

**GHK ENTERPRISES L.P.**

**GLENN H. KOTHMANN**

P.O. Box 701888  
San Antonio, TX. 78270

(210) 656-0185

Certified Mail Return Receipt Requested

September 03, 2025

Ms. Laura Zavala  
106 Dorie St.  
San Antonio, TX. 78220

Re: Default of \$30,700.00 Promissory Note dated December 17, 2014, payable to the order of GHK Enterprises, L.P. (Collectively, the "Creditor"), and secured by a deed of trust lien on Glenn Valley Lot No(s). 21. Medina County, Texas

Dear Ms. Laura, Zavala:

By letter dated , you were previously provided a notice of default and an opportunity to cure such default. By failing to timely pay the monthly installments due under the above referenced note, you have failed to comply with the terms of your deed of trust dated December 17, 2014, in connection with the above captioned property, and are in default thereunder.

Consequently, the Creditor has exercised its option under your Deed of Trust to accelerate and mature such note and deed of trust and declare the entire amount of unpaid principal and accrued unpaid interest thereunder wholly due and payable, and you are hereby given formal notice thereof.

Accordingly, the undersigned, as Trustee, pursuant to the terms of the Deed of Trust, said Deed of Trust being recorded in the Real Property Records of Medina County, Texas, is contemporaneously causing the appropriate Notice of Trustee's Sale to be posted in accordance with the provisions of the Deed of Trust and statutory law of the State of Texas.

Pursuant to the requirements of Section 51.002 of the Property Code, enclosed herewith is a copy of a Notice of Trustee's Sale that is being posted at the Courthouse. The Sale shall be conducted on Tuesday, October 7, 2025, at the Medina County Courthouse, Hondo, Texas at the spot designated by the County Commissioners of Medina County, no earlier than 10:00 AM and no later than 1:00 PM.

**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 AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

Sincerely

  
Glenn H. Kothmann  
Trustee

Certified Mail No. 9589 0710 5270 2317 7482 52  
cc: By First Class Mail: Laura Zavala

## **Fair Debt Collection Practices Act Notice**

GHK Enterprises, L.P. (Collectively, "Creditor") are debt collectors and are attempting to collect the aforementioned debt and any information obtained will be used only for that purpose. The amount of the debt on the note is \$14,069.79 in principle as of the date of the last payment, June 13, 2025, and interest from that date. The debt is owed to the Creditor.

Unless you, within thirty days after receipt of this notice, dispute the validity of the debt, or any portion thereon, the debt will be assumed to be valid by the Creditor. If you notify us in writing within the thirty-day period that the debt or any portion thereof, is disputed, we will obtain verification of the debt and a copy of such verification will be mailed to you. Upon your written request within the thirty-day period, we will provide you with the name and address of that original Creditor, if different from the current Creditor.

**PLEASE BE ADVISED THAT DURING THE THIRTY DAY PERIOD, UNLESS PROHIBITED BY APPLICABLE LAW, WE WILL NOT DELAY OR CEASE PROCEEDING WITH THE NON-JUDICIAL FORECLOSURE SALE OF THE REAL ESTATE SECURING THE DEBT, OR OTHERWISE CEASE COLLECTION OF THE DEBT.**

The original Creditors are GHK Enterprises, L.P. and Glenn H. Kothmann, mailing address is PO Box 701888, San Antonio, Texas 78270, physical address is 14537 Bulverde Rd., San Antonio, Texas 78247.

**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.**

You are further notified that in the event the real estate securing the aforesaid Promissory Note is foreclosed and a deficiency is created as consequence of the difference between the indebtedness due and the sums received after such action, you and any of the other obligors and guarantors of the note may be personally liable for such deficiency.

You are further notified that in the event the real estate securing the aforesaid Promissory Note is foreclosed and a deficiency is created as consequence of the difference between the indebtedness due and the sums received after such action, you and any of the other obligors and guarantors of the note may be personally liable for such deficiency.

You are further notified that in the event the real estate is occupied after such foreclosure, you and all other occupants of such real estate may be subject to an eviction proceeding as allowed by law and we may request and order from the proper court to remove you and all other occupants from the real estate.

If any party who receives this letter is a debtor in a bankruptcy proceeding subject to the provisions of the United States Bankruptcy Code (title 11 of the United States Code), this letter is merely intended to be written notice of the defaults under the note in compliance with the Loan Documents and applicable law. This letter is not an act to collect, assess, or recover a claim against a party, nor is this letter intended to violate any provisions of the Code. Any and all claims that Lenders assert against that party will be properly asserted claims, demand and accruals regarding the Loan Documents, whenever made, and independently and collectively, with all applicable usury laws, and are accordingly limited so that all applicable usury laws are not violated.

## Notice of Non-Judicial Foreclosure Sale

September 03, 2025

WHEREAS, on December 17, 2014, Laura Zavala executed a Deed of Trust conveying to Glenn H. Kothmann, Trustee, the real property hereinafter described to secure GHK Enterprises, L.P. in the payment of that certain Promissory Note of even date therewith in the original sum of \$30,700.00, said Deed of Trust being duly recorded in Volume \_\_\_\_\_ and Page \_\_\_\_\_ of the Official Public Records of Real Property of Medina County, Texas DOC# 2014 037439

WHEREAS, default, as same is defined in said Deed of Trust, has occurred and the outstanding balance on same is wholly due; and

WHEREAS, the owner and holder of said Deed of Trust has requested the undersigned to sell said property to satisfy said indebtedness.

NOW, THEREFORE, NOTICE IS HEREBY GIVE that on Tuesday October 7, 2025, beginning at 10:00 AM, or not later than three hours after that time, the Substitute Trustee, Glenn H. Kothmann, Chuck Wehn, and/or Matthew Winn, will sell to the highest bidder for cash, at the Courthouse of Medina County, Medina, Texas, in the area designated by the Commissioners Court of such County, the following described property, to-wit:

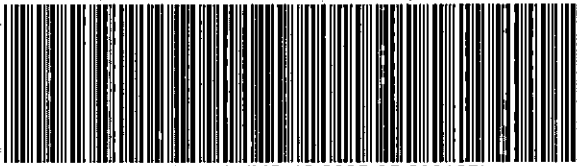
**Property : Glenn Valley Lot No(s). 21**



Trustee  
P.O. Box 701888  
San Antonio, Texas 78270  
Phone 210-656-0185 Fax 210-656-6475

GV21

rptLtrLate\_Accelerate



\*VG-42-2025-25-000165\*

**Medina County  
Gina Champion  
Medina County Clerk**

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**Instrument Number: 25-000165**

Foreclosure Posting

Recorded On: September 16, 2025 11:14 AM

Number of Pages: 4

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**" Examined and Charged as Follows: "**

Total Recording: \$2.00

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

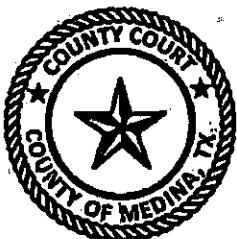
Any provision herein which restricts the Sale, Rental or use of the described REAL PROPERTY because of color or race is invalid and unenforceable under federal law.

**File Information:**

Document Number: 25-000165  
Receipt Number: 20250916000013  
Recorded Date/Time: September 16, 2025 11:14 AM  
User: Diamantina D  
Station: CCFRONTWINDOW

**Record and Return To:**

Glenn H Kothmann  
PO BOX 701888  
  
SAN ANTONIO TX 78270



**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