492531 185 San Diego Ln. Martindale, Texas 78655

NOTICE OF TRUSTEE'S SALE and APPOINTMENT OF 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.

WHEREAS, on November 29, 2018, Veronica Lopez Espinosa, Arturo Espinosa Valencia, Maria Teresa Espinosa and Juan Jose Espinosa Guerrero executed a Deed of Trust, Security Agreement/Financing Statement, Security Agreement/Financing Statement conveying to Jeffrey S. Kelly, Trustee, the real property hereinafter described, to secure Steve Morris and Maritsa G. Morris, in the payment of a debt therein described, said Deed of Trust, Security Agreement/Financing Statement, Security Agreement/Financing Statement being recorded in Document No. 2018-006393, Official Public Records of Caldwell County, Texas.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder of said debt has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust, Security Agreement/Financing Statement, Security Agreement/Financing Statement.

WHEREAS, in my capacity as the attorney for the present owner and holder of the note, and pursuant to Section 51.0076(3) Texas Property Code, I hereby name, appoint and designate <u>Sharlet</u> <u>Watts or Angela Zavala or Richard Zavala</u>, Jr. or <u>Michelle Jones or David Garvin</u>, the Substitute Trustee(s) in the above described Deed of Trust, Security Agreement/Financing Statement and/or to act under and by virtue of said Deed of Trust, Security Agreement/Financing Statement, Security Agreement/Financing Statement I ien security Statement of said note.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, February 6, 2024, at 1:00 o'clock p.m. or within three (3) hours thereafter, the Substitute Trustee will sell said real property at the place hereinafter set out, to the highest bidder for cash. The place of sale shall be in the area designated by the Commissioners Court of such County, pursuant to §51.002 of the Texas Property Code as the place where foreclosure sales are to take place (if such place is not so designated, the

day of TERESA RODRIGUEZ ALDWELL COUNTY, TEXAS Lydia Alexander

sale will take place in the area where this Notice of Substitute Trustee's Sale is posted), in the City of Lockhart, Caldwell County, Texas.

Said real property is described as follows:

All of a certain Tract or Parcel of land situated in Caldwell County, Texas and being a part of the William Pettus Survey A-21 and being also all of a tract of land called 0.50 acres and conveyed to Dennis Toungate by Deed recorded in Volume 243, Page 146 of the Official Records of Caldwell County, Texas and being more particularly described in Exhibit "A" attached hereto and made a part hereof.

Easement Tract 1: Field Note description of a Survey of the Centerline of a 50 foot wide strip of land out of the William Pettus Two League Grant, Caldwell County, Texas and being a portion of that Tract called 148 acres conveyed by Mrs. Lizzie Scott et al to Mrs. Willie Crockett Burgess by Deed dated October 31, 1939, and recorded in Volume 192, Page 489 of the Caldwell County Deed Records, and is more particularly described by Metes and Bounds in Exhibit "B" attached hereto and made a part hereof.

Easement Tract 2: Description of a Survey made on the ground of 0.62 acres of land, more or less, in the William Pettus Two League Grant, Caldwell County, Texas and being a part of that Tract called 148 acres conveyed by Mrs. Lizzie Scott et al to Mrs. Willie Crockett Burgess by Deed dated October 31, 1939, and recorded in Volume 192, Page 489 of the Caldwell County Deed Records, and being more particularly described by Metes and Bounds in Exhibit "B" attached hereto and made a part hereof.

The Deed of Trust, Security Agreement/Financing Statement, Security Agreement/Financing Statement permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee under the Deed of Trust, Security Agreement/Financing Statement, Security Agreement/Financing Statement or Substitute Trustee appointed herein 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.

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, Security Agreement/Financing Statement, Security Agreement/Financing Statement. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property and the priority of the lien being foreclosed.

The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust, Security Agreement/Financing Statement, Security Agreement/Financing Statement 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, Security Agreement/Financing Statement, Security Agreement/Financing Statement 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, Security Agreement/Financing Statement, Security Agreement/Financing Statement, 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, Security Agreement/Financing Statement, Security Agreement/Financing Statement. 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, Security Agreement/Financing Statement, Security Agreement/Financing Statement. Prospective bidders are strongly urged to examine the applicable property records to determine the priority, nature and extent of such matters, if any.

In the event of a defect or other problem with the foreclosure process is discovered that may invalidate the sale, the consideration paid will be returned to the purchaser as the sole and absolute remedy. In the event of any claim or action brought by any person including the purchaser requiring or resulting in the invalidation of the sale and rescission of the Trustee's Deed or Substitute Trustee's Deed, purchaser's damages resulting therefrom are limited to the consideration paid to the Trustee or Substitute Trustee and the sole and absolute remedy shall be the return to purchaser of the consideration paid. The purchaser shall have no further recourse against the Trustee, Substitute Trustee, Mortgagor, Mortgagee or the Mortgagee's attorney.

Default has occurred under the Deed of Trust, Security Agreement/Financing Statement, Security Agreement/Financing Statement, and the beneficiary has requested the above named Trustee or Substitute Trustee(s), to conduct this public sale. Notice is given that before the sale the beneficiary or the Beneficiary's attorney, agent or servicer may appoint another person substitute trustee to conduct the 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.

The Substitute Trustee's address is c/o WEST & WEST ATTORNEYS, 2929 Mossrock, Suite 204, San Antonio, Texas 78230.

WITNESS MY HAND on _____ day of January 2024.

MATTHEW D. JOHNSON State Bar No. 24098890 Attorney or Authorized Agent for the Mortgagee or Mortgagee's Servicer WEST & WEST ATTORNEYS, P.C. 2929 Mossrock, Suite 204 San Antonio, Texas 78230

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EXHIBIT 1

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All of a cartain tract or percel of land situated in Celowell County, Texas and being a part of the William Petius Survey A-21 and being also all of a tract of land colled 0.50 acres and conveyed to Dennis Toungate by dead recorded in Volume 243 Page 145 of the Official Records of Celowell County, Texas and being more particularly described as follows:

BEGININING at a 3/8" ipon pin found used for basis of bearing in the West corner of the above mentioned Tolongain tract and in the apparent NE line of a tract of land designated as Third Tract called 116,912 acres and conveyed to Lessle Haurison et us Trustee as recorded in Volume 434 Page 113 of the Deed Records of Caldwell County, Texas and in the apparent South corner of a tract of land caded 5.00 acres and conveyed to Helda Fares by deed recorded in Volume 291 Page 312 of the sald Called Records for the West corner this tract.

THENCE N 61 degrees 04 minutes 32 seconds E with the NW line of the sald Thungets bact and the experient SE line of the above mentioned Fores tract 102.70 feet to a 14" iron ph found in the North comer of the said Toungate tract and the apparent West comer of a tract of land cated 0.500 acres and conveyed to Oresenco Subret by deed recorded in Volume 515 Page 493 of the said Deed Records and in the West comer of 8 30' access estiment described in Volume 437 Page 69 of the said Deed Records and for the North comer this tract.

THENCE \$ 38 degrees 54 minutes 09 seconds E with the NE kine of the said Thurspake tract and the separant SW kine of the above membrand Starez tract at 30,0 feet pass the South carner of the above membrand access essement and continue for a total distance of 216.47 feet to a 45" bon ph found in the East corner of the said Tourgale tract and the apparent South corner of the said Starez back and the apparent NW line of a tract of land called 5.01 acres and conveyed to Marced Gards et us by dead recarded in Volume 395 Page 278 of the said Deed Records for the East corner this tract.

THENCE 9 50 degrees 57 minutes 43 seconds W with the SF line of the sold Tourgate fract and the apparent MW line of the above mentioned Ganda tract 97.61 feet to a 3/8" lion pln found used for basis of bearing in the South corner of the sold Tourgate tract and the apparent NE line of the above mentioned Harrison bast for the South comer this tract.

THENCE N 40 degrees 15 minutes 00 seconds W with the SW line of the sets Toungade bact and the apparent No line of the sets Harrison tract 236.73 feet to the place of beginning containing 0.495 acres of land more or less.

EXHIBIT PAGE

Essement 1

FIELD NOTE DESCRIPTION OF A SURVEY OF THE CENTERLINE OF A 50 FOOT WIDE STRIP OF LAND OUT OF THE NILLIAM PETTUE TWO LEAGUE GRANT, CALDWELL COUNTY, TEXAS AND BEING A PORTION OF THAT TRACT CALLED 148 ACRES CONVEYED BY KRS. LIZZIE SCOTT ET AL TO MRS. WILLIE CROCKETT BURGESS BY DEED DATED OCCUBER 31, 1919, AND RECORDED IN VOLUME 192 PAGE 463 OF THE CALDWELL COUNTY DEED RECORDS, AND IS HORE PARTICULARLY DESCRIBED BY HETES AND BOUNDE AS FOLLOWS

COMMENCING at an iron rod set for the west corner of said 148 arrs Burgess bract, and the nerth corner of thet 235.46 scrm tract conveyed by Mrs. Marthe W. Ellison to G.B. Ellison by deed dated January 1, 1913 and reported in Yolume 48 Page 115 of the Caldwall County Deed Hecords and said corner being on the southeast Right-of-Way Line of Stats Highway 162; THINCE leaving the PLACE OF COMMENTMENT NSI 42 IS 508.67 fort with the northwart line of said Burgess tract and the southeast line of State Highway Humber 142 to an iron rod wet for an angle point. THENCE MSO 130'E 489.70 feet to an iron rod for the northern berning of the contriling and FLACE OF MERGHINNG of this 30 foot strip of land from which the north owner of the Burgess tract bears MSO 30'F 1007.02 feet;

EXENCE LEAVIng the DIACE OF EDGINITES as shown on Flat Number 459-1-B-2 dated Verviery 4, 1978 as prepared for Jimmy Hoods and reviewd for R. Boyd on January 5, 1978 by Janes E. Byrn and Associater, San Harcos, Taxas, 840'32'z 2736.54 fact whi satering the Burghest tract with the centerline of said 50 foot strip of land to an iron fod set for the southern terminus of the herein described beaterline. Heid 50 foot Strip Ver Fublic Surveyor Humber 1810-C of James E. Byrn, Registand San Harcos, Taxas.

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Client:

Data:

County

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Austin Data, Inc. CP ADI17565 CL 2018006393.010

Boyd, Nob

20271-00-b

November 25, 1960 C SUR Petrus Two Lengthe Grant, Calcuell, Taxas

EXHIBIT "B" Page 2 of 2

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DESCRIPTION OF & SURVEY MADE ON THE GROUND OF 0.62 ACRES OF LAND.

HORE OF LESS, IN THE WILLIAM FEITUS INO LEAGUE CRART, CALDWELL COURTY, TEXAS, LEING & FART OF THAT TRACT CALLED 141 ACRES CORVEYED

stle: 1. 540*17'% 746.14 fast to an iron rod set for an angle point, and 2. 540*21'S 433.87 feat to an iron rod set for an

angle point; THEN'T last of the shires to an iron rod set for an THEN'T lasting the silison tract and entering the Burgess tract M51007'E 102.82 fast to an iron rod set for the wart corner and FLACE OF REGIMENTED of this tract;

THIME LEAVING the PLACE OF BEETHNING as shown on plat number 20271-50-b dated October 20, 1980, as prepared for Sub Boyd by Jamas 2, Byrn and Associates of San Marcos, Texas, MSI*0715 301.89 feat to a point for the north dormar of this tract;

TRENT 540 1913 30.01 feat to a point for the east corner of this

TRENUE HIRESI'W 30.00 fast to the FLACM OF BECINNING. There are contained within these mater and bounds 0.52 acres of land, more of lase, as surveyed on the ground during Cotober 1936 under the direction of James E. Byrn, Registered Fublic Surveyor Number 183 of James E. Byrn and Associates of San Marcos, Texas,

1216

. 1.1 THINCE SSL 67 W 963.32 feat to a paint for the routh corner of this

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R.O.

AT PRE. LIZZIE SCOTT, ET AL, TO KRS. WILLIE CROCKERT BURGESS BY DESC DATED OCTOBER 32, 1939 AND RECORDED IN VOLUME 192, PAGE 489

OF THE CALDWELL COUNTY DEED BECORDS AND BEING MORE PARTICULARLY DESCRIBED BY METER AND BOUNDS AS FOLLOWS! DESCRIPTO BY METER AND BORNDS AS FOLLOWS: COMMENCING at an iron red for the west corner of the Burgess tract in the Dorthwast Lize of the remainder of that 238.45 aure tract conveyed by Mrs. Martha W. Filison to G. B. Milison by deed dated January L. 1913 and recorded in Volume 49, Page L19 of the Caldweil Crowning Deed Records in the southeast line of State Highway 142 and State Highway L42 and S51*41'W 997.72 feety TERMER Leaving said highway with the common line of the Burgess bract and Ellison tract, as Senced, the following