

2306 TORNADO ALLEY  
LOCKHART, TX 78644

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**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: January 06, 2026

Time: The sale will begin at 11:00 AM or not later than three hours after that time.

Place: OUTSIDE THE MAIN ENTRANCE OF THE NEW CALDWELL COUNTY JUSTICE CENTER, AT 1703 S. COLORADO ST., LOCKHART, TEXAS 78644 OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

**2. Terms of Sale. Cash.**

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated July 01, 2024 and recorded in Document INSTRUMENT NO. 2024-005423 real property records of CALDWELL County, Texas, with MELVIN RAFAEL MENDEZ, AN UNMARRIED MAN, AND ZOILA ESPERANZA PEREZ PEREZ, AN UNMARRIED WOMAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by MELVIN RAFAEL MENDEZ, AN UNMARRIED MAN, AND ZOILA ESPERANZA PEREZ PEREZ, AN UNMARRIED WOMAN, securing the payment of the indebtednesses in the original principal amount of \$216,005.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. PENNYMAC LOAN SERVICES, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

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

c/o PENNYMAC LOAN SERVICES, LLC  
3043 TOWNSGATE ROAD  
SUITE 200  
WESTLAKE VILLAGE, CA 91361

Filed this 9th day of OCT 2025  
3:43P  
TERESA RODRIGUEZ  
COUNTY CLERK, CALDWELL COUNTY, TEXAS  
By Dorin Dain-Hor Deputy

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**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 as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead AMY ORTIZ, AARTI PATEL, DYLAN RUIZ, VIOLET NUNEZ, DANIEL MCQUADE, MARCELA CANTU, VANNA HO, CARY CORENBLUM, JOSHUA SANDERS, ALEENA LITTON, MATTHEW HANSEN, AUCTION.COM, THOMAS GILBRAITH, C JASON SPENCE, SHARLET WATTS, ANGELA ZAVALA, MICHELLE JONES, RICHARD ZAVALA JR, JOHN LATHAM, TOBEY LATHAM, MICHAEL LATHAM OR BRETT ADAMS whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said 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.



Israel Saucedo

**Certificate of Posting**

My name is \_\_\_\_\_, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on \_\_\_\_\_ 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: \_\_\_\_\_

Date: \_\_\_\_\_

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CALDWELL

**EXHIBIT "A"**

LOT 16, BLOCK 4, SUMMERSIDE SECTION 4, A SUBDIVISION IN CALDWELL COUNTY, TEXAS, ACCORDING TO THE  
MAP OR PLAT THEREOF RECORDED IN PLAT CABINET D, SLIDE 112, PLAT RECORDS OF CALDWELL COUNTY, TEXAS.