT B, THE SOUTHWEST CORNER OF THAT CERTAIN TRACT A, A CALLED 1.2354 ACRE TRACT, SURVEYED AS 1.2898 ACRES, BEING DESCRIBED IN VOLUME 435, PAGE 819, AUSTIN COUNTY DEED

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RECORDS;

THENCE SOUTH 52 DEGREES 57 MINUTES 24 SECONDS EAST, 123.92 FEET TO A 1/2-INCH IRON PIPE SET AT THE MOST SOUTHEASTERLY CORNER OF THE HEREIN DESCRIBED PARCEL OF LAND, SAME BEING A COMMON POINT TO THE AFOREMENTIONED ADJOINING 1.2898 ACRE TRACT (TRACT A);

THENCE NORTH 66 DEGREES 29 MINUTES 40 SECONDS WEST, 139.10 FEET TO A 1/2-INCH IRON PIPE SET FOR THE MOST SOUTHWESTERLY CORNER OF THE HEREIN DESCRIBED TRACT;

THENCE NORTH 20 DEGREES 53 MINUTES 22 SECONDS EAST ALONG THE WEST LINE OF THE HEREIN DESCRIBED TRACT, 1.606.71 FEET TO THE PLACE OF BEGINNING AND CONTAINING 0.774 ACRE OF LAND, MORE OR LESS.

TRACT TWO:

FIELD NOTES FOR A PARCEL OF LAND REFERRED TO AS TRACT A & TRACT B IN THE ADMINISTRATRIX TO MARK E. REICHEK, TRUSTEE, RECORDED IN VOLUME 435, PAGE 819-826, AUSTIN COUNTY DEED RECORDS.

BEGINNING AT A 1/2-INCH IRON ROD FOUND AT THE NORTHERLY NORTHWEST CORNER OF A 140.7844 ACRE TRACT OF LAND, COMPRISED OF A CALLED 40.00 ACRE TRACT, DATED NOVEMBER 9, 1916, A.W. MEWIS TO WALTER BRANDES, RECORDED IN VOLUME 50, PAGE 48, AUSTIN COUNTY DEED RECORDS, AND THAT CERTAIN CALLED 117.00 ACRES IN DEED DATED JANUARY 31, 1912, FROM F.W. BRANDES TO WALTER R. BRANDES RECORDED IN VOLUME 41, PAGE 403. AUSTIN COUNTY DEED RECORDS, SAID POINT ALSO BEING IN THE EASTERLY LINE OF THE ADJOINING FRED A. SANDER 34.75 ACRE, TRACT, SAID POINT ALSO BEING THE MOST SOUTHERLY SOUTHWEST CORNER OF THAT CERTAIN (TRACT A);

THENCE NORTH 24 DEGREES 40 MINUTES 33 SECONDS EAST ALONG A FENCE LINE AS LOCATED ON THE WESTERLY LINE OF THE LINE HEREIN DESCRIBED PARCEL, BEING THE EASTERLY LINE OF THE FRED A. SANDER 34.75 ACRE TRACT, 383.70 FEET TO A 1/2-INCH IRON PIPE SET AT A FENCE CORNER INTERSECTION FOR A RE-ENTRY CORNER TO THE HEREIN DESCRIBED TRACT;

THENCE NORTH 65 DEGREES 07 MINUTES 45 SECONDS WEST ALONG A FENCE LINE, BEING THE NORTH LINE OF THE AFOREMENTIONED ADJOINING SANDER TRACT, AND THE SOUTHERLY LINE OF THE AFOREMENTIONED TRACT A, 748.88 FEET TO A 1/2-INCH IRON PIPE SET FOR AN ANGLE POINT;

THENCE NORTH 65 DEGREES 39 MINUTES 05 SECONDS WEST, 277.04 FEET TO A 1/2-INCH IRON PIPE SET FOR AN ANGLE POINT ON THE COMMON LINE OF A. GRIGNON SURVEY, ABSTRACT 181, AND THE SAMUEL M. WILLIAMS SURVEY, ABSTRACT 102, SET POINT ALSO BEING A COMMON CORNER OF THE AFOREMENTIONED TRACT A AND TRACT 2. (A CALLED 0.773) ACRE TRACT DESCRIBED IN THE AFOREMENTIONED VOLUME 435, PAGE 819, AUSTIN COUNTY DEED RECORDS;

THENCE NORTH 52 DEGREES 57 MINUTES 24 SECONDS WEST. 123.92 FEET TO POINT BEING THE SOUTHWEST CORNER OF THE AFOREMENTIONED TRACT 2, THE SOUTHWEST CORNER OF THE AFOREMENTIONED TRACT B AND AN ANGLE POINT IN THE EASTERLY LINE OF AN ADJOINING 0.7740 ACRE TRACT (TRACT 2);

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THENCE NORTH 20 DEGREES 53 MINUTES 22 SECONDS EAST ALONG THE COMMON LINE OF TRACT B AND TRACT 2, AS REFERRED TO IN THE AFOREMENTIONED DEED, VOLUME 435, PAGE 819, AUSTIN COUNTY DEED RECORDS, 1,576.30 FEET TO A 1/2-INCH IRON PIPE SET ON SAID LINE ON ITS POINT OF INTERSECTION WITH THE SOUTH LINE OF F.M. HIGHWAY 529, BEING THE NORTHWEST CORNER OF THE HEREIN DESCRIBED PARCEL OF LAND, SAME BEING THE NORTHEAST CORNER OF THE AFOREMENTIONED ADJOINING TRACT 2 (0.774 ACRE PARCEL OF LAND);

THENCE SOUTH 64 DEGREES, 00 MINUTES 00 SECONDS EAST ALONG THE SOUTH LINE OF F.M. HIGHWAY 529, 20.00 FEET TO A 1/2-INCH IRON PIPE SET ON SAID LINE FOR THE NORTHEAST CORNER OF THE HEREIN DESCRIBED PARCEL OF LAND, AND BEING THE NORTHEAST CORNER OF SAID TRACT B;

THENCE SOUTH 20 DEGREES 53 MINUTES 22 SECONDS WEST ALONG THE EAST LINE OF SAID TRACT B, 1,560.89 FEET TO 1/2 INCH IRON PIPE SET FOR CORNER;

THENCE SOUTH 63 DEGREES 17 MINUTES 00 SECONDS EAST, 101.68 FEET TO A 1/2-INCH IRON PIPE SET
FOR AN ANGLE POINT;

THENCE SOUTH 65 DEGREES 50 MINUTES 50 SECONDS EAST, 206.78 FEET TO A 1/2-INCH IRON PIPE SET ON THE NORTH LINE OF SAID TRACT A FOR AN ANGLE POINT;

THENCE SOUTH 65 DEGREES 06 MINUTES 54 SECONDS EAST, 854.79 FEET TO A 3/8-INCH IRON ROD FOUND AT A FENCE CORNER INTERSECTION FOR CORNER

THENCE SOUTH 25 DEGREES 25 MINUTES 40 SECONDS WEST ALONG THE EAST LINE OF SAID TRACT A, 421.05 FEET TO A 3/8-INCH IRON ROD FOUND AT FENCE CORNER INTERSECTION FOR THE SOUTHEAST MOST CORNER OF THE HEREIN DESCRIBED PARCEL OF LAND;

THENCE NORTH 66 DEGREES 47 MINUTES 17 SECONDS WEST, 29.64 FEET TO THE PLACE OF BEGINNING AND CONTAINING:

(TRACT A 1.2898 ACRES). (TRACT B 0.7174 ACRES), MORE OR LESS.

TRACT THREE:

FIELD NOTES FOR A 30.00 FOOT WIDE STRIP OF LAND OVER THROUGH AND ACROSS A 140.7844 ACRE TRACT OF LAND, BEING 40.8290 ACRES IN THE HORATIO CHRIESMAN SURVEY, ABSTRACT 26, AND 99.9554 ACRES IN THE SAMUEL M. WILLIAMS SURVEY, ABSTRACT 102, AND THE SAMUEL KENNEDY SURVEY, ABSTRACT 54, AUSTIN COUNTY, TEXAS, AND BEING THAT CERTAIN CALLED 40.00 ACRE TRACT, DATED NOVEMBER 9, 1916, A.W. MEWIS TO WALTER BRANDES, RECORDED IN VOLUME 50, PAGE 48, AUSTIN COUNTY DEED RECORDS AND THAT CERTAIN CALLED 117.00 ACRE TRACT RECORDED IN DEED DATED JANUARY 31, 1912 FROM F.W. BRANDES TO WALTER R. BRANDES, RECORDED IN VOLUME 41, PAGE 403, AUSTIN COUNTY DEED RECORDS, SAID 30.00 FOOT WIDE STRIP OF LAND, BEING ALONG THE WESTERLY LINE OF A 98:7844, ACRE TRACT AND AN 18.00 ACRE TRACT, BOTH BEING PART OF THE AFOREMENTIONED 140.7844 ACRE TRACT.

BEGINNING AT 1/2-INCH IRON ROD FOUND AT THE MOST NORTHERLY NORTHWEST CORNER OF SAID 140.7844 ACRE TRACT, SAME BEING A SOUTHWESTERLY CORNER OF A 1.2898 ACRE PARCEL OF LAND, BEING AN ACCESS ROAD TO THE AFOREMENTIONED 140.7844 ACRE TRACT;

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THENCE SOUTH 66 DEGREES 47 MINUTES 17 SECONDS EAST ALONG THE COMMON LINE OF SAID 140.7844 ACRE TRACT, AND THE AFOREMENTIONED ADJOINING 1.2898 ACRE TRACT, 29.64 FEET TO A 3/8-INCH IRON ROD FOUND FOR AN ANGLE POINT;

THENCE SOUTH 65 DEGREES 24 MINUTES 33 SECONDS EAST. 0.37 FEET TO A 1/2-INCH IRON PIPE SET ON THE NORTH LINE OF SAID 140.7844 ACRE TRACT, FOR THE NORTHEASTERLY CORNER OF THE HEREIN DESCRIBED PARCEL OF LAND;

THENCE SOUTH 25 DEGREES 12 MINUTES 30 SECONDS WEST ALONG THE LINE ESTABLISHING THE EASTERLY LINE OF THE HEREIN DESCRIBED TRACT, 104.28 FEET TO A 1/2-INCH IRON PIPE SET FOR AN ANGLE POINT;

THENCE SOUTH 24 DEGREES 22 MINUTES 05 SECONDS WEST, 1,142.42 FEET TO A 1/2-INCH IRON PIPE SET FOR AN ANGLE POINT;

THENCE SOUTH 24 DEGREES 15 MINUTES 08 SECONDS WEST 59.94 FEET TO A 1/2-INCH IRON PIPE SET FOR THE SOUTHEASTERLY CORNER OF THE HEREIN DESCRIBED TRACT;

THENCE NORTH 65 DEGREES 44 MINUTES 52 SECONDS WEST, 30.00 FEET TO A 1/2-INCH IRON PIPE SET ON THE COMMON LINE OF AN 18.00 ACRE TRACT AND A 24.00 ACRE TRACT, BOTH BEING A PART OF THE AFOREMENTIONED 140.7844 ACRE TRACT;

THENCE NORTH 24 DEGREES 15 MINUTES 08 SECONDS EAST ALONG THE COMMON LINE OF SAID 18.00 ACRE TRACT AND SAID 24.00 ACRE TRACT, 60.00 FEET TO A 3/8-INCH IRON ROD FOUND AT A FENCE CORNER INTERSECTION, BEING A RE-ENTRY CORNER TO THE SAID 140.7844 ACRE TRACT BEING THE NORTHEASTERLY CORNER OF SAID 24.00 ACRE TRACT, AND IN THE WESTERLY LINE OF SAID 18.00 ACRE TRACT;

THENCE NORTH 24 DEGREES 22 MINUTES 05 SECONDS EAST ALONG THE WESTERLY LINE OF SAID 140.7844 ACRE TRACT, AT 52.62 FEET PASS A 1/2-INCH IRON PIPE SET ON SAID LINE BEING THE NORTHWEST CORNER OF SAID 18.00 ACRE TRACT AND CONTINUING FOR A TOTAL DISTANCE OF 1,141.86 FEET TO A 1/2-INCH IRON PIPE SET ON THE WESTERLY LINE OF 140.7844 ACRE TRACT, BEING THE EASTERLY LINE OF FRED A. SANDER 34.75 ACRE TRACT FOR AN ANGLE POINT;

THENCE NORTH 25 DEGREE 12 MINUTES 30 SECONDS EAST, 103.24 TO THE PLACE OF BEGINNING AND CONTAINING AN AREA OF 0.8989 ACRES OF LAND, MORE OR LESS.

TRACT FOUR:

A METES & BOUNDS DESCRIPTION FOR THE CENTERLINE DESCRIPTION OF A STRIP OF LAND IN THE SAMUEL M. WILLIAMS LABOR, ABSTRACT 102, AUSTIN COUNTY, TEXAS, BEING OVER, THROUGH, AND ACROSS A PORTION OF THAT CERTAIN CALLED 98.7844 ACRE TRACT RECORDED IN VOLUME 677, PAGE, 616, OFFICIAL RECORDS, AUSTIN COUNTY, TEXAS, WITH ALL BEARINGS BASED UPON THE TEXAS COORDINATE SYSTEM OF 1983, SOUTH CENTRAL ZONE, BASED UPON GPS OBSERVATIONS.

COMMENCING AT A 1/2 INCH IRON PIPE FOUND FOR THE SOUTHWEST CORNER OF SAID CALLED 98.7844 ACRE TRACT, SAME BEING THE NORTHWEST CORNER OF AN ADJOINING CALLED 18.00 ACRE TRACT RECORDED IN VOLUME 677, PAGE 634, OFFICIAL RECORDS, AUSTIN COUNTY, TEXAS,

2025-0030

SAID POINT BEING IN THE WESTLINE OF A CALLED 30-FOOT WIDE ACCESS EASEMENT (TRACT THREE) RECORDED IN VOLUME 677, PAGE 634, OFFICIAL RECORDS, AUSTIN COUNTY, TEXAS, SAID POINT BEARS SOUTH 22 DEGREES 39 MINUTES 11 SECONDS WEST, 1,089.24 FEET (CALLED-SOUTH 24 DEGREES 22 MINUTES 05 SECONDS WEST, 1,089.24 FEET) FROM A 1/2 INCH IRON PIPE FOUND FOR ANGLE POINT IN THE WEST LINE OF SAID CALLED 98.7844 ACRE TRACT;

THENCE SOUTH 67 DEGREES 44 MINUTES 55 SECONDS EAST (CALLED SOUTH 66 DEGREES 02 MINUTES 04 SECOND EAST) ALONG THE SOUTH LINE OF SAID CALLED 98.7844 ACRE TRACT SAME BEING THE NORTH LINE OF SAID ADJOINING CALLED 18.00 ACRE TRACT, 30.00 FEET TO A POINT ON SAID LINE AT ITS INTERSECTION WITH THE EAST LINE OF SAID ADJOINING CALLED 30-FOOT WIDE ACCESS EASEMENT, FROM WHICH POINT A 1/2 INCH IRON, PIPE FOUND ANGLE POINT IN THE EAST LINE OF

SAID ADJOINING CALLED 30-FOOT WIDE ACCESS EASEMENT BEARS SOUTH 22 DEGREE 39 MINUTES 11 SECONDS WEST, 52.90 FEET, AND A 1/2 INCH IRON PIPE FOUND FOR THE SOUTHWEST CORNER OF AN ADJOINING 5.00 ACRE TRACT SURVEYED DECEMBER 21, 1999 BY CHARLIE KALKOMEY, RPLS 1399, BEARS SOUTH 57 DEGREES 44 MINUTES 55 SECONDS EAST, 285.18 FEET;

THENCE NORTH 22 DEGREES 39 MINUTES 11 SECONDS EAST (ADJOINER CALLED NORTH 24 DEGREES 22 MINUTES 05 SECONDS EAST) ALONG THE EAST TINE OF SAID ADJOINING CALLED 30-FOOT WIDE ACCESS EASEMENT, 562.16 FEET TO A 60D NAIL SET ON SAID LINE AT IS INTERSECTION WITH THE CENTERLINE OF AN EXISTING GRAVEL DRIVE FOR THE POINT OF BEGINNING OF THE HEREIN DESCRIBED CENTERLINE DESCRIPTION;

THENCE ESTABLISHING THE HEREIN DESCRIBED CENTERLINE, BEING GENERALLY ALONG THE CENTERLINE OF EXISTING GRAVEL DRIVE, TO 60D NAILS SET AT THE FOLLOWING COURSES AND DISTANCES:

SOUTH 57 DEGREES 00 MINUTES 48 SECONDS EAST, 123.30 FEET;

SOUTH 45 DEGREES 27 MINUTES 50 SECONDS EAST. 29.78 FEET;

SOUTH 33 DEGREES 48 MINUTES 59 SECONDS EAST, 38.50 FOOT;

SOUTH 22 DEGREES 51 MINUTES 35 SECONDS EAST. 44.80 FEET;

SOUTH 18 DEGREES 41 MINUTES 47 SECONDS EAST 104.80 FEET TO A 60D NAIL SET ON SAID CENTERLINE AT ITS INTERSECTION WITH THE WEST LINE OF THE AFOREMENTIONED ADJOINING 5.00, ACRE TRACT FOR THE POINT OF TERMINATION OF THE HEREIN DESCRIBED CENTERLINE, FROM WHICH POINT A 1/2 INCH IRON PIPE FOUND FOR THE NORTHWEST CORNER OF SAID ADJOINING 5.00 ACRE TRACT BEARS NORTH 22 DEGREES 14 MINUTES 40 SECONDS EAST, 71.06 FEET, AND THE ABOVE MENTIONED 1/2 INCH IRON PIPE FOUND FOR THE SOUTHWEST CORNER OF SAID ADJOINING 5.00 ACRE TRACT BEARS SOUTH 22 DEGREES 14 MINUTES 40 SECONDS WEST, 395.63 FEET.

NOTE: COMPANY DOES NOT REPRESENT THAT THE ABOVE ACREAGE AND/OR SQUARE FOOTAGE CALCULATIONS ARE CORRECT..

Date of Sale: October 7, 2025	Earliest time Sale will begin: 1:00 PM
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2025-0030

Place of sale of Property: INSIDE THE FOYER OF THE AUSTIN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE

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, *SELENE FINANCE, LP*, the owner and holder of the Note, has requested Megan Randle, Robert Randle or Ebbie Murphy 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 *SELENE FINANCE, LP* 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, Megan Randle, Robert Randle or Ebbie Murphy 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 Megan Randle, Robert Randle or Ebbie Murphy 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

Megan Randle, Robert Randle or Ebbie Murphy, Trustee

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

2025-0030

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.: 138070-TX

Date: August 17, 2025

County where Real Property is Located: Austin

ORIGINAL MORTGAGOR: CHERYL D. BROWN AND HUSBAND, WILLIE R. BROWN

ORIGINAL MORTGAGEE: THE UNITED STATES OF AMERICA ACTING THROUGH THE RURAL HOUSING SERVICE OR SUCCESSOR AGENCY, UNITED STATES DEPARTMENT OF AGRICULTURE

CURRENT MORTGAGEE: United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture

MORTGAGE SERVICER: Dawson's Management - USDA

DEED OF TRUST DATED 6/29/2005, RECORDING INFORMATION: Recorded on 6/30/2005, as Instrument No. 053835

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): **SURFACE ONLY: LOT 3 IN WESTDALE, A SUBDIVISION OF 39.572 ACRES OF LAND IN THE H. & T.C.R.R. COMPANY SURVEY, SECTION 211, A-227, IN AUSTIN COUNTY, TEXAS, ACCORDING TO THE MAP AND PLAT OF SAID SUBDIVISION RECORDED IN VOLUME 1, PAGE 119, PLAT RECORDS OF AUSTIN COUNTY, TEXAS. BEING THE SAME PROPERTY DESCRIBED IN DEED DATED DECEMBER 22, 2000, EXECUTED BY JON KENNETH FERGUSON, JR. TO ANN MARIE FERGUSON, RECORDED UNDER CLERK'S FILE NO. 008051, OFFICIAL RECORDS OF AUSTIN COUNTY, TEXAS.**

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **10/7/2025**, the foreclosure sale will be conducted in **Austin** 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 **1:00 PM**, 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.

Dawson's Management - USDA is acting as the Mortgage Servicer for United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. Dawson's Management - USDA, as Mortgage Servicer, is representing the Mortgagee, whose address is:

United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture
c/o Dawson's Management - USDA

FILED
AUG 21 PM 3:35
AUSTIN COUNTY CLERK
AUSTIN COUNTY, TEXAS

Page 1 of 2



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AP NOS/SOT 08212019

2025-0031


1455 Pleasant Hill Rd, Ste 206, Mailbox 209
Lawrenceville, GA 30044

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.

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 MEGAN L. RANDLE, EBBIE MURPHY, PETE FLOREZ, DEBBY JURASEK, JENNYFER SAKIEWICZ, ALDRIDGE PITE, LLP** 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


Megan Randle

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

2025-0031