

**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: 10/06/2026

Time: Between 1:00 PM – 4:00 PM and beginning not earlier than 1:00 PM and ending not later than three hours thereafter.

Place: The area designated by the Commissioners Court of Caldwell County, pursuant to §51.002 of the Texas Property Code as amended: if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

**2. Terms of Sale.** Highest bidder for cash.

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated August 31, 2012 and recorded in the real property records of Caldwell County, TX and is recorded under Clerk's Instrument No. 124215, with Lorenzo L. Zavala and Valerie R. Zavala (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for TXL Mortgage Corporation, a Texas Corporation mortgagee to which reference is herein made for all purposes.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by Lorenzo L. Zavala and Valerie R. Zavala, securing the payment of the indebtedness in the original amount of \$168,266.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Rocket Mortgage, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to be Sold.** FIELD NOTE DESCRIPTION OF A SURVEY MADE ON THE GROUND OF 0.17 ACRE OF LAND, MORE OR LESS, IN THE WILLIAM PETTUS TWO LEAGUE GRANT, TOWN OF MARTINDALE, CALDWELL COUNTY, TEXAS BEING THAT SAME TRACT CALLED SECOND TRACT CONVEYED BY PRESCILIANO LONGORIA AND EULALIA LONGORIA TO HILARIO ZAVALA BY DEED DATED JANUARY 18, 1964 AS RECORDED IN VOLUME 300, PAGE 368 OF THE CALDWELL COUNTY DEED RECORDS, ALSO BEING A PORTION OF THAT TRACT CALLED 8.7 ACRES CONVEYED BY MRS. J. F. ABEL, ET AL TO H. H. LOCK BY DEED DATED NOVEMBER 6, 1947 AS RECORDED IN VOLUME 225, PAGE 66 OF THE CALDWELL COUNTY DEED RECORDS AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT AN ALUMINUM CAPPED IRON STAKE SET IN THE SOUTHEAST LINE OF F.M. 1979 FOR THE NORTH CORNER OF THAT TRACT CALLED FIRST TRACT IN THAT ABOVE REFERENCED DEED TO HILARIO ZAVALA AND THE WEST CORNER OF THIS TRACT, FROM WHICH AN IRON STAKE, FOUND FOR THE WEST CORNER OF THE LOCK 8.7 ACRE TRACT BEARS 48 DEGREES 15 MINUTES 00 SECONDS W 400.00 FEET;

THENCE LEAVING THAT CALLED FIRST TRACT WITH THE SOUTHEAST LINE OF F.M. 1979 N 48 DEGREES 15 MINUTES 00 SECONDS E 50.00 FEET TO AN ALUMINUM CAPPED IRON STAKE SET FOR THE NORTH CORNER OF THIS TRACT;

Filed this 14<sup>th</sup> day of July 2026  
10:50 A M

TERESA RODRIGUEZ  
COUNTY CLERK, CALDWELL COUNTY, TEXAS

By [Signature] Deputy

THENCE LEAVING F.M. 1979 WITH THE NORTHEAST LINE OF THE SECOND TRACT S 36 DEGREES 50 MINUTES 07 SECONDS E 150.46 FEET TO AN ALUMINUM CAPPED IRON STAKE FOUND IN THE NORTHWEST LINE OF THAT TRACT CONVEYED BY APOLINAR ZAVALA. ET AL TO ADELITA ZAVALA BY DEED DATED OCTOBER 16, 1999 AS RECORDED IN VOLUME 223, PAGE 872 OF THE OFFICIAL PUBLIC RECORDS OF CALDWELL COUNTY, TEXAS FOR THE EAST CORNER OF THIS TRACT;

THENCE WITH THE NORTHWEST OF THE ADELITA ZAVALA TRACT S 48 DEGREES 13 MINUTES 26 SECONDS, W 50.00 FEET TO AN IRON STAKE FOUND FOR THE EAST CORNER OF THAT CALLED FIRST TRACT, THE NORTH CORNER OF THAT TRACT CONVEYED BY MANUEL ZAVALA AND ALGANDRA ZAVALA TO JUAN ZAVALA BY DEED DATED NOVEMBER 19, 1974 AS RECORDED IN VOLUME 365, PAGE 699 OF THE OFFICIAL PUBLIC RECORDS OF CALDWELL COUNTY, TEXAS, THE WEST CORNER OF THE ADELITA ZAVALA TRACT, AND THE SOUTH CORNER OF THIS TRACT;

THENCE LEAVING THE ADELITA ZAVALA TRACT AND THE JUAN ZAVALA TRACT WITH THE NORTHEAST LINE OF THAT CALLED FIRST TRACT N 36 DEGREES 50 MINUTES 05 SECONDS W 150.48 FEET TO THE POINT OF BEGINNING, CONTAINING 0.17 ACRES OF LAND AS SURVEYED BY ON THE GROUND BY CMR/ PRO-TECH LAND SURVEYING OF WIMBERLEY, TEXAS DURING APRIL, 2003, SURVEY UPDATED NOVEMBER 4, 2011.

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 §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Nationstar Mortgage LLC d/b/a Mr. Cooper, as Mortgage Servicer, is representing the current Mortgagee whose address is:

Rocket Mortgage, LLC  
8950 Cypress Waters Blvd  
Coppell, TX 75019

7. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code §51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint Kirk Schwartz Esq., or Carson Emmons, Esq., or Lori Long, Esq., or Jonathan Sawyer, Esq., or Agency Sales and Posting LLC, whose address is 7500 Dallas Pkwy #200, Plano, TX 75024 OR AUCTION.COM LLC, or Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX LLC, or Abstracts/Trustees of Texas, LLC, or Tejas Corporate Services, LLC, or Jim Mills, Susan Mills, Jeff Benton, Andrew Mills-Middlebrook, Ed Henderson, George Hawthorne, Louise Graham, Kyle Walker, as Substitute Trustee to act under and by virtue of said Deed of Trust.

**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.**

Please be advised that the trustee will require any entity or trust bidder at this trustee's sale to provide beneficial ownership information, documentation, and written certification as required under FinCEN's Anti-Money Laundering Regulations for Residential Real Estate Transfers, effective for transfers to covered transferees closing on or after March 1, 2026. This requirement applies where the purchaser is a legal entity (including an LLC, corporation, or partnership) or a trust, and the transfer is not financed by an institutional lender subject to existing anti-money laundering requirements. The required information and certification must be provided to the trustee prior to issuance of the trustee's deed upon sale. No trustee's deed will be issued for a covered transfer until all required FinCEN information has been received and certified. Additional information regarding these regulations and required transferee disclosures can be found at:

<https://www.fincen.gov/rre> and <https://www.fincen.gov/rre-faqs>

July 9, 2026

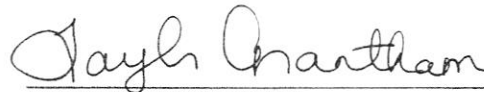
Executed on

/s/ Lori Liane Long

James E. Albertelli, P.A.  
Kirk Schwartz, Esq.  
Carson Emmons, Esq.  
Lori Liane Long, Esq.  
Jonathan Sawyer, Esq.  
6565 N. MacArthur, Suite 470  
Irving, TX 75039

July 14, 2026

Executed on



**SUBSTITUTE TRUSTEE**

Agency Sales and Posting LLC, or AUCTION.COM  
LLC, or Tejas Corporate Services, LLC  
7500 Dallas Pkwy #200  
Plano, TX 75024

**CERTIFICATE OF POSTING**

My name is Taylor Grantham, and my address is 7500 Dallas Pkwy #200, Plano, TX 75024. I declare under penalty of perjury that on July 14, 2026 I filed at the office of the Caldwell County Clerk and caused to be posted at the Caldwell County courthouse this notice of sale.



Declarants Name: Taylor Grantham

Date: July 14, 2026