Notice of Foreclosure Sale

Se	ptem	ber	11.	2025

Deed of Trust:

Dated:

October 4, 2019

Grantor:

Lisa S. Allan

Sandra Guerra

CLERK, CALDWELL COUNTY, TEXAS

Filed this 12th day of Sept 2025

TERESA RODRIGUEZ

Original Trustees:

Gene Majors or Carrie Lane

Lender:

Robert Pfeiffer and Coleen Pfeiffer

Recorded in:

Instrument No. 2019-005226 of the real property records of

COUNTY

Caldwell County, Texas

Legal Description:

Being 0.9090 acres of land, more or less; being out of the WILLIAM PETTUS SURVEY, ABSTRACT NO. 21, City of Martindale, Caldwell County, Texas; and being more particularly described by metes and bounds in Exhibit "A"

attached hereto and made a part hereof for all purposes.

Secures:

Promissory Note ("Note") in the original principal amount of

\$152,000.00, executed by Lisa S. Allan ("Borrower") and

payable to the order of Lender

Modifications

and Renewals:

Deed of Trust and Note (as used herein, the terms "Note" and

"Deed of Trust" mean the Note and Deed of Trust as so

modified, renewed, and/or extended)

Substitute Trustees:

Steven M. Traeger and Courtney Stump

Substitute Trustees'

Address:

147 Fredericksburg Road, New Braunfels, Texas 78130

Foreclosure Sale:

Date:

Tuesday, October 7, 2025

Time:

The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale

will begin is 10:00 A.M. and not later than three hours thereafter.

Place:

Outside the main entrance of the new Caldwell County Justice Center,

located at 1703 S Colorado St, Lockhart, Texas 78644.

Terms of Sale:

The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Robert

Pfeiffer and Coleen Pfeiffer's bid may be by credit against the

indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Robert Pfeiffer and Coleen Pfeiffer, the owners and holders of the Note, have requested Substitute Trustees to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Robert Pfeiffer and Coleen Pfeiffer's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Robert Pfeiffer and Coleen Pfeiffer'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 for the Foreclosure Sale described above, Substitute Trustees will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Robert Pfeiffer and Coleen Pfeiffer pass the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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 necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, 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 by Robert Pfeiffer and Coleen Pfeiffer. 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 "AS IS," without any expressed or implied warranties, except as to the warranties (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(a) of the Texas Property Code, Substitute Trustees reserve 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 Substitute Trustees.

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.

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.

Steven M. Traeger

Steven M. Traeger
Substitute Trustee
Traeger, Ricks, & Little, PLLC
147 Fredericksburg Road
New Braunfels, TX 78130
Telephone (830) 627-3850

Exhibit A

A tract of land containing 0.9090 acres out of and part of the William Pettus Survey, Abstract No. 21, in Caldwell County, Texas, and being that same tract as conveyed and described in Volume 509, Page 823, of the Official Records of Caldwell County, and being more particularly described by metes and bounds as follows:

BEGINNING at an iron rod with a plastic cap found in the northwest right-of-way of Johnson Street in the City of Martindale, Caldwell County, for the southeast corner of the Allen Tract as described in Volume 245, Page 645, of the Official Records of Caldwell County, and for the southwest corner of the herein described tract, from which for reference an iron rod with a plastic cap found for the southwest corner of the said Allen Tract bears S 50° 03' 56'' W, A distance of 184.05 feet;

THENCE N 40° 00' 00' W (bearing basis used herein), a distance of 251.84 feet to an iron rod with a plastic cap found in the southeast property line of the Immaculate Heart of Mary Catholic Church Tract for the northeast corner of the said Allen Tract and the northwest corner of this herein described tract, from which for reference an iron rod with a plastic cap found for the northwest corner of the said Allen Tract bears S 50° 01' 31' W, a distance of 183.66 feet;

THENCE N 50° 39' 09" E, a distance of 157.73 feet to an 8" wood fence post with a PK nail found 1 foot up, for the northeast corner of this tract and a northwest corner of the Bagley Tract;

THENCE S 40° 00' 00" E, a distance of 250.23 feet to a 5/8" iron rod set in the northwest right-of-way of Johnson Street for the southeast corner of this tract;

THENCE S 50° 03' 56" W, along the Johnson Street right-of-way, a distance of 157.72 feet to the POINT OF BEGINNING, containing 0.9090 acres.