

STATE OF TEXAS)
)
COUNTY OF CALDWELL)

Filed this 11th day of Feb. 2025
11:25 AM
TERESA RODRIGUEZ
COUNTY CLERK, CALDWELL COUNTY, TEXAS
By Yolanda Hernandez Deputy
Yolanda Hernandez

NOTICE OF SUBSTITUTE TRUSTEE SALE

Date: February 11, 2025

Deed of Trust

Dated: August 21, 2015

Grantor(s): Towanda V. Brown (Swist)

Trustee: David Ricker, P.O. Box 1571, Boerne, Texas 78006

Lender: Texas Mortgage Capital Corporation, a Texas corporation

Recorded in: Document No. 2015006317, of the Real Property Records of Caldwell County, Texas

Property Desc.: LOT SIX (6), WINDMILL HOLLOW SUBDIVISION, A SUBDIVISION IN CALDWELL COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF RECORD IN PLAT CABINET A, SLIDE 107, PLAT RECORDS OF CALDWELL COUNTY, TEXAS, COMMONLY KNOWN AS 7799 TAYLORSVILLE RD., DALE, TEXAS 78616.

Secures: Promissory note ("Note") in the original principal amount of \$167,400.00, executed by Grantor and payable to the order of Lender, and all other indebtedness of Grantor to Lender.

Assignment: The Note and the liens and security interests of the Deed of Trust were transferred and assigned to DSRE Centex Partners, LLC ("Beneficiary") as reflected in the Transfer of Lien, Document No. 2015006675, of the Real Property Records of Caldwell County, Texas.

Substitute Trustee: Christopher B. Payne, Esq., 1313 N.E. Loop 410, Suite 100, San Antonio, Texas 78209

Foreclosure Sale:

Dated:	Tuesday, March 4, 2025
Time:	The sale of the Property ("Foreclosure Sale") will take place between the hours of 10 a.m. and 4 p.m. local time; the earliest time at which the Foreclosure Sale will begin is 10:00 a.m. The sale will be completed by no later than 4:00 p.m.
Place:	Caldwell County, Texas at the following location: Outside the main entrance of the new Caldwell County Justice Center, located at 1703 S. Colorado St., Lockhart, Texas 78644, or as designated by the County Commissioner's Court.
Term of Sale:	The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment to proceed against and sell both the real property and any person property described in Deed of Trust in accordance with Beneficiary's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Beneficiary's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Beneficiary's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time and Place of Sale described above, Substitute Trustee will sell the Property by public sale to the highest bidder for cash in accordance with the Deed of Trust.

The Deed of Trust permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Substitute Trustee need not appear at the Date, Time, and Place of Sale described above to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code. The reposting or refiled may be after the date originally scheduled for this sale.


Those desiring to purchase the Property will need to demonstrate their ability to pay cash on the day the Property is sold.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to Section 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to Section 51.0075 of the Texas Property Code, the Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the Substitute Trustee.

Notice is given that before the Foreclosure Sale Beneficiary may appoint another person as Substitute Trustee to conduct the Foreclosure Sale.

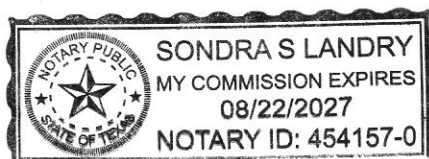

Christopher B. Payne
Substitute Trustee


ACKNOWLEDGMENT

STATE OF TEXAS)
)
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BEFORE ME, the undersigned authority, on this day personally appeared Christopher B. Payne, known to me to be the persons whose signature appears on the above and foregoing document, who, being by me duly sworn on their oath, that they have read the above and foregoing Notice of Substitute Trustee Sale; and that he has executed the same for the purposes and consideration therein expressed.

Subscribed and sworn to before me, the undersigned Notary Public, by the said Christopher B. Payne on this the 1th day of February, 2025, to certify which witness my hand and seal of office.




Notary Public, State of Texas