

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: July 07, 2026

Time: The sale will begin at 10:00 AM or not later than three hours after that time.

Place: THE NORTH FRONT DOOR OF THE HOWARD COUNTY COURTHOUSE 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 February 07, 2025 and recorded in Document INSTRUMENT NO. 2025-00000871 real property records of HOWARD County, Texas, with ZACHARY RAY RIVERA, A SINGLE PERSON, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by ZACHARY RAY RIVERA, A SINGLE PERSON, securing the payment of the indebtednesses in the original principal amount of \$181,649.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. LAKEVIEW LOAN SERVICING, 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. LOANCARE, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o LOANCARE, LLC
3637 SENTARA WAY
VIRGINIA BEACH, VA 23452



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 XOME INC. AND TEJAS CORPORATE TRUSTEE LLC AND BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP 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

Ruth A Garza

Israel Saucedo

Certificate of Posting

My name is Ruth A. Garza, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on May 28, 2026 I filed at the office of the HOWARD County Clerk and caused to be posted at the HOWARD County courthouse this notice of sale.

Ruth A Garza

Declarants Name: Ruth A. Garza

Date: May 28, 2026

2515 ANN DR
BIG SPRING, TX 79720

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HOWARD



LOT 8, BLOCK 16 OF THE REPLAT OF LOTS 3 TO 16 INCLUSIVE, SAVE AND EXCEPT THE SOUTH 5' OF LOT 16, ALL IN BLOCK 16, KENTWOOD UNIT NO. 2, AN ADDITION TO THE CITY OF BIG SPRING, HOWARD COUNTY, TEXAS, ACCORDING TO THE REPLAT THEREOF OF RECORD IN ENVELOPE 62/A, PLAT RECORDS OF HOWARD COUNTY, TEXAS.

POSTED at 2:42 PM O'clock 5/28/2026
JURY PADRON, County Clerk, Howard County, Texas
By Veronica Schroyer Deputy