

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

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1215 WILLIS WAY  
SAN MARCOS, TX 78666

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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: \_\_\_\_\_



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#11  
Pg3  
1215 WILLIS WAY  
SAN MARCOS, TX 78666

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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.