

Notice of Confidentiality Rights: If you are a natural person, you may remove or strike any or all of the following information from any instrument that transfers an interest in real property before it is filed for record in the public records; your Social Security number or your driver's license number (Tex. Prop. Code, Section 11.008)

NOTICE OF SUBSTITUTE TRUSTEE SALE

Date: September 23, 2026

Note: Promissory Note

Date: September 11, 2015

Maker: Leonel Humberto Perez Castelan

Payee: Daniel Herrera and Imelda Herrera a/k/a Imelda Ramos

Original Principal Amount: \$105,900.00

DEED

Date: September 11, 2015

Grantor: Daniel Herrera and Imelda Herrera a/k/a Imelda Ramos

Trustee: Bill Bradshwa

Substitute Trustee: Cliff McCormack

Beneficiary: Daniel Herrera and Imelda Herrera

Recorded in the Deed Records of Caldwell County, Texas in File Number 2015-008006

LENDER: Daniel Herrera and Imelda Herrera a/k/a Imelda Ramos.

BORROWER: Leonel Humberto Perez Castelan

PROPERTY: Lots 3 and 4, Block A, of Mustang Meadow 1, City of Mustang Ridge, Caldwell County, Texas, according to the map or plat of record in Cabinet A, Slide 92 of the Plat Records of Caldwell County, Texas.

SUBSTITUTE TRUSTEE: Cliff McCormack

Substitute Trustee's Mailing Address:

174 South Guadalupe

Suite 106

San Marcos, Texas 78666

Filed this 23rd day of Sept. 20 26
2:45 P M

TERESA RODRIGUEZ
COUNTY CLERK, CALDWELL COUNTY, TEXAS
By Sandra Guerra Deputy
Sandra Guerra

DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OR PROPERTY:

November 3, 2026, the first Tuesday of the Month of August, to commence at 10:00 A.M.

PLACE OF SUBSTITUTE TRUSTEE SALE OF PROPERTY:

Caldwell County Judicial Center, 1307 South Colorado Street, Lockhart, Caldwell County, Texas

NOTICE

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU 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 WRITTE NOTICE OF THE ACTIVE-DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

SUBSTITUTE TRUSTEE IDENTIFED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT AND IN THE NOTICE OF SALE IS THE PERSON SIGNING THIS NOTICE AND IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

RECITALS

Default has occurred in the payment of the Note and in the performance of the obligations under the Deed of Trust that secures the Note. Because of this default, Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code Section 51.002, has requested that Substitute Trustee sell the Property according to the terms of the Deed of Trust and applicable law.

The Deed of Trust may encumber both real and personal property. Formal notice is now given to Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust, consistent with the Lender's rights and remedies under the Deed of Trust and Texas Business and Commerce Code Section 9.6-04(a).

Therefore, NOTICE is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, Substitute Trustee, or any other substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustee has not made or will make any covenants, representations, or warranties about the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS.

EXECUTED on the 23rd day of September 2026.



Cliff W. McCormack
Substitute Trustee/Attorney of Lender

After Recording, please return original to

Cliff McCormack
Attorney at Law
174 S. Guadalupe, Suite 106
San Marcos, Texas 78666