APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE'S SALE

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.

The undersigned, in accordance with Texas Property Code §51.0076, as attorney-in-fact for the Mortgagee and/or Mortgage Servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead: Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC, or any one of them, c/o Nestor Solutions, LLC, at 214 5th Street, Suite 205, Huntington Beach, California 92648, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the 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.

Filed this 2nd day of April 2026 9:50A M
TERESA RODRIGUEZ
COUNTY CLERK, CALDWELL COUNTY, TEXAS
By Yuma Mirnes Deputy

1. **Date, Time, and Place of Sale.**

Date: **6/2/2026**

Time: **The earliest time the sale will begin is 1:00 PM**, or within three (3) hours after that time.

Place: Caldwell County Courthouse, Texas, at the following location: 1703 S. COLORADO ST., LOCKHART, TEXAS 78644 OUTSIDE THE MAIN ENTRANCE OF THE NEW CALDWELL COUNTY JUSTICE CENTER, LOCATED AT 1703 S. COLORADO ST., LOCKHART, TEXAS 78644, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court.

2. **Property To Be Sold.** LOT 20 & 21, BLOCK 2, BELL HAVEN ADDITION, AN ADDITION IN CALDWELL COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 213, PAGE 154, DEED RECORDS OF CALDWELL COUNTY, TEXAS.

Commonly known as: 227 TEXAS AVE LULING, TX 78648

3. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated **12/21/2022** and recorded in the office of the County Clerk of Caldwell County, Texas, recorded on **12/22/2022** under County Clerk's File No **2022-009609**, in Book -- and Page -- The subject Deed of Trust was modified by Loan Modification recorded as Instrument no. 2025-000360 and recorded on 01/13/2025. in the Real Property Records of Caldwell County, Texas.

Grantor(s):	**JACOB GARCIA AND JAEL SUAREZ-MADRIGAL, HUSBAND AND WIFE**
Original Trustee:	DON HARRIS, BEARD & HARRIS, PC.
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for City First Mortgage Services, LLC, its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the mortgagee thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. Pursuant to §51.009 of the Texas Property Code, the property will be sold in "AS IS, WHERE IS" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust.

5. **Notice Regarding Federal Reporting Requirements.** Please be advised that the highest bidder ("purchaser") at this trustee's sale may be required to provide information, documentation and/or certification as mandated by applicable federal law, and entity and trust purchasers should be prepared to provide beneficial ownership information as may be required by federal reporting requirements effective for transfers of residential real property to covered transferees on or after 3/1/2026. If applicable, the required information must be provided to the trustee before a trustee's deed will be issued for covered transfers. Additional information regarding these regulations and the required transferee information and certifications can be found at

https://www.fincen.gov/rre-faqs#D_5 or https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers.

6. **Obligations Secured.** The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to: (1) the promissory note in the original principal amount of $265,109.00, executed by JACOB GARCIA AND JAEL SUAREZ-MADRIGAL, HUSBAND AND WIFE, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for City First Mortgage Services, LLC, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust. Default has occurred on the payment of said indebtedness, and the same is now wholly due and the owner and holder has requested to sell said property to satisfy the said indebtedness.

7. **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 §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. **Freedom Mortgage Corporation** as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o Freedom Mortgage Corporation
11988 EXIT 5 PKWY BLDG 4
FISHERS IN 46037-7939
Phone: (855) 690-5900

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.

NESTOR SOLUTIONS, LLC, as attorney-in-fact for
FREEDOM MORTGAGE CORPORATION

By: _____

Dated: 3/30/2026

Christopher K. Baxter, Esq. SBOT 90001747
Senior Vice President
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115 Fax: (888) 345-5501

For sale information visit: https://www.xome.com or Contact (800) 758-8052.