

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: 08/24/2023
Grantor(s): BAYLEE KAYE CALDERAZ AND ANTHONY JACKSON CALDERAZ, WIFE AND HUSBAND
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR ALL WESTERN MORTGAGE, INC., ITS SUCCESSORS AND ASSIGNS.
Original Principal: \$127,645.00
Recording Information: Instrument 2304705
Property County: Brown
Property: (See Attached Exhibit "A")
Reported Address: 1003 3RD ST, BROWNWOOD, TX 76801

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 7th day of July, 2026
Time of Sale: 10:00AM or within three hours thereafter.
Place of Sale: THE SOUTH HALLWAY OF THE FIRST FLOOR OF THE BROWN COUNTY COURTHOUSE in Brown County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Brown County Commissioner's Court, at the area most recently designated by the Brown 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 Auction.com, LLC, Braden Barnes or Jamie E. Silver or Meagan Vlasak or Arthur Demske, 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;

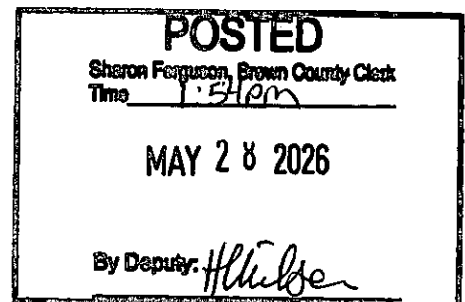
NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

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. Auction.com, LLC, Braden Barnes or Jamie E. Silver or Meagan Vlasak or Arthur Demske, 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.
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): Auction.com, LLC, Braden Barnes or Jamie E. Silver or Meagan Vlasak or Arthur Demske, any to act.

Substitute Trustee Address: 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

Document Prepared by:
Bonial & Associates, P.C.
14841 Dallas Parkway, Suite 350, Dallas, TX 75254
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER



Certificate of Posting

I am Eilaura Ortega-Smith whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 05-28-2026 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Brown County Clerk and caused it to be posted at the location directed by the Brown County Commissioners Court.

By: Eilaura Ortega-Smith

Exhibit "A"

TRACT ONE:

BEING 0.16 ACRES OUT OF LOTS 1, 2 AND 3, BLOCK 15, FORD'S ADDITION TO THE CITY OF BROWNWOOD, BROWN COUNTY, TEXAS, AS SHOWN BY PLAT RECORDED IN VOLUME I, PAGE 107, PLAT RECORDS, BROWN COUNTY, TEXAS, SAID 0.16 ACRES BEING ALL OF THAT SAME PROPERTY DESCRIBED IN VOLUME 473, PAGE 42, DEED RECORDS, BROWN COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A 3/8" REBAR SET ON THE SBL OF 3RD STREET (40 FOOT RIGHT-OF-WAY) AND THE EBL OF SAID LOT 1 AT THE EAST CORNER OF A TRACT OF LAND DESCRIBED IN INSTRUMENT NO. 2004816, REAL PROPERTY RECORDS, BROWN COUNTY, TEXAS FOR THE NORTH CORNER OF THIS TRACT; THENCE S46 DEGREES 45'E 50.0 FEET ALONG THE EBL OF SAID LOT 1 AND THE WBL OF 3RD STREET TO A 3/8" REBAR SET FOR THE EAST CORNER OF THIS TRACT; THENCE S43 DEGREES 27'W 140.0 FEET TO A 3/8" REBAR SET FOR THE SOUTH CORNER OF THIS TRACT; THENCE N46 DEGREES 45'W 50.0 FEET TO A 3/8" REBAR SET FOR THE WEST CORNER OF THIS TRACT; THENCE N43 DEGREES 27'E 140.0 FEET TO THE PLACE OF BEGINNING AND CONTAINING 0.16 ACRES OF LAND.

TRACT TWO (EASEMENT): A PERPETUAL EASEMENT AND RIGHT-OF-WAY ON, OVER AND ACROSS 50 X 140 FEET OF LAND, A PART OF LOTS 1, 2 AND 3 IN BLOCK 15 OF FORD'S ADDITION TO THE CITY OF BROWNWOOD, IN BROWN COUNTY, TEXAS, AND BEING THE SAME LAND CONVEYED TO MRS. A. W. YELL BY MRS. SALLIE BOYCE A WIDOW, INDIVIDUALLY, AND AS INDEPENDENT EXECUTRIX OF THE ESTATE OF E.L. BOYCE, DECEASED, FOR THE PURPOSE OF MAINTAINING A SEWER LINE ACROSS SAID PROPERTY, WHICH SAID SEWER LINE IS IN PLACE AND CROSSES THE ABOVE DESCRIBED PROPERTY FROM TRACT ONE ABOVE TO AVENUE B, AND BEING THE SAME EASEMENT DESCRIBED IN THAT CERTAIN GRANT OF EASEMENT FROM MRS. A.W. YELL, A WIDOW, TO MYRA FISHER, A FEME SOLE, DATED JULY 27, 1959 AND RECORDED IN VOLUME 473, PAGE 43, DEED RECORDS OF BROWN COUNTY, TEXAS.

Return to: Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

