

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Filed this 2nd day of June 20 26
1:15 P M

Date: **June 2, 2026**

Substitute Trustee: **MAGALI LUM**

Substitute Trustee's Address: **P.O. Box 365
La Blanca, Texas 78558**

TERESA RODRIGUEZ
COUNTY CLERK, CALDWELL COUNTY, TEXAS
By Sandra Guerra Deputy
Sandra Guerra

Lender: **CENTEX MONTE SAGRADO, L.P., a Texas limited partnership**

Note: **ONE HUNDRED SIXTY- SIX THOUSAND FIVE HUNDRED AND
NO/100THS DOLLARS (\$166,500.00)**

Deed of Trust

Date: **September 1, 2022**

Grantor: **KATYA SARAI CARIAS**

Lender: **CENTEX MONTE SAGRADO, L.P., a Texas limited partnership**

Recording information: **A Special Warranty Deed with Vendor's Lien dated September 1, 2022, executed by CENTEX MONTE SAGRADO, L.P., a Texas limited partnership KATYA SARAI CARIAS, recorded under Clerk's Document No. 2022-007519 Official Records, Caldwell County, Texas, and being further secured by Deed of Trust of even date therewith KATYA SARAI CARIAS, to KAREN CABRERA, Trustee, recorded under Clerk's Document No. 2022-007520 Official Records, Caldwell County, Texas.**

Property: (including any improvements), **All of Lot 01, Block A, MONTE SAGRADO SUBDIVISION, City of Umland, Caldwell County, Texas, according to the map recorded under Document Number 2022-005957, in the Map Records of Caldwell County, Texas.**

County: **Caldwell**

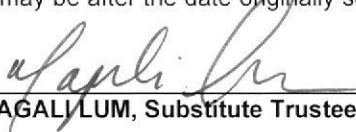
Date of Sale (first Tuesday of month): **July 7, 2026**

Time of Sale: **10:00 a.m.**

Place of Sale: **The front steps of the courthouse entrance with a physical address of Caldwell County Justice Center, 1703 S. Colorado, Lockhart Texas 78644**

MAGALI LUM is Substitute Trustee under the Deed of Trust. Lender has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, AS IS. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter. 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 Deed 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. Such reposting or refiled may be after the date originally scheduled for this sale.



MAGALI LUM, Substitute Trustee