

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.