

**NOTICE OF SUBSTITUTE 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.**

Matter No.: 148166-TX

Date: April 2, 2026

County where Real Property is Located: Caldwell

ORIGINAL MORTGAGOR: ADAM GUERRERO, AN UNMARRIED MAN  
ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR DHI MORTGAGE COMPANY, LTD, ITS SUCCESSORS AND ASSIGNS  
CURRENT MORTGAGEE: PennyMac Loan Services, LLC  
MORTGAGE SERVICER: PennyMac Loan Services, LLC

DEED OF TRUST DATED 9/30/2016, RECORDING INFORMATION: Recorded on 10/5/2016, as Instrument No. 2016-005121 and later modified by a loan modification agreement recorded as Instrument 2020-007520 on 12/29/2020 and later modified by a loan modification agreement recorded as Instrument 2022-003028 on 04/19/2022 and later modified by a loan modification agreement recorded as Instrument 2023-005388 on 08/28/2023 and later modified by a loan modification agreement recorded as Instrument 2024-004787 on 06/18/2024

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT 8, BLOCK 10, WINDRIDGE ADDITION, SECTION 4, TO THE CITY OF LOCKHART, CALDWELL COUNTY TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET C, SLIDE 23, AND AMENDED IN CABINET C, SLIDE 26 OF THE PLAT RECORDS OF CALDWELL COUNTY, TEXAS.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **6/2/2026**, the foreclosure sale will be conducted in **Caldwell** County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than **1:00 PM**, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

PennyMac Loan Services, LLC is acting as the Mortgage Servicer for PennyMac Loan Services, LLC who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. PennyMac Loan Services, LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

PennyMac Loan Services, LLC  
3043 Townsgate Rd, Suite 200  
Westlake Village, CA 91361

Filed this 9<sup>th</sup> day of April 2026  
12:55 p M

TERESA RODRIGUEZ  
COUNTY CLERK, CALDWELL COUNTY, TEXAS  
By Reyna Mijares Deputy  
Reyna Mijares



Matter No.: 148166-TX

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 property securing the above referenced loan.

**WHEREAS**, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE XOME INC., TEJAS CORPORATE SERVICES LLC, NFPDS-TX LLC, AGENCY SALES AND POSTING, LLC, ALDRIDGE PITE, LLP** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(c) is Aldridge Pite, LLP, 3333 Camino Del Rio South, Suite 225, San Diego, CA 92108-0935, Phone: (866) 931-0036.

**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.**

By: *Hollis Hamilton*  
Hollis Rose Hamilton, Attorney  
Aldridge Pite, LLP  
3333 Camino Del Rio South, Suite 225  
San Diego, California 92108

**Return to:**  
ALDRIDGE PITE, LLP  
3333 Camino Del Rio South, Suite 225  
P.O. BOX 17935  
SAN DIEGO, CA 92108-0935  
FAX #: 619-590-1385  
Phone: (866) 931-0036