

- 1 of 11: Est. Equity: 342849  
DOT year: 2019, Orig: 134310, Value: 469100  
Completed date: 2022-02-20 07:18:45  
Joseph Clontz  
11 Arrow Point Cir  
Wimberley TX 78676
- 2 of 11: Est. Equity: 304740  
DOT year: 2007, Orig: 119800, Value: 388600  
Completed date: 2022-03-13 09:56:30  
Robert and Jacqueline Redwine  
259 Mendez Loop  
Kyle TX 78640
- 3 of 11: Est. Equity: 230519  
DOT year: 2015, Orig: 305908, Value: 493600  
Completed date: 2022-02-19 17:51:12  
Blas and Leticia Mendez  
507 Old Settlers Dr  
San Marcos TX 78666
- 4 of 11: Est. Equity: 185840  
DOT year: 2008, Orig: 109250, Value: 264500  
Completed date: 2022-02-19 17:55:26  
Edward Lindquist  
7808 Vail Valley Dr  
Austin TX 78749
- 5 of 11: Est. Equity: 183327  
DOT year: 2018, Orig: 100732, Value: 276000  
Completed date: 2022-02-20 07:13:06  
Jonathan Zapata  
1065 Geneva Grove Ct  
San Marcos TX 78666
- 6 of 11: Est. Equity: 178518  
DOT year: 2020, Orig: 270190, Value: 437900  
Completed date: 2022-03-13 09:31:19  
Jennifer Chavez and Christopher Perry  
508 Hometown Pkwy  
Kyle TX 78640
- 7 of 11: Est. Equity: 159724  
DOT year: 2005, Orig: 74055, Value: 208600  
Completed date: 2022-03-21 08:41:43  
Jesse Diaz

1005 Grandview Dr  
San Marcos TX 78666

8 of 11: Est. Equity: 149600  
DOT year: 2017, Orig: 160000, Value: 293600  
Completed date: 2022-03-13 10:05:25  
Efrain and Sonia Almanza  
1215 Willis Way  
San Marcos TX 78666

9 of 11: Est. Equity: 144636  
DOT year: 2009, Orig: 70627, Value: 196900  
Completed date: 2022-02-19 18:10:09  
James, Richard, and Mary Whitmore  
27 Apple Blossom Dr  
Buda TX 78610

10 of 11: Est. Equity: 108852  
DOT year: 2012, Orig: 97060, Value: 186500  
Completed date: 2022-02-19 19:06:26  
Maria and Daniel Solis  
1406 Harper Dr  
San Marcos TX 78666

11 of 11: Est. Equity: 76531  
DOT year: 2015, Orig: 270313, Value: 309000  
Completed date: 2022-02-19 19:20:25  
Jeremy Brown  
929 Boulder Blf  
San Marcos TX 78666

Joseph Clontz  
11 Arrow Point Cir  
Wimberley TX 78676

Dear Joseph,

If you would like to stay in your home I want to help buy you some time to do exactly that.

You are getting tons of letters from house flippers right now. I'm not a house flipper, but I do check the county website where the foreclosures are posted every month. I don't mind investing some money and waiting 6 months or even a few years while the owner gets back to solid ground. Most flippers borrow at 14% to buy houses, but I only use my own savings. That's why they are always in a hurry and I'm not.

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Usually what I do for folks is catch up the payments so the mortgage (or HOA, or property tax) is back in good standing. Then you can stay in the house and keep up the payments from there. That gives you time to get your financial situation back on solid ground.

Everybody hits speed bumps and rough patches in life. It is very stressful for you right now, but if you can avoid foreclosure, you will be able to look back on this time and know you avoided the worst, kept your house away from the bank, and saved your credit.

Please give me a call or a text on my cell (512) 987-1881. I look forward to hearing from you.

Sincerely,

David J. Hochhaus  
(512) 987-1881 (personal cell)  
david@hellofixit.com  
www.hellofixit.com

P.S. I try to be open and up front how I do business. Here's a quick rundown of people I worked with who were about to lose their homes to foreclosure, and the outcomes:

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Katherine, Hewitt TX. Caught up the payments for her in December 2019. She rented the house from me for over a year but then she started to fall behind again. I paid her \$5,000 so she could find a more affordable place to live. After that I fixed up the house, sold it, and paid off the mortgage that was in her name.

Darrell, Lorena TX. It took about \$30,000 to catch up the mortgage in February 2020. He was able to make the payments after that for over a year, but fell behind again in April 2021. We agreed I would give him \$15,000 to find a new place for him and his mother to live. After that, I spent another \$30k on repairs and sold the house. Darrell got about \$54,000 additional after the sale went through.

Kathy, in Cedar Park TX was facing foreclosure and about to lose her home in October 2021. Since her husband passed away a few years earlier it had become more difficult to keep up with the payments. I paid \$65,000 to bring the mortgage current and she still lives in the house to this day. Right now, she is working on selling another property so she will have the money to buy the house back.

Barbara in Austin TX gave up her career in California to help care for her mother here in Texas. After her mom passed away, she inherited the house but didn't have the income to keep up with the payments. Now retired, she lives in her mom's condo but she was facing losing it to foreclosure on November 2, 2021. I was able to help by paying off the mortgage (\$53,000) and giving Barbara a lease at about half what she would be paying in rent for an apartment in Austin. This way she can continue to live in the condo at an affordable level.

NOTICE OF FORECLOSURE SALE

Property: The Property to be sold is described as follows:

LOT NINETY-THREE (93), WOODCREEK, SECTION ELEVEN (11), A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 1, PAGE 234, PLAT RECORDS, HAYS COUNTY, TEXAS.

Security Instrument: Deed of Trust dated August 27, 2019 and recorded on August 30, 2019 as Instrument Number 190306420 in the real property records of HAYS County, Texas, which contains a power of sale.

Sale Information: April 05, 2022, at 10:00 AM, or not later than three hours thereafter, at the front steps of the Hays County Government Building, or as designated by the County Commissioners Court.

Terms of Sale: Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.

Obligation Secured: The Deed of Trust executed by JOSEPH PAUL CLONTZ secures the repayment of a Note dated August 27, 2019 in the amount of \$134,310.00. FREEDOM MORTGAGE CORPORATION, whose address is c/o Freedom Mortgage Corporation, 907 Pleasant Valley Avenue, Suite 3, Mt. Laurel, NJ 08054, is the current mortgagee of the Deed of Trust and Note and Freedom Mortgage Corporation is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

Substitute Trustee: In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

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.

#9  
Pg 1  
FILED  
HAYS COUNTY, TEXAS  
8:34 o'clock #11  
APR 10 2022  
CLERK

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.

#9  
Pg 2

Miller, George & Suggs, PLLC  
Dustin C. George, Attorney at Law  
Tracey Midkiff, Attorney at Law  
Jonathan Audring, Attorney at Law  
5601 Democracy Drive, Suite 265  
Plano, TX 75024

Substitute Trustee(s): David Ackel, Travis Kaddatz, Sara Edgington, Logan Thomas, Colette Meyers, Stephen Mayers, Aarti Patel, Evan Press, Dylan Ruiz, Violet Nunez, Shawn Schiller, Clay Golden, Maryna Danielian, Scott Swenson, Corin Johnson, Aaron Johnson, Trent Davis, Elizabeth Anderson, Shariet Watts, Shariet Watts, Michelle Jones, Richard Zavala, Jr. and Auction.com employees, including but not limited to those listed herein  
c/o Miller, George & Suggs, PLLC  
5601 Democracy Drive, Suite 265  
Plano, TX 75024

Certificate of Posting

I, Angela Zavala, declare under penalty of perjury that on the 9<sup>th</sup> day of Feb., 2022 I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of HAYS County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

Robert and Jacqueline Redwine  
259 Mendez Loop  
Kyle TX 78640

Dear Robert and Jacqueline,

If you would like to stay in your home I want to help buy you some time to do exactly that.

You are getting tons of letters from house flippers right now. I'm not a house flipper, but I do check the county website where the foreclosures are posted every month. I don't mind investing some money and waiting 6 months or even a few years while the owner gets back to solid ground. Most flippers borrow at 14% to buy houses, but I only use my own savings. That's why they are always in a hurry and I'm not.

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Please give me a call or a text on my cell (512) 987-1881. I look forward to hearing from you.

Sincerely,

David J. Hochhaus  
(512) 987-1881 (personal cell)  
david@hellofixit.com  
www.hellofixit.com

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Barbara in Austin TX gave up her career in California to help care for her mother here in Texas. After her mom passed away, she inherited the house but didn't have the income to keep up with the payments. Now retired, she lives in her mom's condo but she was facing losing it to foreclosure on November 2, 2021. I was able to help by paying off the mortgage (\$53,000) and giving Barbara a lease at about half what she would be paying in rent for an apartment in Austin. This way she can continue to live in the condo at an affordable level.

#10  
Pg 1  
Deed of Trust Date:  
3/2/2007

Original Beneficiary/Mortgagee:  
HOMETOWN MORTGAGE CO., INC.

Recorded in:  
Volume: 3121  
Page: 746  
Instrument No: 70006609

Mortgage Servicer:  
Select Portfolio Servicing, Inc. is representing the Current  
Beneficiary/Mortgagee under a servicing agreement with the  
Current Beneficiary/Mortgagee.

Grantor(s)/Mortgagor(s):  
ROBERT REDWINE AND JACQUELINE REDWINE,  
HUSBAND AND WIFE  
Current Beneficiary/Mortgagee:  
Select Portfolio Servicing, Inc.

Property County:  
HAYS

FILED  
HAYS COUNTY, TEXAS  
at 9:25 o'clock A M

FEB 17 2022

Mortgage Servicer's Address:  
3217 S. Decker Lake Dr.,  
Salt Lake City, UT 84119

*Elaine H. Cardenas*  
COUNTY CLERK

Legal Description: LOT 18, BLOCK S, PLUM CREEK, PHASE I, SECTION 2D, A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF RECORD IN VOLUME 10, PAGE 141, PLAT RECORDS OF HAYS COUNTY, TEXAS.

Date of Sale: 4/5/2022

Earliest Time Sale Will Begin: 10:00:00 AM

Place of Sale of Property: Hays County Government Center, 712 South Stagecoach Trail, San Marcos, TX 78666 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.

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.

**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.

*Angela Zavala*  
Sara Edgington, Colette Mayers, Thomas Gilbraith, C Jacón Spence, Aarti Patel, Dylan Ruiz, Violet Nunez, Edward Luby, Nancy Parker, Roberta Avery-Hamilton, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Auction.com, Deanna Ray, Sharlet Watts, Angela Zavala, Michelle Jones or Richard Zavala, Jr or Thuy Frazier or Cindy Mendoza or Catherine Allen-Rea or Cole Patton, Substitute Trustee  
MCCARTHY & HOLTHUS, LLP  
1255 WEST 15TH STREET, SUITE 1060  
PLANO, TX 75075

MH File Number: TX-20-77772-POS  
Loan Type: Conventional Residential



Blas and Leticia Mendez  
507 Old Settlers Dr  
San Marcos TX 78666

Dear Blas and Leticia,

If you would like to stay in your home I want to help buy you some time to do exactly that.

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david@hellofixit.com  
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# 7  
Pg. 1

FILED  
HAYS COUNTY, TEXAS  
at 12:37 o'clock P.M.

FEB 07 2022

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

*Elaine H. Cardenas*  
COUNTY CLERK

**HAYS County**

**Deed of Trust Dated:** June 19, 2015

**Amount:** \$305,908.00

**Grantor(s):** BLAS G. MENDEZ JR and LETICIA MENDEZ

**Original Mortgagee:** VILLAGE CAPITAL & INVESTMENT, LLC

**Current Mortgagee:** VILLAGE CAPITAL & INVESTMENT LLC

**Mortgagee Address:** VILLAGE CAPITAL & INVESTMENT LLC, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047

**Recording Information:** Document No. 2015-15019852

**Legal Description:** LOT 11, BLOCK B OF BLANCO VISTA TRACT I SECTION A AND SCHOOL TRACT, A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF RECORD IN VOLUME 14, PAGES 37-41, OF THE PLAT RECORDS OF HAYS COUNTY, TEXAS.

**Date of Sale:** April 5, 2022 between the hours of 1:00 PM and 4:00 PM.

**Earliest Time Sale Will Begin:** 1:00 PM

**Place of Sale:** The foreclosure sale will be conducted at public venue in the area designated by the HAYS County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

SARA EDGINGTON OR COLETTE MAYERS, DEANNA RAY, THOMAS GILBRAITH, C JACON SPENCE, AARTI PATEL, DYLAN RUIZ, VIOLET NUNEZ, EDWARD LUBY, NANCY PARKER, ROBERTA AVERY-HAMILTON, CARY CORENBLUM, JOSHUA SANDERS, ALEENA LITTON, MATTHEW HANSEN, CHRIS LAFOND, DEANNA RAY, SHARLET WATTS, ANGELA ZAVALA, MICHELLE JONES, RICHARD ZAVALA, JR OR ELIZABETH ANDERSON have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust. 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. 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.

**NOTICE IS FURTHER GIVEN** that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. 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.

**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.**

*Anthony Adam Garcia*  
Anthony Adam Garcia, ATTORNEY AT LAW  
HUGHES, WATTS & ASKANASE, L.L.P.  
1201 Louisiana, Suite 2800  
Houston, Texas 77002  
Reference: 2018-002178

*Sharlet Watts*  
c/o ServiceLink Auction \* Powered by Hudson & Marshall, LLC  
3220 El Camino Real 1<sup>st</sup> Floor  
Irvine, CA 92602

Edward Lindquist  
7808 Vail Valley Dr  
Austin TX 78749

Re. 117 Scott St

Dear Edward,

If you would like to stay in your home I want to help buy you some time to do exactly that.

You are getting tons of letters from house flippers right now. I'm not a house flipper, but I do check the county website where the foreclosures are posted every month. I don't mind investing some money and waiting 6 months or even a few years while the owner gets back to solid ground. Most flippers borrow at 14% to buy houses, but I only use my own savings. That's why they are always in a hurry and I'm not.

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Sincerely,

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FEB 07 2022

NOTICE OF FORECLOSURE SALE

Christi Chambers  
COUNTY CLERK

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1. *Property to Be Sold.* The property to be sold is described as follows: METES & BOUNDS DESCRIPTION FOR 0.0841 ACRES OF LAND

A TRACT OF LAND CONTAINING 0.0841 ACRES OUT OF AND PART OF LOT NINE (9) OF THE JOHN SCOTT ADDITION TO THE CITY OF SAN MARCOS, HAYS COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME "R", PAGE 25, OF THE HAYS COUNTY DEED RECORDS, SAID 0.0841 ACRES BEING THAT SAME TRACT AS CONVEYED TO ROBERT C. COTNER, JR., AS RECORDED AND SUBMITTED IN VOLUME 123, PAGE 599, OF THE OFFICIAL PUBLIC RECORDS OF HAYS COUNTY, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

COMMENCING AT A 1/2 INCH IRON ROD FOUND AT THE INTERSECTION OF THE SOUTHWEST RIGHT-OF-WAY OF SCOTT STREET WITH THE NORTHWEST RIGHT-OF-WAY OF WEST SAN ANTONIO STREET FOR THE MOST EASTERLY CORNER OF LOT TEN (10), SAID JOHN SCOTT ADDITION AND FOR THE BEARING BASIS USED HEREIN;

THENCE NORTH 46 DEGREES 02 MINUTES 00 SECONDS WEST, LEAVING SAID WEST SAN ANTONIO STREET RIGHT-OF-WAY AND ALONG THE SOUTHWEST RIGHT-OF-WAY OF SCOTT STREET, A DISTANCE OF 184.77 FEET TO A 1/2 INCH IRON ROD SET FOR THE NORTHEAST CORNER OF THE HEREIN DESCRIBED TRACT, THE NORTHEAST CORNER OF THE NEW TRACT AS DESCRIBED IN VOLUME 2881, PAGE 261, OF THE OFFICIAL PUBLIC RECORDS OF HAYS COUNTY, AND FOR THE POINT OF BEGINNING;

THENCE SOUTH 44 DEGREES 01 MINUTES 59 SECONDS WEST, LEAVING THE SAID SCOTT STREET RIGHT-OF-WAY, A DISTANCE OF 121.77 FEET TO A 1/2 INCH IRON ROD SET IN THE NORTHEAST RIGHT-OF-WAY OF AN ALLEY FOR THE SOUTHEAST CORNER OF THIS HEREIN DESCRIBED TRACT AND THE SOUTHWEST CORNER OF THE SAID NEW TRACT, FROM WHICH FOR REFERENCE A 1/2 INCH IRON ROD FOUND AT THE INTERSECTION OF THE NORTHEAST RIGHT-OF-WAY OF THE SAID ALLEY WITH THE NORTHWEST RIGHT-OF-WAY OF WEST SAN ANTONIO STREET FOR THE SOUTH CORNER OF SAID LOT 10 BEARS SOUTH 45 DEGREES 40 MINUTES 26 SECONDS EAST, A DISTANCE OF 182.99 FEET;

THENCE NORTH 46 DEGREES 02 MINUTES 26 SECONDS WEST, ALONG THE SAID ALLEY, A DISTANCE OF 30.00 FEET TO A 1/2 INCH IRON ROD SET FOR THE SOUTHWEST CORNER OF THIS TRACT AND THE SOUTHEAST CORNER OF THE ALLEN TRACT AS DESCRIBED IN VOLUME 914, PAGE 745, OF THE OFFICIAL PUBLIC RECORDS OF HAYS COUNTY, FROM WHICH FOR REFERENCE, AN IRON ROD WITH A PLASTIC CAP FOUND AT THE INTERSECTION OF THE NORTHEAST RIGHT-OF-WAY OF THE SAID ALLEY WITH THE SOUTHEAST RIGHT-OF-WAY OF WEST HOPKINS STREET FOR THE WEST CORNER OF LOT EIGHT (8), SAID JOHN SCOTT ADDITION BEARS NORTH 46 DEGREES 02 MINUTES 26 SECONDS WEST, A DISTANCE OF 312.26 FEET;

THENCE NORTH 44 DEGREES 01 MINUTES 59 SECONDS EAST, LEAVING THE ALLEY, A DISTANCE OF 122.08 FEET TO A 1/2 INCH IRON ROD SET IN THE SOUTHWEST RIGHT-OF-WAY OF SCOTT STREET FOR THE NORTHWEST CORNER OF THIS HEREIN DESCRIBED TRACT AND THE NORTHEAST CORNER OF THE SAID ALLEN TRACT, FROM WHICH FOR REFERENCE AND FOR THE BEARING BASIS USED HEREIN, AN IRON ROD WITH A PLASTIC CAP FOUND AT THE INTERSECTION OF THE SOUTHWEST RIGHT-OF-WAY OF SCOTT STREET WITH THE SOUTHEAST RIGHT-OF-WAY OF WEST HOPKINS STREET FOR THE NORTH CORNER OF SAID LOT 8 BEARS NORTH 46 DEGREES 02 MINUTES 00 SECONDS WEST, A DISTANCE OF 313.15 FEET;

THENCE SOUTH 46 DEGREES 02 MINUTES 00 SECONDS EAST, ALONG THE SOUTHWEST RIGHT-OF-WAY OF SCOTT STREET, A DISTANCE OF 30.00 FEET TO THE POINT OF BEGINNING, CONTAINING 0.0841 ACRES.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust dated 05/23/2008 and recorded in Book 3395 Page 563 Document 2008-80014113 real property records of Hays County, Texas.

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

Date: 04/05/2022

Time: 10:00 AM

Place: Hays County, Texas at the following location: ON THE FRONT STEPS OF THE HAYS COUNTY GOVERNMENT BUILDING, OR THE PRECEDING AREA IS NO LONGER THE DESIGNATED AREA, AT THE AREA MOST RECENTLY DESIGNATED BY THE COUNTY COMMISSIONER'S COURT or as designated by the County Commissioners Court.

4. *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.

5. *Obligations Secured.* The Deed of Trust executed by EDVARD R. LINDQUIST, provides that it secures the payment of the indebtedness in the original principal amount of \$109,250.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Select Portfolio Servicing, Inc. is the current mortgagee of the note and deed of trust and SELECT PORTFOLIO SERVICING, INC. is mortgage servicer. A servicing agreement between the mortgagee, whose address is Select Portfolio Servicing, Inc. c/o SELECT PORTFOLIO SERVICING, INC., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. *Substitute Trustee(s) Appointed to Conduct Sale.* In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney 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.

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.

Maacke Wolf Zientz & Mann, P.C.  
Brandon Wolf, Attorney at Law  
L. Keller Maacke, Attorney at Law  
Michael Zientz, Attorney at Law  
Lori Lane Long, Attorney at Law  
Chelsea Schneider, Attorney at Law  
Ester Contreras, Attorney at Law  
Parkway Office Center, Suite 900  
14160 Dallas Parkway  
Dallas, TX 75254

Certificate of Posting  
I am \_\_\_\_\_ 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 \_\_\_\_\_ I filed this Notice of Foreclosure Sale at the office of the Hays County Clerk and caused it to be posted at the location directed by the Hays County Commissioners Court.

Jonathan Zapata  
1065 Geneva Grove Ct  
San Marcos TX 78666

Dear Jonathan,

If you would like to stay in your home I want to help buy you some time to do exactly that.

You are getting tons of letters from house flippers right now. I'm not a house flipper, but I do check the county website where the foreclosures are posted every month. I don't mind investing some money and waiting 6 months or even a few years while the owner gets back to solid ground. Most flippers borrow at 14% to buy houses, but I only use my own savings. That's why they are always in a hurry and I'm not.

I try to make a reasonable profit but I want the owners I work with to walk away happy. It helps me build my track record and reputation in the community.

Usually what I do for folks is catch up the payments so the mortgage (or HOA, or property tax) is back in good standing. Then you can stay in the house and keep up the payments from there. That gives you time to get your financial situation back on solid ground.

Everybody hits speed bumps and rough patches in life. It is very stressful for you right now, but if you can avoid foreclosure, you will be able to look back on this time and know you avoided the worst, kept your house away from the bank, and saved your credit.

Please give me a call or a text on my cell (512) 987-1881. I look forward to hearing from you.

Sincerely,

David J. Hochhaus  
(512) 987-1881 (personal cell)  
david@hellofixit.com  
www.hellofixit.com

P.S. I try to be open and up front how I do business. Here's a quick rundown of people I worked with who were about to lose their homes to foreclosure, and the outcomes:

Tanya, Waco TX. The house was on the February 2019 foreclosure sale. I caught up the payments to stop the foreclosure. Tanya stayed in the house on a lease while she worked on her finances. Originally, we thought it would only take three months, but despite some more difficulties, she did not give up. A little over two years later, she was ready and bought the house back in August 2021.

Katherine, Hewitt TX. Caught up the payments for her in December 2019. She rented the house from me for over a year but then she started to fall behind again. I paid her \$5,000 so she could find a more affordable place to live. After that I fixed up the house, sold it, and paid off the mortgage that was in her name.

Darrell, Lorena TX. It took about \$30,000 to catch up the mortgage in February 2020. He was able to make the payments after that for over a year, but fell behind again in April 2021. We agreed I would give him \$15,000 to find a new place for him and his mother to live. After that, I spent another \$30k on repairs and sold the house. Darrell got about \$54,000 additional after the sale went through.

Kathy, in Cedar Park TX was facing foreclosure and about to lose her home in October 2021. Since her husband passed away a few years earlier it had become more difficult to keep up with the payments. I paid \$65,000 to bring the mortgage current and she still lives in the house to this day. Right now, she is working on selling another property so she will have the money to buy the house back.

Barbara in Austin TX gave up her career in California to help care for her mother here in Texas. After her mom passed away, she inherited the house but didn't have the income to keep up with the payments. Now retired, she lives in her mom's condo but she was facing losing it to foreclosure on November 2, 2021. I was able to help by paying off the mortgage (\$53,000) and giving Barbara a lease at about half what she would be paying in rent for an apartment in Austin. This way she can continue to live in the condo at an affordable level.



FILED  
HAYS COUNTY, TEXAS  
at 9:03 o'clock A M

JAN 27 2022

*Elaine H. Cardenas*  
COUNTY CLERK

NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
(CXE)  
ZAPATA, JONATHAN  
1065 GENEVA GROVE COURT, SAN MARCOS, TX 78666

FHA 514-1795931-703-203B  
Firm File Number: 22-037419

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on October 31, 2018, JONATHAN ZAPATA, UNMARRIED MAN, as Grantor(s), executed a Deed of Trust conveying to MEWAEL GHEBREMICHAEL, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR NATIONS RELIABLE LENDING, LLC in payment of a debt therein described. The Deed of Trust was filed in the real property records of HAYS COUNTY, TX and is recorded under Clerk's File/Instrument Number 18039085, to which reference is herein made for all purposes.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness;

WHEREAS, the undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, April 5, 2022 between ten o'clock AM and four o'clock PM and beginning not earlier than 1:00 PM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate in the area designated by the Commissioners Court, of Hays county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

Said Real Estate is described as follows: In the County of Hays, State of Texas:

LOT 37, MORNINGWOOD, SECTION 3, A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGES 307-312, OF THE PLAT RECORDS OF HAYS COUNTY, TEXAS.

Property Address:	1065 GENEVA GROVE COURT SAN MARCOS, TX 78666
Mortgage Servicer:	NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
Mortgagee:	NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER 8950 CYPRESS WATERS BLVD COPELL, TX 75019

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.

*Angela Zavala*  
SUBSTITUTE TRUSTEE

Elizabeth Anderson, Sharlet Watts, Deanna Ray, Sharlet Watts, Angela Zavala, Michelle Jones or Richard Zavala, Jr  
c/o Law Office of Gerald M. Shapiro, LLP  
13105 Northwest Freeway, Suite 960  
Houston, TX 77040  
(713) 462-2565

**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 military service to the sender of this notice immediately.**

Jennifer Chavez and Christopher Perry  
508 Hometown Pkwy  
Kyle TX 78640

Dear Jennifer and Christopher,

If you would like to stay in your home I want to help buy you some time to do exactly that.

You are getting tons of letters from house flippers right now. I'm not a house flipper, but I do check the county website where the foreclosures are posted every month. I don't mind investing some money and waiting 6 months or even a few years while the owner gets back to solid ground. Most flippers borrow at 14% to buy houses, but I only use my own savings. That's why they are always in a hurry and I'm not.

I try to make a reasonable profit but I want the owners I work with to walk away happy. It helps me build my track record and reputation in the community.

Usually what I do for folks is catch up the payments so the mortgage (or HOA, or property tax) is back in good standing. Then you can stay in the house and keep up the payments from there. That gives you time to get your financial situation back on solid ground.

Everybody hits speed bumps and rough patches in life. It is very stressful for you right now, but if you can avoid foreclosure, you will be able to look back on this time and know you avoided the worst, kept your house away from the bank, and saved your credit.

Please give me a call or a text on my cell (512) 987-1881. I look forward to hearing from you.

Sincerely,

David J. Hochhaus  
(512) 987-1881 (personal cell)  
david@hellofixit.com  
www.hellofixit.com

P.S. I try to be open and up front how I do business. Here's a quick rundown of people I worked with who were about to lose their homes to foreclosure, and the outcomes:

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Katherine, Hewitt TX. Caught up the payments for her in December 2019. She rented the house from me for over a year but then she started to fall behind again. I paid her \$5,000 so she could find a more affordable place to live. After that I fixed up the house, sold it, and paid off the mortgage that was in her name.

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Barbara in Austin TX gave up her career in California to help care for her mother here in Texas. After her mom passed away, she inherited the house but didn't have the income to keep up with the payments. Now retired, she lives in her mom's condo but she was facing losing it to foreclosure on November 2, 2021. I was able to help by paying off the mortgage (\$53,000) and giving Barbara a lease at about half what she would be paying in rent for an apartment in Austin. This way she can continue to live in the condo at an affordable level.

#1  
pg. 1  
FILED  
HAYS COUNTY, TEXAS  
at 12:04 o'clock P.M.  
JAN 25 2022

21-148336

Notice of Substitute Trustee's Sale

*Christina Chavez*

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: October 23, 2020	Original Mortgage/Grantor: JENNIFER CHRISTINA CHAVEZ AND CHRISTOPHER ALLEN PERRY
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR CMG MORTGAGE, INC. DBA CMG FINANCIAL, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: LAKEVIEW LOAN SERVICING, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 20048064 Mortgage Servicer: LoanCare LLC	Property County: HAYS Mortgage Servicer's Address: 3637 Sentara Way, Virginia Beach, Virginia 23452

\* 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 § 51.0023, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

Secured Note in the original principal amount of \$270,019.00, executed by CHRISTOPHER PERRY and JENNIFER CHAVEZ and payable to the order of Lender.

Property Address/Mailing Address: 508 HOMETOWN PKWY, KYLE, TX 78640

Legal Description of Property to be Sold: LOT 69, BLOCK D, "HOMETOWN KYLE SUBDIVISION, PHASE 1", ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 11, PAGE 247, PLAT RECORDS, HAYS COUNTY, TEXAS.

Date of Sale: April 05, 2022	Earliest time Sale will begin: 10:00 AM
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Place of sale of Property: Hays County Government Center, 712 South Stagecoach Trail, San Marcos, TX 78666 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

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, LAKEVIEW LOAN SERVICING, LLC, the owner and holder of the Note, has requested Sara Edgington, Colette Mayers, Thomas Githraith, C Jaccon Spence, Aarti Patel, Dylan Ruiz, Violet Nunez, Edward Luby, Nancy Parker, Roberta Avery-Hamilton, Cary Coreblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Auction.com whose address is 1 Mauchly Irvine, CA 92618 OR Sharlet Warts, Angela Zavala, Michelle Jones or Richard Zavala, Jr whose address

#1  
pg. 2

is 14800 Landmark Blvd, Suite 850, Dallas, TX 75234, 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 LAKEVIEW LOAN SERVICING, 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 51.0073(a) of the Texas Property Code, Sara Edgington, Colette Mayers, Thomas Githraith, C Jaccon Spence, Aarti Patel, Dylan Ruiz, Violet Nunez, Edward Luby, Nancy Parker, Roberta Avery-Hamilton, Cary Coreblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Auction.com whose address is 1 Mauchly Irvine, CA 92618 OR Sharlet Warts, Angela Zavala, Michelle Jones or Richard Zavala, Jr whose address is 14800 Landmark Blvd, Suite 850, Dallas, TX 75234, 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 Sara Edgington, Colette Mayers, Thomas Githraith, C Jaccon Spence, Aarti Patel, Dylan Ruiz, Violet Nunez, Edward Luby, Nancy Parker, Roberta Avery-Hamilton, Cary Coreblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Auction.com whose address is 1 Mauchly Irvine, CA 92618 OR Sharlet Warts, Angela Zavala, Michelle Jones or Richard Zavala, Jr whose address is 14800 Landmark Blvd, Suite 850, Dallas, TX 75234, 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 Mortgagee, the Mortgagee, or the Mortgagee's attorney.

*Angela Zavala*  
SUBSTITUTE TRUSTEE

Sara Edgington, Colette Mayers, Thomas Githraith, C Jaccon Spence, Aarti Patel, Dylan Ruiz, Violet Nunez, Edward Luby, Nancy Parker, Roberta Avery-Hamilton, Cary Coreblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Auction.com OR Sharlet Warts, Angela Zavala, Michelle Jones or Richard Zavala, Jr, Trustee

c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC, 10700 Abbott's Bridge Road, Suite 170, Dunwoody, Georgia 30097; PH: (470)321-7112

Jesse Diaz  
1005 Grandview Dr  
San Marcos TX 78666

Dear Jesse,

If you would like to stay in your home I want to help buy you some time to do exactly that.

You are getting tons of letters from house flippers right now. I'm not a house flipper, but I do check the county website where the foreclosures are posted every month. I don't mind investing some money and waiting 6 months or even a few years while the owner gets back to solid ground. Most flippers borrow at 14% to buy houses, but I only use my own savings. That's why they are always in a hurry and I'm not.

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Please give me a call or a text on my cell (512) 987-1881. I look forward to hearing from you.

Sincerely,

David J. Hochhaus  
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david@hellofixit.com  
www.hellofixit.com

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Kathy, in Cedar Park TX was facing foreclosure and about to lose her home in October 2021. Since her husband passed away a few years earlier it had become more difficult to keep up with the payments. I paid \$65,000 to bring the mortgage current and she still lives in the house to this day. Right now, she is working on selling another property so she will have the money to buy the house back.

Barbara in Austin TX gave up her career in California to help care for her mother here in Texas. After her mom passed away, she inherited the house but didn't have the income to keep up with the payments. Now retired, she lives in her mom's condo but she was facing losing it to foreclosure on November 2, 2021. I was able to help by paying off the mortgage (\$53,000) and giving Barbara a lease at about half what she would be paying in rent for an apartment in Austin. This way she can continue to live in the condo at an affordable level.

MAR 14 2022

A-MDiaz-J 16787

NOTICE OF SUBSTITUTE TRUSTEE'S SALE  
*Charles J. Williams*  
COUNTY CLERK

DATE: March 14, 2022

NOTE:

DATE: December 9, 2005  
AMOUNT: \$74,055.00  
MAKER: Jesse Diaz, a single person  
PAYEE: Adam W. Meuth

DEED OF TRUST:

DATE: December 9, 2005  
GRANTOR: Jesse Diaz, a single person  
BENEFICIARY: Adam W. Meuth  
COUNTY WHERE PROPERTY IS LOCATED: Hays  
TRUSTEE: R. Bruce Boyer  
RECORDING INFORMATION: Vol. 2826, page 669, re-recorded in Volume 2966, Page 687, Official Public Records of Real Property of Hays County, Texas

PROPERTY: Lot No. 40 (40), Block "A", Eaglepoint, a subdivision in Hays County, Texas, according to the map or plat thereof recorded in Volume 7, Page 377, Hays County, Texas.

LENDER/HOLDER NOW: A & M Heritage Holdings, Ltd., dba A & M Investment

BORROWER/DEBTOR NOW: Jesse Diaz

SUBSTITUTE TRUSTEE: Mark Cummings or Jason West or Patrick Armstrong or Dick Veters

SUBSTITUTE TRUSTEE'S MAILING ADDRESS: 8101 Boat Club Road, # 320, Fort Worth, TX 76179

DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY: April 5, 2022, being the first Tuesday of the month, to commence at 10:00 a.m., or within three hours thereafter.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY: In the area designated by the Commissioners Court of such County, pursuant to § 51.002 of the Texas Property Code as the place where foreclosure sales are to take place (if no such place is so designated, the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted).

#13  
Pg 2

Default has occurred in the payment of the Note and in performance of the obligations of the Deed of Trust which secures the Note. Because of such default, Lender, the holder of the Note, has requested Substitute Trustee to sell the Property. Notice is given that before the sale the Beneficiary may appoint another person Substitute Trustee to conduct the sale.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust, in accordance with Lender's rights and remedies under the Deed of Trust and Section 9.501(d) of the Texas Business and Commerce Code (Texas UCC).

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, Substitute Trustee, will sell the Property at public auction, by public sale, to the highest bidder for cash, "AS IS," or other form of payment acceptable to Substitute Trustee, in accordance with the Deed of Trust. THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT OR THE LIKE FOR THE PERSONAL PROPERTY IN THIS DISPOSITION.

ARMED SERVICES NOTICE EFFECTIVE SEPTEMBER 1, 2011

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.

*Mark Cummings*  
Mark Cummings or Jason West or  
Patrick Armstrong or Dick Veters  
Substitute Trustee

Efrain and Sonia Almanza  
1215 Willis Way  
San Marcos TX 78666

Dear Efrain and Sonia,

If you would like to stay in your home I want to help buy you some time to do exactly that.

You are getting tons of letters from house flippers right now. I'm not a house flipper, but I do check the county website where the foreclosures are posted every month. I don't mind investing some money and waiting 6 months or even a few years while the owner gets back to solid ground. Most flippers borrow at 14% to buy houses, but I only use my own savings. That's why they are always in a hurry and I'm not.

I try to make a reasonable profit but I want the owners I work with to walk away happy. It helps me build my track record and reputation in the community.

Usually what I do for folks is catch up the payments so the mortgage (or HOA, or property tax) is back in good standing. Then you can stay in the house and keep up the payments from there. That gives you time to get your financial situation back on solid ground.

Everybody hits speed bumps and rough patches in life. It is very stressful for you right now, but if you can avoid foreclosure, you will be able to look back on this time and know you avoided the worst, kept your house away from the bank, and saved your credit.

Please give me a call or a text on my cell (512) 987-1881. I look forward to hearing from you.

Sincerely,

David J. Hochhaus  
(512) 987-1881 (personal cell)  
david@hellofixit.com  
www.hellofixit.com



P.S. I try to be open and up front how I do business. Here's a quick rundown of people I worked with who were about to lose their homes to foreclosure, and the outcomes:

Tanya, Waco TX. The house was on the February 2019 foreclosure sale. I caught up the payments to stop the foreclosure. Tanya stayed in the house on a lease while she worked on her finances. Originally, we thought it would only take three months, but despite some more difficulties, she did not give up. A little over two years later, she was ready and bought the house back in August 2021.

Katherine, Hewitt TX. Caught up the payments for her in December 2019. She rented the house from me for over a year but then she started to fall behind again. I paid her \$5,000 so she could find a more affordable place to live. After that I fixed up the house, sold it, and paid off the mortgage that was in her name.

Darrell, Lorena TX. It took about \$30,000 to catch up the mortgage in February 2020. He was able to make the payments after that for over a year, but fell behind again in April 2021. We agreed I would give him \$15,000 to find a new place for him and his mother to live. After that, I spent another \$30k on repairs and sold the house. Darrell got about \$54,000 additional after the sale went through.

Kathy, in Cedar Park TX was facing foreclosure and about to lose her home in October 2021. Since her husband passed away a few years earlier it had become more difficult to keep up with the payments. I paid \$65,000 to bring the mortgage current and she still lives in the house to this day. Right now, she is working on selling another property so she will have the money to buy the house back.

Barbara in Austin TX gave up her career in California to help care for her mother here in Texas. After her mom passed away, she inherited the house but didn't have the income to keep up with the payments. Now retired, she lives in her mom's condo but she was facing losing it to foreclosure on November 2, 2021. I was able to help by paying off the mortgage (\$53,000) and giving Barbara a lease at about half what she would be paying in rent for an apartment in Austin. This way she can continue to live in the condo at an affordable level.

#11  
Pg1  
1215 WILLIS WAY  
SAN MARCOS, TX 78666

FILED  
HAYS COUNTY, TEXAS  
at 1:52 o'clock P.M.

FEB 24 2022

*Efrain A. Almanza*  
COUNTY CLERK 00000009405697

NOTICE OF [SUBSTITUTE] TRUSTEE'S 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: April 05, 2022  
Time: The sale will begin at 12:00 PM or not later than three hours after that time.  
Place: THE SOUTH DOOR OF THE HAYS COUNTY GOVERNMENT CENTER AT 712 SOUTH STAGECOACH TRAIL. OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. Terms of Sale. Cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated June 29, 2017 and recorded in Document CLERK'S FILE NO. 17022508 real property records of HAYS County, Texas, with EFRAIN A ALMANZA AND SONIA E ALMANZA, grantor(s) and WELLS FARGO BANK, N.A., mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by EFRAIN A ALMANZA AND SONIA E ALMANZA, securing the payment of the indebtednesses in the original principal amount of \$160,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. **Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

6. **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. WELLS FARGO BANK, N.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o WELLS FARGO BANK, N.A.  
3476 STATEVIEW BLVD.  
FORT MILL, SC 29715

#11  
Pg2  
1215 WILLIS WAY  
SAN MARCOS, TX 78666

00000009405697

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.

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead JOHN LATHAM, TOBEY LATHAM, MICHAEL LATHAM OR BRETT ADAMS whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the 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.

*Israel Saucedo*

Israel Saucedo

Certificate of Posting

My name is \_\_\_\_\_, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on \_\_\_\_\_ I filed at the office of the HAYS County Clerk and caused to be posted at the HAYS County courthouse this notice of sale.

Declarants Name: \_\_\_\_\_

Date: \_\_\_\_\_



NTSS00000009405697

#11  
Pg3  
1215 WILLIS WAY  
SAN MARCOS, TX 78666

00000009405697

00000009405697

HAYS



LOT 73, MORNINGWOOD, SECTION 3, A SUBDIVISION IN HAYS COUNTY, TEXAS, ACCORDING TO A PLAT THEREOF RECORDED IN VOLUME 8, PAGES 307-312, OF THE PLAT RECORDS OF HAYS COUNTY, TEXAS.

James, Richard, and Mary Whitmore  
27 Apple Blossom Dr  
Buda TX 78610

Dear James, Richard, and Mary:,

If you would like to stay in your home I want to help buy you some time to do exactly that.

You are getting tons of letters from house flippers right now. I'm not a house flipper, but I do check the county website where the foreclosures are posted every month. I don't mind investing some money and waiting 6 months or even a few years while the owner gets back to solid ground. Most flippers borrow at 14% to buy houses, but I only use my own savings. That's why they are always in a hurry and I'm not.

I try to make a reasonable profit but I want the owners I work with to walk away happy. It helps me build my track record and reputation in the community.

Usually what I do for folks is catch up the payments so the mortgage (or HOA, or property tax) is back in good standing. Then you can stay in the house and keep up the payments from there. That gives you time to get your financial situation back on solid ground.

Everybody hits speed bumps and rough patches in life. It is very stressful for you right now, but if you can avoid foreclosure, you will be able to look back on this time and know you avoided the worst, kept your house away from the bank, and saved your credit.

Please give me a call or a text on my cell (512) 987-1881. I look forward to hearing from you.

Sincerely,

David J. Hochhaus  
(512) 987-1881 (personal cell)  
david@hellofixit.com  
www.hellofixit.com

P.S. I try to be open and up front how I do business. Here's a quick rundown of people I worked with who were about to lose their homes to foreclosure, and the outcomes:

Tanya, Waco TX. The house was on the February 2019 foreclosure sale. I caught up the payments to stop the foreclosure. Tanya stayed in the house on a lease while she worked on her finances. Originally, we thought it would only take three months, but despite some more difficulties, she did not give up. A little over two years later, she was ready and bought the house back in August 2021.

Katherine, Hewitt TX. Caught up the payments for her in December 2019. She rented the house from me for over a year but then she started to fall behind again. I paid her \$5,000 so she could find a more affordable place to live. After that I fixed up the house, sold it, and paid off the mortgage that was in her name.

Darrell, Lorena TX. It took about \$30,000 to catch up the mortgage in February 2020. He was able to make the payments after that for over a year, but fell behind again in April 2021. We agreed I would give him \$15,000 to find a new place for him and his mother to live. After that, I spent another \$30k on repairs and sold the house. Darrell got about \$54,000 additional after the sale went through.

Kathy, in Cedar Park TX was facing foreclosure and about to lose her home in October 2021. Since her husband passed away a few years earlier it had become more difficult to keep up with the payments. I paid \$65,000 to bring the mortgage current and she still lives in the house to this day. Right now, she is working on selling another property so she will have the money to buy the house back.

Barbara in Austin TX gave up her career in California to help care for her mother here in Texas. After her mom passed away, she inherited the house but didn't have the income to keep up with the payments. Now retired, she lives in her mom's condo but she was facing losing it to foreclosure on November 2, 2021. I was able to help by paying off the mortgage (\$53,000) and giving Barbara a lease at about half what she would be paying in rent for an apartment in Austin. This way she can continue to live in the condo at an affordable level.

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

*Richard J. Zavala*  
COUNTY CLERK

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.

DEED OF TRUST INFORMATION:

Date: April 23, 2009  
Grantor(s): JAMES D. WHITMORE, AN UNMARRIED MAN, RICHARD WHITMORE AND MARY WHITMORE, HUSBAND AND WIFE  
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR SOUTHWEST STAGE FUNDING, LLC DBA CASCADE FINANCIAL SERVICES  
Original Principal: \$70,627.00  
Recording Information: Book 3647, Page 57  
Property County: Hays  
Property: CERTAIN TRACTS OR PARCELS OF REAL PROPERTY SITUATED IN TRAVIS COUNTY, TEXAS, WHICH REAL PROPERTY IS DESCRIBED AS FOLLOWS: LOT 14, APPLE VALLEY MOBILE ESTATES, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 2, PAGE 304, PLAT RECORDS OF HAYS COUNTY, TEXAS, AND INCLUDING A PALM HARBOR MOBILE HOME WITH SERIAL # PH2213794, TITLE # MH00312639, LABEL # PFS1051305, ACRES 0.46  
Property Address: 27 Apple Blossom Street  
Buda, TX 78610

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Current Mortgagee: Southwest Stage Funding, LLC dba Cascade Financial Services  
Mortgage Servicer: Cascade Financial Services  
Mortgage Servicer Address: 2701 E Insight Way  
Suite 150  
Chandler, AZ 85286

SALE INFORMATION:

Date of Sale: April 5, 2022  
Time of Sale: 1:00 pm - 4:00 pm or within three hours thereafter.  
Place of Sale: The south door of the Hays County Government Center at 712 South Stagecoach Trail or, if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.  
Substitute Trustee: Sharlet Watts, Angela Zavala, Michelle Jones, or Richard Zavala, Jr., any to act

Substitute Trustee Address: 5501 East LBJ Fwy, Ste. 925  
Dallas, TX 75240

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and  
WHEREAS, a default under the Note and Deed of Trust was declared, such default was reported to not have been cured, and all sums secured by such Deed of Trust are declared immediately due and payable.

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Sharlet Watts, Angela Zavala, Michelle Jones, or Richard Zavala, Jr., any to act, have been appointed as Substitute Trustee and authorized by the Mortgage Servicer to enforce the power of sale granted in the Deed of Trust; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustee;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note is hereby accelerated, and all sums secured by the Deed of Trust are declared to be immediately due and payable.
2. Sharlet Watts, Angela Zavala, Michelle Jones, or Richard Zavala, Jr., any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien imposed by the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for the particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be sold "AS-IS", purchaser's will buy the property "at the purchaser's own risk" and "at his peril" and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interest of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.
5. 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 Mortgagee, the Mortgagee's Attorney, or the duly appointed Substitute Trustee.

Padgett Law Group  
6267 Old Water Oak Road  
Suite 203  
Tallahassee, FL 33213  
(850) 422-2520

Maria and Daniel Solis  
1406 Harper Dr  
San Marcos TX 78666

Dear Maria and Daniel,

If you would like to stay in your home I want to help buy you some time to do exactly that.

You are getting tons of letters from house flippers right now. I'm not a house flipper, but I do check the county website where the foreclosures are posted every month. I don't mind investing some money and waiting 6 months or even a few years while the owner gets back to solid ground. Most flippers borrow at 14% to buy houses, but I only use my own savings. That's why they are always in a hurry and I'm not.

I try to make a reasonable profit but I want the owners I work with to walk away happy. It helps me build my track record and reputation in the community.

Usually what I do for folks is catch up the payments so the mortgage (or HOA, or property tax) is back in good standing. Then you can stay in the house and keep up the payments from there. That gives you time to get your financial situation back on solid ground.

Everybody hits speed bumps and rough patches in life. It is very stressful for you right now, but if you can avoid foreclosure, you will be able to look back on this time and know you avoided the worst, kept your house away from the bank, and saved your credit.

Please give me a call or a text on my cell (512) 987-1881. I look forward to hearing from you.

Sincerely,

David J. Hochhaus  
(512) 987-1881 (personal cell)  
david@hellofixit.com  
www.hellofixit.com

P.S. I try to be open and up front how I do business. Here's a quick rundown of people I worked with who were about to lose their homes to foreclosure, and the outcomes:

Tanya, Waco TX. The house was on the February 2019 foreclosure sale. I caught up the payments to stop the foreclosure. Tanya stayed in the house on a lease while she worked on her finances. Originally, we thought it would only take three months, but despite some more difficulties, she did not give up. A little over two years later, she was ready and bought the house back in August 2021.

Katherine, Hewitt TX. Caught up the payments for her in December 2019. She rented the house from me for over a year but then she started to fall behind again. I paid her \$5,000 so she could find a more affordable place to live. After that I fixed up the house, sold it, and paid off the mortgage that was in her name.

Darrell, Lorena TX. It took about \$30,000 to catch up the mortgage in February 2020. He was able to make the payments after that for over a year, but fell behind again in April 2021. We agreed I would give him \$15,000 to find a new place for him and his mother to live. After that, I spent another \$30k on repairs and sold the house. Darrell got about \$54,000 additional after the sale went through.

Kathy, in Cedar Park TX was facing foreclosure and about to lose her home in October 2021. Since her husband passed away a few years earlier it had become more difficult to keep up with the payments. I paid \$65,000 to bring the mortgage current and she still lives in the house to this day. Right now, she is working on selling another property so she will have the money to buy the house back.

Barbara in Austin TX gave up her career in California to help care for her mother here in Texas. After her mom passed away, she inherited the house but didn't have the income to keep up with the payments. Now retired, she lives in her mom's condo but she was facing losing it to foreclosure on November 2, 2021. I was able to help by paying off the mortgage (\$53,000) and giving Barbara a lease at about half what she would be paying in rent for an apartment in Austin. This way she can continue to live in the condo at an affordable level.

#3 1  
pg. 1

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

Asset 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.

DEED OF TRUST INFORMATION:

Date: October 23, 2012  
Grantor(s): Maria M. Solis and Daniel Joe Solis, wife and husband  
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as nominee for Southwest Stage Funding, LLC dba Cascade Financial Services  
Original Principal: \$97,060.00  
Recording Information: Book 4483, Page 1  
Property County: Hays  
Property: LOT 27, BLANCO TERRACE SUBDIVISION, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 2, PAGE 100, PLAT RECORDS, HAYS COUNTY, TEXAS.  
MOBILE HOME MAKE: PALM HARBOR MANUFACTURING, L.P.  
MODEL: KAP4 56C3  
YEAR: 2009, SERIAL NUMBER(S): MP15-15685 A/B, LENGTH AND WIDTH: 56 X 28  
Property Address: 1406 Harper Drive  
San Marcos, TX 78666

MORTGAGE SERVICING INFORMATION:  
The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Current Mortgagee: Southwest Stage Funding, LLC dba Cascade Financial Services  
Mortgage Servicer: Cascade Financial Services  
Mortgage Servicer: 2701 E Insight Way  
Address: Suite 150  
Chandler, AZ 85286

SALE INFORMATION:

Date of Sale: April 5, 2022  
Time of Sale: 1:00 pm - 4:00 pm or within three hours thereafter.  
Place of Sale: The south door of the Hays County Government Center at 712 South Stagecoach Trail or, if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.  
Substitute Trustee: Sharlet Watts, Angela Zavala, Michelle Jones, or Richard Zavala, Jr., any to act

Substitute Trustee Address: 5501 East LBJ Fwy, Ste. 925  
Dallas, TX 75240

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and  
WHEREAS, a default under the Note and Deed of Trust was declared, such default was reported to not have been cured, and all sums secured by such Deed of Trust are declared immediately due and payable.

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Sharlet Watts, Angela Zavala, Michelle Jones, or Richard Zavala, Jr., any to act, have been appointed as Substitute Trustees and authorized by the Mortgage Servicer to enforce the power of sale granted in the Deed of Trust; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustee;  
NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note is hereby accelerated, and all sums secured by the Deed of Trust are declared to be immediately due and payable.
2. Sharlet Watts, Angela Zavala, Michelle Jones, or Richard Zavala, Jr., any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien imposed by the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for the particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be sold "AS-IS", purchaser's will buy the property "at the purchaser's own risk" and "at his peril" and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interest of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.
5. 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 Mortgagee, the Mortgagee's Attorney, or the duly appointed Substitute Trustee.

Padgett Law Group  
6267 Old Water Oak Road  
Suite 203  
Tallahassee, FL 33213  
(850) 422-2520



Jeremy Brown  
929 Boulder Blf  
San Marcos TX 78666

Dear Jeremy,

If you would like to stay in your home I want to help buy you some time to do exactly that.

You are getting tons of letters from house flippers right now. I'm not a house flipper, but I do check the county website where the foreclosures are posted every month. I don't mind investing some money and waiting 6 months or even a few years while the owner gets back to solid ground. Most flippers borrow at 14% to buy houses, but I only use my own savings. That's why they are always in a hurry and I'm not.

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Everybody hits speed bumps and rough patches in life. It is very stressful for you right now, but if you can avoid foreclosure, you will be able to look back on this time and know you avoided the worst, kept your house away from the bank, and saved your credit.

Please give me a call or a text on my cell (512) 987-1881. I look forward to hearing from you.

Sincerely,

David J. Hochhaus  
(512) 987-1881 (personal cell)  
david@hellofixit.com  
www.hellofixit.com

P.S. I try to be open and up front how I do business. Here's a quick rundown of people I worked with who were about to lose their homes to foreclosure, and the outcomes:

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Katherine, Hewitt TX. Caught up the payments for her in December 2019. She rented the house from me for over a year but then she started to fall behind again. I paid her \$5,000 so she could find a more affordable place to live. After that I fixed up the house, sold it, and paid off the mortgage that was in her name.

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Kathy, in Cedar Park TX was facing foreclosure and about to lose her home in October 2021. Since her husband passed away a few years earlier it had become more difficult to keep up with the payments. I paid \$65,000 to bring the mortgage current and she still lives in the house to this day. Right now, she is working on selling another property so she will have the money to buy the house back.

Barbara in Austin TX gave up her career in California to help care for her mother here in Texas. After her mom passed away, she inherited the house but didn't have the income to keep up with the payments. Now retired, she lives in her mom's condo but she was facing losing it to foreclosure on November 2, 2021. I was able to help by paying off the mortgage (\$53,000) and giving Barbara a lease at about half what she would be paying in rent for an apartment in Austin. This way she can continue to live in the condo at an affordable level.

#4  
pg. 1  
**NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE**

Asset 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.

**DEED OF TRUST INFORMATION:**

Date: July 29, 2015  
Grantor(s): Jeremy Brown, an unmarried man  
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as nominee for Southwest Stage Funding, LLC DBA Cascade Financial Services, its successors and assigns  
Original Principal: \$270,313.00  
Recording Information: Book 5290, Page 495, Instrument No. 2015-15024765  
Property County: Hays  
Property: Lot 43 A, RESUBDIVISION OF LOT 43, ROCKY RANCH ACRES II, AKA ACORN ACRES, according to the map or plat thereof recorded in Volume 10, Page 207, Plat Records, Hays County, Texas.  
Property Address: 929 Boulder BLF  
San Marcos, TX 78666

**MORTGAGE SERVICING INFORMATION:**  
The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Current Mortgagee: Southwest Stage Funding, LLC dba Cascade Financial Services  
Mortgage Servicer: Cascade Financial Services  
Mortgage Servicer: 2701 E Insight Way  
Address: Suite 150  
Chandler, AZ 85286

**SALE INFORMATION:**

Date of Sale: April 5, 2022  
Time of Sale: 1:00 pm - 4:00 pm or within three hours thereafter.  
Place of Sale: The south door of the Hays County Government Center at 712 South Stagecoach Trail or, if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.  
Substitute: Sharlet Watts, Angela Zavala, Michelle Jones or Richard Zavala, Jr., any to act  
Trustee: 5501 East LBJ Fwy, Ste. 925  
Substitute: Dallas, TX 75240  
Trustee Address:

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and  
WHEREAS, a default under the Note and Deed of Trust was declared, such default was reported to not

have been cured, and all sums secured by such Deed of Trust are declared immediately due and payable.  
WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Sharlet Watts, Angela Zavala, Michelle Jones or Richard Zavala, Jr., any to act, have been appointed as Substitute Trustees and authorized by the Mortgage Servicer to enforce the power of sale granted in the Deed of Trust; and  
WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;  
NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

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1. The maturity of the Note is hereby accelerated, and all sums secured by the Deed of Trust are declared to be immediately due and payable.
  2. Sharlet Watts, Angela Zavala, Michelle Jones or Richard Zavala, Jr., any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
  3. This sale shall be subject to any legal impediments to the sale of the Property to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien imposed by the Deed of Trust.
  4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for the particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be sold "AS-IS", purchaser's will buy the property "at the purchaser's own risk" and "at his peril" and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interest of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.
  5. 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 Mortgagee, the Mortgagee's Attorney, or the duly appointed Substitute Trustee.

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