

26-400222

Notice of Substitute Trustee's Sale

Notice Concerning Military Duty: **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. Tex. Prop. Code § 51.002(i)**

Deed of Trust Date: April 6, 2022	Original Mortgagor/Grantor: CHRISTOPHER GUTIERREZ and CHRISTINE A GUTIERREZ
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR UNITED WHOLESALE MORTGAGE, LLC., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: UNITED WHOLESALE MORTGAGE, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 2022003560	Property County: Medina
Mortgage Servicer: CENLAR FEDERAL SAVINGS BANK	Mortgage Servicer's Address: 425 Phillips Blvd. Ewing, New Jersey 08618-1430

* 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 property securing the above referenced loan.

Secures:Note in the original principal amount of \$372,064.00, executed by CHRISTOPHER GUTIERREZ and payable to the order of Lender.

Property Address/Mailing Address: 17520 COUNTY ROAD 176, HELOTES, TX 78023

Legal Description of Property to be Sold: LOT 14, COUNTRY VIEW ESTATES, UNIT 1, A SUBDIVISION IN MEDINA COUNTY, TEXAS, ACCORDING TO PLAT OF RECORD IN VOLUME 7, PAGE 125, PLAT RECORDS OF MEDINA COUNTY, TEXAS.

Date of Sale: May 05, 2026	Earliest time Sale will begin: 1:00 PM
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Place of sale of Property: Medina County Courthouse Annex, 1300 Avenue M, Hondo, TX 78861 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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.

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *UNITED WHOLESALE MORTGAGE, LLC*, the owner and holder of the Note, has requested Auction.com LLC whose address is 1 Mauchly Irvine, CA 92618 or Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.



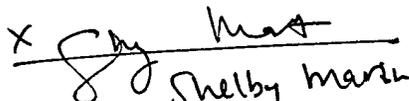
Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *UNITED WHOLESAL E MORTGAGE, LLC* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

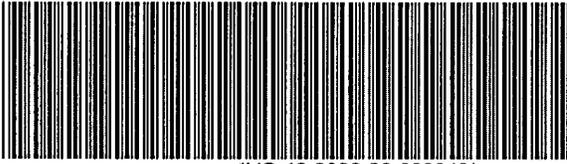
Pursuant to section 51.0075(a) of the Texas Property Code, Auction.com LLC whose address is 1 Mauchly Irvine, CA 92618 or Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Auction.com LLC whose address is 1 Mauchly Irvine, CA 92618 or Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

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 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.

X 
Shelby Marsh
3/19/26

/s/Joseph Vacek
Joseph Vacek
Attorney for Cenlar Federal Savings Bank
State Bar No.: 24038848
jvacek@raslg.com
Robertson, Anschutz, Schneid, Crane & Partners,
PLLC / Attorney for Mortgagee
5601 Executive Dr, Suite 400
Irving, TX 75038
Telephone: 817-873-3080
Facsimile: (817)796-6079



VG-42-2026-26-000049

**Medina County
Gina Champion
Medina County Clerk**

Instrument Number: 26-000049

Foreclosure Posting

Recorded On: March 19, 2026 09:50 AM

Number of Pages: 3

" Examined and Charged as Follows: "

Total Recording: \$2.00

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

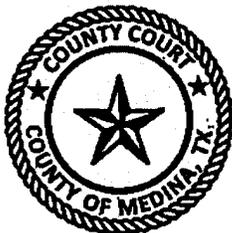
Any provision herein which restricts the Sale, Rental or use of the described REAL PROPERTY because of color or race is invalid and unenforceable under federal law.

File Information:

Document Number: 26-000049
Receipt Number: 20260319000014
Recorded Date/Time: March 19, 2026 09:50 AM
User: Ruby G
Station: ccscan1.medinacounty.local

Record and Return To:

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