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FILED
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Terri Berry, County Clerk
Gaines County, Texas
BY Y. J. Gustin
Deputy

Notice of [Substitute] Trustee 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: 12/02/2025

Time: The sale will begin at 01:00 PM or not later than three hours after that time

Place: Gaines County, Texas at the following location: **AN AREA BY THE WEST EDGE OF THE WEST PORCH OF THE COURTHOUSE AND ON THE EAST BY THE MIDDLE LANDING OF THE INSIDE STAIRS LEADING TO THE COURTHOUSE FROM THE WEST DOOR OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

Property Address: 1117 COUNTY ROAD 225H, SEMINOLE, TX 79360

2. Terms of Sale: The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee 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. Any conveyance of the property is subject to all matters of record affecting the property.

3. Instrument to be Foreclosed: The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 03/10/2010 and recorded 03/11/2010 in Document 2010-1253, real property records of Gaines County, Texas, with **HECTOR VILLALOBOS, A MARRIED MAN** grantor(s) and JPMORGAN CHASE BANK, N A as Lender, Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust F as Beneficiary.

4. Appointment of Substitute Trustee: In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

5. Obligation Secured: Deed of Trust or Contract Lien executed by **HECTOR VILLALOBOS, A MARRIED MAN**, securing the payment of the indebtedness in the original principal amount of \$108,500.00, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **Wilmington Savings Fund Society, FSB**, as trustee of Stanwich Mortgage Loan Trust F is the current mortgagee of the note and deed of trust or contract lien.

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6. Default: A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

7. Property to be sold: The property to be sold is described as follows:

A 29.00 ACRE TRACT OF LAND LOCATED IN LOTS 9, 10, 11, 12, 15 AND 16, SOUTHRIDGE, A SUBDIVISION IN SECTION 383, BLOCK G, C.C.S.D. AND R.G.N.G. RY. CO. SURVEY, GAINES COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT IN THE INTERSECTION OF PAVED COUNTY ROAD 220 G WITH PAVED COUNTY ROAD 225 H, FOR THE NORTHEAST CORNER OF SAID LOT 9 AND OF THIS TRACT;

THENCE SOUTH 2 DEGREES 20 MINUTES 00 SECONDS WEST, ALONG SAID COUNTY ROAD 225 H AND ALONG THE EAST LINE OF SAID LOTS 9, 10, 11 AND 12, A DISTANCE OF 1188.00 FEET TO THE SOUTHEAST CORNER OF A 1.50 ACRE TRACT OUT OF THE NORTHEAST CORNER OF SAID LOT 12, AND FOR THE SOUTHEAST CORNER OF THIS TRACT (ALL BEARINGS ARE COMPARED TO THE TEXAS COORDINATE SYSTEM OF 1983, NORTH CENTRAL ZONE, ALL DISTANCES ARE TRUE AT AN AVERAGED SURFACE ELEVATION);

THENCE NORTH 87 DEGREES 43 MINUTES 25 SECONDS WEST, AT 40.00 FEET PASS A FOUND 7/8 INCH IRON ROD IN THE WESTERLY RIGHT-OF-WAY LINE OF SAID COUNTY ROAD 225 H, IN ALL 330.00 FEET TO A FOUND 7/8 INCH IRON ROD AT THE SOUTHWEST CORNER OF SAID 1.50 ACRE TRACT, AND FOR A CORNER OF THIS TRACT;

THENCE NORTH 2 DEGREES 20 MINUTES 00 SECONDS EAST, 198.00 FEET TO A ½ INCH IRON ROD FOUND IN THE LINE BETWEEN SAID LOTS 11 AND 12, FOR THE NORTHWEST CORNER OF SAID 1.50 ACRE TRACT, AND FOR A CORNER OF THIS TRACT;

THENCE NORTH 87 DEGREES 43 MINUTES 25 SECONDS WEST 330.00 FEET TO A ½ INCH IRON ROD FOUND IN THE EAST LINE OF SAID LOT 15, FOR THE COMMON WEST CORNER OF SAID LOTS 11 AND 12, AND FOR A CORNER OF THIS TRACT;

THENCE SOUTH 2 DEGREES 20 MINUTES 00 SECONDS WEST, ALONG THE EAST LINE OF SAID LOT 15, A DISTANCE OF 165.00 FEET TO A ½ INCH IRON ROD FOUND AT THE NORTHEAST CORNER OF THE SOUTH 2.50 ACRES OF LOT 15, FOR A CORNER OF THIS TRACT;

THENCE NORTH 87 DEGREES 43 MINUTES 25 SECONDS WEST, ALONG THE NORTH LINE OF SAID SOUTH 2.50 ACRES OF LOT 15, AT 620.00 FEET PASS A ½ INCH IRON ROD WITH CAP MARKED "NEWTON SURVEYING" SET IN THE EASTERLY RIGHT-OF-WAY LINE OF COUNTY ROAD, IN ALL 660.00 FEET TO THE WEST LINE OF SAID LOT 15, FOR THE NORTHWEST CORNER OF SAID SOUTH 2.50 ACRES, AND FOR THE SOUTHWEST CORNER OF THIS TRACT;

THENCE NORTH 2 DEGREES 20 MINUTES 00 SECONDS EAST, ALONG THE WEST LINE OF SAID LOTS 15 AND 16 AND ALONG PAVED COUNTY ROAD 225 K, 688.31 FEET TO A ½ INCH IRON ROD WITH CAP MARKED "WSCI RPLS1883" FOUND AT THE SOUTHWEST CORNER OF THAT CERTAIN 5.00 ACRE TRACT OF LAND DESCRIBED IN DEED FROM GARLAND FRED WOOLEY ET AL TO JUSTIN BERRY ET UX DATED APRIL 29, 2002 AND RECORDED IN VOLUME 749, PAGE 260, OFFICIAL PUBLIC

RECORDS, GAINES COUNTY, TEXAS, FOR THE MOST WESTERLY-NORTHWEST CORNER OF THIS TRACT;

THENCE SOUTH 87 DEGREES 43 MINUTES 25 SECONDS EAST, AT 40.00 FEET PASS A FOUND ½ INCH IRON ROD WITH CAP, IN ALL 466.69 FEET TO A ½ INCH IRON ROD WITH CAP MARKED "NEWTON SURVEYING" SET AT THE SOUTHEAST CORNER OF SAID BERRY 5.00 ACRE TRACT, AND FOR A CORNER OF THIS TRACT;

THENCE NORTH 2 DEGREES 20 MINUTES 00 SECONDS EAST, AT 426.69 FEET PASS A FOUND BOATSPIKE IN THE SOUTHERLY RIGHT-OF-WAY LINE OF SAID COUNTY ROAD 220 G, IN ALL 466.69 FEET TO A ½ INCH IRON ROD WITH CAP MARKED "RPLS 239" FOUND IN THE NORTH LINE OF SAID LOT 16, FOR THE MOST NORTHERLY-NORTHWEST CORNER OF THIS TRACT;

THENCE SOUTH 87 DEGREES 43 MINUTES 25 SECONDS EAST, ALONG SAID COUNTY ROAD 220 G AND ALONG THE NORTH LINE OF SAID LOTS 16 AND 9, A DISTANCE OF 853.31 FEET TO THE PLACE OF BEGINNING; SAVE AND EXCEPT ALL OIL, GAS AND OTHER MINERALS.

SAVE AND EXCEPT THAT CERTAIN 2.07 ACRE TRACT DESCRIBED IN PARTIAL RELEASE OF LIEN FILED OF RECORD ON NOVEMBER 17, 2016, IN INSTRUMENT NUMBER 2016-6811, GAINES COUNTY, TEXAS.

8. 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. **Carrington Mortgage Services LLC**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

C/O Carrington Mortgage Services LLC

**1600 South Douglass Road, Suite 200-A
Anaheim, CA 92806**

Phone: 1-800-561-4567 / 1-800-833-6388

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9. 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 the Mortgagor, the Mortgagee, or the Mortgagee's attorney.

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.

Date: October 28, 2025


Loundie Chery - Trustee Sale Assistant

C/O Power Default Services, Inc.
7730 Market Center Ave, Suite 100
El Paso, TX 79912
Telephone: 877-695-0910
Fax: 877-671-5959

For additional sale information visit: www.xome.com or (844) 400-9663

POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

I am Shelley Nail ^{Certificate of Posting} whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 10-30-25 I filed this Notice of Foreclosure Sale at the office of the Gaines County Clerk and caused it to be posted at the location directed by the Gaines County Commissioners Court.