

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 12/23/2004	Grantor(s)/Mortgagor(s): ANGELITA G. GARZA, A SINGLE WOMAN AND LORRAINE G. GARZA, A SINGLE WOMAN
Original Beneficiary/Mortgagee: WELLS FARGO BANK, N.A.	Current Beneficiary/Mortgagee: Deutsche Bank National Trust Company, as Trustee for ABFC 2005-WF1 Trust, ABFC Asset-Backed Certificates, Series 2005- WF1
Recorded in: Volume: 00563 Page: 327 Instrument No: 162025	Property County: MEDINA
Mortgage Servicer: Wells Fargo Bank, N.A. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 1 Home Campus, MAC 2301-04C, West Des Moines, IA 50328
Date of Sale: 10/7/2025	Earliest Time Sale Will Begin: 1pm
Place of Sale of Property: THE AREA ON THE EAST SIDE OF THE MEDINA COUNTY COURTHOUSE ANNEX, 1300 AVENUE M, HONDO, TX 78861, NEAR THE FRONT ENTRANCE, 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.	

Legal Description: TRACT 486, TWIN LAKE RANCH ESTATES, UNIT 1, A SUBDIVISION IN MEDINA COUNTY, TEXAS, ACCORDING TO PLAT OF RECORD IN VOLUME 3, PAGE 18, MEDINA COUNTY PLAT RECORDS.

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, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Janice Stoner, Mary C. LaFond or Martha Rossington, 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(I): 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: 8/12/2025

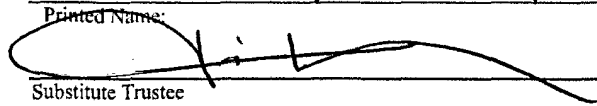


Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Wells Fargo Bank, N.A.

Dated: 08/14/2025

Terri Martin

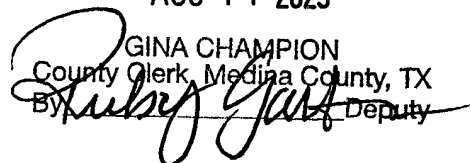
Printed Name:



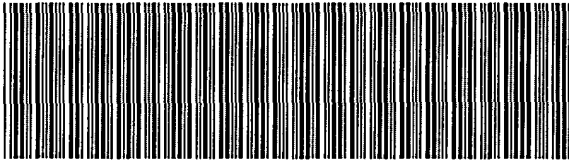
Substitute Trustee
c/o Tejas Trustee
1255 West 15th Street, Suite 1060
Plano, TX 75075
<https://sales.mccarthyholthus.com/>

Posted
HOUR 12:46

AUG 14 2025

GINA CHAMPION
County Clerk, Medina County, TX
By  Deputy

MH File Number: TX-25-122054-POS
Loan Type: Conventional Residential



VG-42-2025-25-000143

Medina County
Gina Champion
Medina County Clerk

Instrument Number: 25-000143

Foreclosure Posting

Recorded On: August 14, 2025 12:46 PM

Number of Pages: 2

" Examined and Charged as Follows: "

Total Recording: \$2.00

******* THIS PAGE IS PART OF THE INSTRUMENT *******

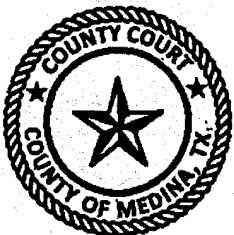
Any provision herein which restricts the Sale, Rental or use of the described REAL PROPERTY
because of color or race is invalid and unenforceable under federal law.

File Information:

Document Number: 25-000143
Receipt Number: 20250814000021
Recorded Date/Time: August 14, 2025 12:46 PM
User: Ruby G
Station: ccscan1.medinacounty.local

Record and Return To:

TERRI MARTIN



STATE OF TEXAS

Medina County

**I hereby certify that this Instrument was filed in the File Number sequence on the date/time
printed hereon, and was duly recorded in the Official Records of Medina County, Texas**

Gina Champion
Medina County Clerk
Medina County, TX