1. undersigned, County	Clerk, do hereby certify that luly posted on <u>13</u> day of , 20 <u>25</u> at <u>1:03</u> arcm
January	, 20 25 at 1:03 ar (m)
Stephanie M. S	Sanders, Robertson County Clerk
by Lacy	Febrer
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Filed for Record in: Robertson County On: Jan 13,2025 at 01:03P By: Lacy Fechner

## NOTICE OF FORECLOSURE SALE

## 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.

8900 Old Highway Road, Calvert, Texas 77837

January 13, 2025

Deed of Trust: Deed of Trust (The term "Deed of Trust" herein shall mean the Deed of

Trust as so modified, renewed, and/or extended.)

Dated: July 31, 2023

## **Trustee:**

N. Nixon Daughtrey, Jr. 2525 Robinhood St. Houston, Texas 77005

## Substitute Trustee:

Todd W. Taylor Promenade One –Éilan 17806 Interstate 10, Ste. 300 San Antonio, Texas 78257-8222

Jerel W. Ehlert Elhert & Associates, PLLC 600 W. 28th Ste. 103 Austin, Texas 78705

Grantors: Ruby Leon Reyna, Anthoney Ezekiel Leon, and Ivonne Jacqueline Garcia Mireles

Mortgagee: Nat Love, LLC (hereafter "Lender")

**Recording Information:** County Clerk's File No. 20232696 of the real property records of Robertson County, Texas.

Property Address: 8900 Old Highway Road, Calvert, Texas 77837

Legal Description:

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BEING ALL OF LOT NUMBERED NINE (9), IN RUFUS PAYNE SUBDIVISION, IN ROBERTSON COUNTY, TEXAS, ACCORDING TO THE PLAT OF SAID SUBDIVISION RECORDED IN VOLUME B, PAGE 195 OF THE MAP AND PLAT RECORDS OF ROBERTSON COUNTY, TEXAS.

Note Secured by Deed of Trust: Promissory Note (The term "Note" herein shall mean the Note as so modified, renewed, and/or extended.)

Date: July 31, 2023

Original Principal Amount: \$89,250.00

Makers: Ruby Leon Reyna, Anthoney Ezekiel Leon, and Ivonne Jacqueline Garcia Mireles

Lender: Nat Love, LLC

Assignment: On August 11, 2023, the Note and other liens and security interests attached to the Deed of Trust were transferred and assigned to Matthias Kramer (hereafter the "Beneficiary") by the Transfer of Note and Liens recorded in 20150/22 of the real property records of Robertson County, Texas.

**Property:** All real property and improvements as described in and mortgaged in the Deed of Trust, including all rights and appurtenances thereto, with the exception of any Released Property.

Sale Location: The South Door on the First Floor of the Robertson County Courthouse,

102 W Decherd St, Franklin, Texas 77856, at the steps of the Robertson County Courthouse.

Sale Date: February 4, 2025

Sale Time: The public auction of the Foreclosure Sale will take place between the hours of 10:00 AM and 4:00 PM local time. The earliest time the sale will begin is 10:00 AM, or within three hours from that time.

**Terms of the Sale:** This public Foreclosure Sale will sell all property "AS IS" at a public auction to the highest cash bidder, with the exception of the Beneficiary, who will be allowed to bid credit against the amount owed under the obligation secured by the lien in the Deed of Trust.

Due to the default in payment of the Note and in performance of the obligations under the terms of the Deed of Trust, the Beneficiary directed, by and through agents, the Substitute Trustee to administer the trust provisions.

The above-described Deed of Trust encumbers real property. This document constitutes formal notice by the Beneficiary to foreclose and sell the property, as described in Beneficiary's right and remedies under the Deed of Trust and in accordance with the terms of Section 9.604(a) of the Texas Business and Commerce Code and the Deed of Trust.

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Notice is hereby given that the Foreclosure Sale will commence at the Sale Location, Sale Date, and Sale Time indicated above. At that time, the Substitute Trustee will direct the sale of the property described in the Deed of Trust in the manner allowed by the Deed of Trust and applicable Texas law.

If there is any postponement or rescheduling of the Foreclosure Sale, additional notice will be reposted and refiled in accordance with the terms of the Deed of Trust and applicable Texas law.

Potential purchasers are reminded that this sale of property is made subject to the exceptions to conveyance and warranties of the Deed of Trust, all prior liens and defects to title, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust, and any rights of recession as set forth in the Texas Property Code. Potential purchasers should examine the property records describing the property within the Deed of Trust for further assurances.

Pursuant to Section 51.009 of the Texas Property Code, this property will be sold "AS IS" to the highest cash bidder. Please be aware that the sale of this property will not include any possession warranties, title warranties, warranties of quiet enjoyment or other warranties, except as expressly provided by the Deed of Trust. All potential purchasers should conduct examinations of the property records for further assurances.

Pursuant to Section 51.0075(a) of the Texas Property Code, the Substitute Trustee will establish conditions for the Foreclosure Sale as are deemed reasonable and in accordance with the Texas Property Code. Any conditions beyond what are listed in this document will be disclosed prior to the opening of bidding on the day of the Foreclosure 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.

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THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEES IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF FORECLOSURE SALE. THE SIGNER OF THIS DOCUMENT IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

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Todd W. Taylor, Attorney for the Mortgagee and Substitute Trustee