

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.

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 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 trustee listed below.

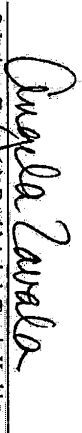
THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

#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.



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, Sharlet Watts, Sharlet 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 9th 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).

#9
Pg 2