

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:

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.

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

21-148336

Notice of Substitute Trustee's Sale

Notice Concerning Military Duty: Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Tex. Prop. Code § 51.002(i)

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| Deed of Trust Date: October 23, 2020   | Original Mortgagee/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.

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|------------------------------|---|
| 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

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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