

### Notice of Substitute Trustee Sale

T.S. #: 25-17485

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.

**Date, Time, and Place of Sale** - The sale is scheduled to be held at the following date, time and place:

Date: 6/2/2026  
 Time: The sale will begin no earlier than 1:00 PM or no later than three hours thereafter. The sale will be completed by no later than 4:00 PM  
 Place: Medina County Courthouse in Hondo, Texas, at the following location: The East side of the Medina County courthouse Annex, Near the front entrance designated as the location for all foreclosure sales. or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

**Property To Be Sold** - The property to be sold is described as follows:

Lot 39, of Alsatian Heights Subdivision, Phase I, Medina County, Texas, according to Map or Plat thereof recorded in Volume 7, Pages 301-303, Plat Records, Medina County, Texas.

**Instrument to be Foreclosed** – The instrument to be foreclosed is the Deed of Trust is dated 9/15/2020 and is recorded in the office of the County Clerk of Medina County, Texas, under County Clerk's File No 2020008473, recorded on 9/16/2020, of the Real Property Records of Medina County, Texas.  
Property Address: 329 COUNTY ROAD 5632 CASTROVILLE, TEXAS 78009

Trustor(s):	<b>KODY RAY BOWERS</b>	Original Beneficiary:	<b>MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR American Financial Network, Inc. ITS SUCCESSORS AND ASSIGNS</b>
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Current Beneficiary:	<b>Planet Home Lending, LLC</b>	Loan Servicer:	<b>Planet Home Lending, LLC</b>
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Current Substituted Trustees:	<b>Auction.com, LLC, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Martha Rossington, Reyn Rossington, Rick Snoke, Wayne Daughtrey, Prestige Default Services, LLC, Agency Sales and Posting LLC, Prestige Posting and Publishing LLC</b>		
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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.

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**Terms of Sale** - The sale will be conducted as a public auction to the highest bidder for cash with funds being made payable to Prestige Default Services, LLC, subject to the provisions of the deed of trust 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 at the time of sale. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

**Type of sale** - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by KODY RAY BOWERS, SINGLE MAN. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$157,102.00, executed by KODY RAY BOWERS, SINGLE MAN, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR American Financial Network, Inc. ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of KODY RAY BOWERS, SINGLE MAN to KODY RAY BOWERS. Planet Home Lending, LLC is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses. **All checks must be made payable to Prestige Default Services, LLC**

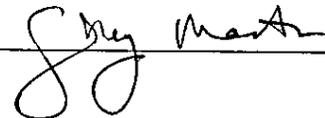
Questions concerning the sale may be directed to the undersigned or to the beneficiary:

**Planet Home Lending, LLC**  
321 Research Parkway  
Meriden, Connecticut 06450-8301  
(855) 884-2250

Dated: 3/19/26

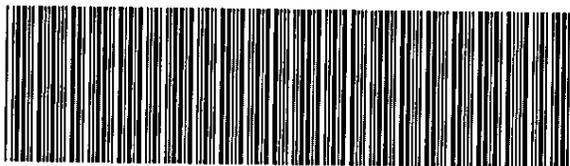
Auction.com, LLC, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Martha Rossington, Reyn Rossington, Rick Snoke, Wayne Daughtrey, Prestige Default Services, LLC, Agency Sales and Posting LLC, Prestige Posting and Publishing LLC,

Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Phone: (972) 893-3096 ext. 1035  
Fax: (949) 427-2732  
Sale Line Information: (866) 539-4173  
Website: <https://www.servicelink.auction.com>



T.S. #: 25-17485

AFTER RECORDING, PLEASE RETURN TO:  
Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Attn: Trustee Department



\*VG-42-2026-26-000052\*

**Medina County  
Gina Champion  
Medina County Clerk**

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**Instrument Number: 26-000052**

Foreclosure Posting

Recorded On: March 19, 2026 09:51 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: 26-000052  
Receipt Number: 20260319000013  
Recorded Date/Time: March 19, 2026 09:51 AM  
User: Jaylen P  
Station: cccash2

**Record and Return To:**

Martins



**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