

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 10/11/2011	Grantor(s)/Mortgagor(s): SYLVIA MINJAREZ, A SINGLE PERSON
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR IHS MORTGAGE LLC, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Freedom Mortgage Corporation
Recorded in: Volume: N/A Page: N/A Instrument No: 117531	Property County: CALDWELL
Mortgage Servicer: Freedom Mortgage Corporation is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: P.O. Box 50428, Indianapolis, IN 46250-0401
Date of Sale: 10/6/2026	Earliest Time Sale Will Begin: 1:00 PM
Place of Sale of Property: OUTSIDE THE MAIN ENTRANCE OF THE NEW CALDWELL COUNTY JUSTICE CENTER, LOCATED AT 1703 S. COLORADO ST., LOCKHART, TEXAS 78644 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX LLC, Taylor Grantham, Sharlet Watts, Angela Zavala, Michelle Jones or Richard Zavala, Jr, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there 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

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.

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.

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.

Dated: 8/24/2026



Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Freedom Mortgage Corporation

Dated: 8/27/2026

Taylor Grantham

Printed Name:

Taylor Grantham

Substitute Trustee
c/o Xome
1255 West 15th Street, Suite 1060
Plano, TX 75075
<https://sales.mccarthyholthus.com/>

Filed this 27th day of Aug 2026
10:50 AM

TERESA RODRIGUEZ

COUNTY CLERK, CALDWELL COUNTY, TEXAS

By Reina Mijares Deputy

MH File Number: TX-25-125230-POS
Loan Type: USDA Farm Loan

EXHIBIT A

DESCRIPTION OF 1.00 ACRES, MORE OR LESS, OF LAND AREA IN THE JOHN MOTT SURVEY, ABSTRACT NO. 191 AND THE J.T. STOREY SURVEY ABSTRACT NO. 322, CALDWELL COUNTY, TEXAS, BEING A PORTION OF THAT TRACT DESCRIBED AS 10.00 ACRES IN A DEED TO WESLEY DAHL, DATED DECEMBER 26, 1980 AND RECORDED IN VOLUME 428, PAGE 447 OF THE CALDWELL COUNTY DEED RECORDS AND BEING THAT TRACT DESCRIBED AS 1.00 ACRES IN A DEED TO DANIEL LEE CHASTEEN, DATED JULY 5, 2006 AND RECORDED IN VOLUME 462, PAGE 815 OF THE CALDWELL COUNTY OFFICIAL RECORDS AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING at a $\frac{1}{2}$ " iron rod found in the common east line of Schuelke Road and the west line of the Dahl tract at the common northwest corner of the Chasteen tract and the northerly southwest corner of that tract described as 5.976 acres in a deed to Nathan Glenn Cox and Sandra F. Cox, dated September 9, 1996 and recorded in Volume 152, Page 520 of the Caldwell County Official Records, from which a $\frac{1}{2}$ " iron rod found at the common northwest corner of the Dahl tract and the northwest corner of the Cox tract bears N09°16'43"W 179.69 feet;

THENCE leaving the PLACE OF BEGINNING and the common west line of the Dahl tract and the east line of Schuelke Road with the common north line of the Chasteen tract and the northerly south line of the Cox tract N80°57'38"E (this course being the bearing basis for this description) 544.50 feet to a $\frac{1}{2}$ " iron rod set at the common northeast corner of the Chasteen tract and an interior corner of the Cox tract;

THENCE with the common east line of the Chasteen tract and a west line of the Cox tract S09°08'03"E 79.84 feet to a $\frac{1}{2}$ " iron rod set at the common southeast corner of the Chasteen tract and the northeast corner of that tract described as 1.00 acres in a deed to Dale R. Lynch, dated October 6, 2000 and recorded in Volume 250, Page 68 of the Caldwell County Official Records;

THENCE leaving the west line of the Cox tract with the common south line of the Chasteen tract and the north line of the Lynch tract S80°57'02"W 543.85 feet to a $\frac{1}{2}$ " iron rod found in the common west line of the Dahl tract and the east line of Schuelke Road at the common southwest corner of Chasteen tract and the northwest corner of the Lynch tract;

THENCE with the common east line of Schuelke Road, the west line of the Dahl tract and the west line of the Chasteen tract N09°36'04"W 79.93 feet to the PLACE OF BEGINNING.

There are contained within these metes and bounds 1.00 acres, more or less, of land area as prepared from public records and a survey made on the ground on September 20, 2011 and revised September 27, 2011 by Exacta Texas Surveyors, Inc. All $\frac{1}{2}$ " iron rods set are capped with a plastic cap stamped "EXACTA 101739-00".