NOTICE OF TRUSTEE'S SALE

1. <u>Property to Be Sold</u>. The property to be sold is described as follows:

The real property and improvements located in Medina County, Texas, commonly known as 338 Janice Avenue, Castroville, Texas 78009, being more particularly described on <u>Schedule 1</u> attached hereto and incorporated herein for all purposes.

- 2. <u>Instrument to be Foreclosed</u>. The instruments to be foreclosed are Deed of Trust dated September 28, 2022, recorded under Document No. 2022010247, Official Public Records of Medina County, Texas (the "<u>Deed of Trust</u>").
- 3. <u>Date, Time, and Place of Sale</u>. The sale is scheduled to be held at the following date, time, and place:

Date: August 6, 2024

Time: The sale will begin no earlier than 12:00 p.m. or no later than three hours thereafter. The sale will be completed by no later than 3:00 p.m.

Place: The location designated by the Commissioner Court on January 13, 2022 as the area on the East side of the Medina County Courthouse Annex, 1300 Avenue M, Hondo, Texas 78861, near the front entrance designated as the location for all foreclosure sales effective March 1, 2022.

The Deed of Trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the Deeds of Trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refilling may be after the date originally scheduled for this sale.

4. <u>Terms of Sale</u>. The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deeds of Trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the Deeds of Trust at the time of sale.

Those desiring to purchase the Properties will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

The sale will be made expressly subject to any title matters set forth in the Deeds of Trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the Properties, if any, to the extent that they remain in force and effect and have not been subordinated to the Deeds of Trust. The sale shall not cover any part of the Properties that have been released of public record from the lien of the Deeds of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the Deeds of Trust, the beneficiary has the right to direct the trustee or any appointed substitute trustee to sell the Properties in one or more parcels and/or to sell all or only part of the Properties.

Pursuant to section 51.009 of the Texas Property Code, the Properties will be sold in "as is, where is" condition, without express or implied warranties, except as to the warranties of title (if any) provided

for under the Deeds of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Properties.

Pursuant to section 51.0075 of the Texas Property Code, the trustee or substitute trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

5. <u>Type of Sale</u>. The sale is a nonjudicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust executed by **Meraki Custom Homes of Texas, LLC**.

The real property and personal property encumbered by the Deed of Trust will be sold at the sale in accordance with the provisions of the Deed of Trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

6. <u>Obligations Secured</u>. The Deed of Trust provide that it secures the payment of the indebtedness and obligations therein described (collectively, the "<u>Obligations</u>") including but not limited to (a) the Promissory Note in the original principal amount of \$555,787.63, executed by Meraki Custom Homes of Texas, LLC and payable to the order of Castroville State Bank; (b) all renewals and extensions of the note; and (c) any and all present and future indebtedness of Meraki Custom Homes of Texas, LLC to Castroville State Bank. Castroville State Bank is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, Castroville State Bank, c/o Joshua Hart, 502 Paris Street, Castroville, Texas 78009.

- 7. <u>Default and Request to Act</u>. Default has occurred under the Deed of Trust, and the beneficiary has requested the substitute trustee to conduct the sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.
- 8. 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 WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE OT THE SENDER OF THIS NOTICE IMMEDIATELY.

Date: July 12 , 2024.

SCOTT E. TSCHIRHART, Trustee

502 Paris Street

Castroville, Texas 78009 Telephone: (830) 931-2201

SCHEDULE 1 TO NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Property

LOT 46, BLOCK 3, COUNTRY VILLAGE ESTATES PHASE 1, A SUBDIVISION IN MEDINA COUNTY, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLIDE 997 A-C, OF THE MAP AND PLAT RECORDS OF MEDINA COUNTY, TEXAS, AND AS AMENDED BY AFFIDAVIT OF SCRIVENER'S ERROR THEREOF RECORDED IN DOCUMENT NO. 2022003499, OFFICIAL PUBLIC RECORDS OF MEDINA COUNTY, TEXAS.



Medina County Gina Champion Medina County Clerk

Instrument Number: 24-000085

Foreclosure Posting

Recorded On: July 12, 2024 03:21 PM

Number of Pages: 4

" Examined and Charged as Follows: "

Total Recording: \$2.00

********** THIS PAGE IS PART OF THE INSTRUMENT *********

Any provision herein which restricts the Sale, Rental or use of the described REAL PROPERTY because of color or race is invalid and unenforceable under federal law.

File Information:

Record and Return To:

STEPHEN HOOG

Document Number:

Receipt Number:

20240712000055

Recorded Date/Time: July 12, 2024 03:21 PM

User:

Kimberly B

24-000085

Station:

CCMARRIAGE1

STATE OF TEXAS Medina County

I hereby certify that this Instrument was filed in the File Number sequence on the date/time printed hereon, and was duly recorded in the Official Records of Medina County, Texas

Gina Champion Medina County Clerk Medina County, TX