

Vylla Solutions, LLC
P.O. Box 3309
Anaheim, California 92803
For Sale Information: (888) 313-1969
For Reinstatement Requests: 1-866-874-5860
Pay Off Requests: 1-800-561-4567
TS#: 25-35225

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 11/4/2021, Quentin Vidal Christensen an unmarried man, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Scott R. Valby, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Cornerstone Home Lending, Inc, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$255,647.00, payable to the order of Cornerstone Home Lending, Inc, which Deed of Trust is Recorded on 11/8/2021 as Volume 189379, Book , Page , in Lampasas County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including , but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

LOT TWENTY- TWO (22), BLOCK TWO (2), CEDAR CREEK ESTATES SEC. TWO, LAMPASAS COUNTY, TEXAS, AS PER PLAT RECORDED IN CABINET 1, SLIDE 144, PLAT RECORDS OF LAMPASAS COUNTY, TEXAS, REFERENCE TO WHICH IS HEREBY MADE FOR ALL PURPOSES.

Commonly known as: **613 COUNTY ROAD 4876 COPPERAS COVE, TX 76522**

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Angela Zavala, Michelle Jones, Dustin George** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Carrington Mortgage Services, LLC whose address is 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806 is acting as the mortgage servicer for **Carrington Mortgage Services, LLC**, which is the mortgagee of the Note and Deed of Trust or mortgage and the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on **8/5/2025 at 12:00 PM**, or no later than three (3) hours after such time, in **Lampasas County, Texas**, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **The West entrance to the Courthouse**

NOTICE IS FURTHER GIVEN that , except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.



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If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney.

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.

WITNESS, my hand this 5/22/2025

WITNESS, my hand this 5/29/2025

Kavonnah Dobson

By: Kavonnah Dobson, Sr. Trustee Sale Specialist
Vylla Solutions, LLC as
authorized agent for Mortgagee or Mortgage
Servicer
1600 South Douglass Road, Suite 140
Anaheim, CA 92806

Angela Zavala

By: Substitute Trustee(s)
Angela Zavala, Michelle Jones
C/O Vylla Solutions, LLC
1600 South Douglass Road, Suite 140
Anaheim, CA 92806

FILED

8:15 a.m. _____ p.m. o'clock

MAY 29 2025

Dianne Miller Deputy
County Court, Lampasas County, TX
Clerk, Dianne Miller

NEWREZ LLC, D/B/A SHELLPOINT MORTGAGE
SERVICING (ALW)
PETERSEN, MICHAEL
2535 COUNTY ROAD 3220, KEMPNER, TX 76539

CONVENTIONAL

Firm File Number: 25-042851

FILED

a.m. 1:50 p.m. o'clock

JUN 12 2025

By *Dianne Miller* Deputy
County Court, Lampasas County, TX
Clerk, Dianne Miller

NOTICE OF TRUSTEE'S SALE

WHEREAS, on August 13, 2016, MICHAEL W. PETERSEN, A SINGLE PERSON, as Grantor(s), executed a Deed of Trust conveying to ROBERT K. FOWLER, as Trustee, the Real Estate hereinafter described, to WELLS FARGO BANK, N.A. in payment of a debt therein described. The Deed of Trust was filed in the real property records of LAMPASAS COUNTY, TX and is recorded under Clerk's File/Instrument Number 164661 Volume 327, Page 838, to which reference is herein made for all purposes.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness;

WHEREAS, the undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on , **Tuesday, August 5, 2025** between ten o'clock AM and four o'clock PM and beginning not earlier than 12:00 PM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate at the County Courthouse in LAMPASAS COUNTY, TX to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

Said Real Estate is described as follows: In the County of Lampasas, State of Texas:

BOTH TRACTS BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS SHOWN ON EXHIBIT A ATTACHED HERE TO AND MADE A PART HEREOF.

TRACT ONE:

BEING 9.94 ACRES OF THE W.M. GATLIFF SURVEY, ABST. NO. 800 IN LAMPASAS COUNTY, TEXAS, AND BEING THE SAME TRACT OF LAND DESCRIBED IN A DEED FROM HARRELL V. CLARY, ET AL, TO JOHN D. BOWEN CONSTRUCTION CO., DATED DECEMBER 31, 2003, AS RECORDED IN VOL. 394, PAGE 8 OF THE DEED RECORDS OF LAMPASAS COUNTY, TEXAS; SAID 9.94 ACRES BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS AND TO BE MADE A PART OF CORRESPONDING SURVEY ATTACHED HERETO.

BEGINNING: AT A 1/2 INCH IRON PIN FOUND ON THE NORTH LINE OF COUNTY ROAD 3220 FOR THE SOUTHWEST CORNER HEREOF AND THE SOUTHERNMOST SOUTHEAST CORNER OF A 48.066 ACRE TRACT OF LAND DESCRIBED IN A DEED TO THE VETERANS LAND BOARD OF THE STATE OF TEXAS (CONTRACTED TO ROBERT HARTWELL MCDONALD, SR., ET AL), AS RECORDED IN VOL. 328, PAGE 617 OF SAID DEED RECORDS;

THENCE NORTH 22°16'38" WEST, WITH AN EAST LINE OF SAID 48.066 ACRE TRACT, 734.91 FEET TO A 1/2 INCH IRON PIN FOUND FOR THE WESTERNMOST SOUTHWEST CORNER OF A 9.98 ACRE TRACT OF LAND DESCRIBED IN A DEED TO BILLY D. MILLER, ET UX, AS RECORDED IN VOL. 331, PAGE 430 OF SAID DEED RECORDS;

THENCE NORTH 68°42'35" EAST, WITH A SOUTH LINE OF SAID 9.98 ACRE TRACT, 589.15 FEET TO A 1/2 INCH IRON PIN SET FOR AN INNER ELL CORNER OF SAID 9.98 ACRE TRACT;

THENCE SOUTH 22°15'15" EAST, WITH A WEST LINE OF SAID 9.98 ACRE TRACT, 734.87 FEET TO A 1/2 INCH IRON PIN FOUND ON THE NORTH LINE OF SAID COUNTY ROAD 3220 FOR THE SOUTHERNMOST SOUTHWEST CORNER OF SAID 9.98 ACRE TRACT;

THENCE SOUTH 68°42'25" WEST, WITH THE NORTH LINE OF SAID COUNTY ROAD 3220 AND ALONG THE GENERAL COURSE OF A FENCE 589.14 FEET TO THE PLACE OF BEGINNING, AS SURVEYED ON THE GROUND ON AUGUST 4, 2004 BY MAPLES & ASSOCIATES, IN, AND AS SHOWN ON AN ACCOMPANYING PLAT OF EVEN SURVEY DATE HERewith.

TRACT TWO:

BEING 0.50 ACRES OF THE W.M GATLIFF SURVEY, ABST NO. 800 IN LAMPASAS COUNTY, TEXAS, AND BEING PART OF A 19.92 ACRE TRACT OF LAND DESCRIBED IN A DEED FROM DANA E. EVANS, ET UX TO MARILYN DIANE ATCHISON CLARY, DATED DECEMBER 16, 1996, AS RECORDED IN VOL. 328,

PAGE 510 OF THE DEED RECORDS OF LAMPASAS COUNTY, TEXAS SAID 0.50 ACRES BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS AND TO BE MADE A PART OF CORRESPONDING SURVEY ATTACHED HERETO.

BEGINNING AT A 3/8 INCH IRON PIN FOUND ON THE NORTH LINE OF COUNTY ROAD 27 FOR THE SOUTHEAST CORNER OF SAID 19.92 ACRE TRACT, BEING THE SOUTHEAST CORNER OF A 9.98 ACRE TRACT OF LAND SURVEYED ON JANUARY 31, 1997;

THENCE SOUTH 69°09'51" WEST, WITH THE SOUTH LINE OF SAID 19.92 ACRE TRACT AND SAID 9.98 ACRE TRACT, AND WITH THE NORTH LINE OF SAID COUNTY ROAD 27. 29.75 FEET TO A 1/2 INCH IRON PIN FOUND FOR THE SOUTHERNMOST SOUTHWEST CORNER OF SAID 9.98 ACRE TRACT AND THE SOUTHEAST CORNER OF A 9.94 ACRE TRACT OF LAND SURVEYED ON JANUARY 31, 1997;

THENCE NORTH 22°5'15" WEST, WITH WEST LINE OF SAID 9.98 ACRE TRACT AND THE EAST LINE OF SAID 9.94 ACRE TRACT, 734.87 WEST TO A 1/2 INCH IRON PIN SET FOR THE NORTHEAST CORNER OF SAID 9.94 ACRE TRACT AND AN INNER ELL CORNER OF SAID 9.98 ACRE TRACT;

THENCE NORTH 68°42'35" EAST, 29.61 FEET TO A 1/2 INCH IRON PIN SET ON THE EAST LINE OF SAID 19.92 ACRE TRACT AND SAID 9.98 ACRE TRACT;

THENCE SOUTH 22°15'35" EAST, WITH THE EAST LINE OF SAID 19.92 ACRE TRACT AND SAID 9.98 ACRE TRACT, 735.11 FEET TO THE PLACE OF BEGINNING, AS SURVEYED ON THE GROUND ON APRIL 28, 1997, BY MAPLES & ASSOCIATES, INC.

Property Address: 2535 COUNTY ROAD 3220
KEMPNER, TX 76539
Mortgage Servicer: NEWREZ LLC, D/B/A SHELLPOINT MORTGAGE SERVICING
Mortgagee: NEWREZ LLC DBA SHELLPOINT MORTGAGE SERVICING
601 OFFICE CENTER DRIVE
SUITE 100
FORT WASHINGTON, PA 19034


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 property securing the above referenced loan.

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

SUBSTITUTE TRUSTEE

Kristopher Holub, Aarti Patel, Amy Ortiz, Dylan Ruiz, Violet Nunez, Beatriz Sanchez, Edward Luby, Nancy Parker, Roberta Avery-Hamilton, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, , Sara Edgington, Thomas Gilbraith,
Auction.com
1 Mauchly
Irvine, CA 92618

WITNESS MY HAND this day June 9, 2025.


By: _____
Ronny George
Texas Bar No. 24123104
Grant Tabor
Texas Bar No. 24027905
Kathryn Dahlin
Texas Bar No. 24053165
rgeorge@logs.com
13105 Northwest Freeway, Suite 960
Houston, TX 77040
Telephone No: (713) 462-2565
Facsimile No: (847) 879-4823
Attorneys for NewRez LLC dba Shellpoint Mortgage
Servicing

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 military service to the sender of this notice immediately.

NOTICE OF ACCELERATION AND NOTICE OF 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.

DEED OF TRUST INFORMATION:

Date: 01/06/2023
Grantor(s): LAURA CAMPOS, UNMARRIED WOMAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR NOMINEE FOR THRIVE MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$171,830.00
Recording Information: Page 877 Instrument 195450
Property County: Lampasas
Property: (See Attached Exhibit "A")
Reported Address: 1119 COUNTY ROAD 3384, KEMPNER, TX 76539-3591

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Current Mortgagee: Idaho Housing and Finance Association
Mortgage Servicer: Idaho Housing and Finance Association
Current Beneficiary: Idaho Housing and Finance Association
Mortgage Servicer Address: 565 W. Myrtle, Boise, ID 83702

SALE INFORMATION:

Date of Sale: Tuesday, the 5th day of August, 2025
Time of Sale: 12:00 PM or within three hours thereafter.
Place of Sale: AT THE WEST ENTRANCE TO THE COURTHOUSE in Lampasas County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Lampasas County Commissioner's Court, at the area most recently designated by the Lampasas County Commissioner's Court.

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Violet Nunez, Kristopher Holub, Ramiro Cuevas, Aarti Patel, Jami Grady, Thalia Toler, Joshua Sanders, Aleena Litton, Jacqueline Hughes, Auction.com LLC, Michelle Jones, Angela Zavala, Richard Zavala, Jr., Sharlet Watts, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

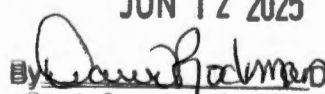
NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Violet Nunez, Kristopher Holub, Ramiro Cuevas, Aarti Patel, Jami Grady, Thalia Toler, Joshua Sanders, Aleena Litton, Jacqueline Hughes, Auction.com LLC, Michelle Jones, Angela Zavala, Richard Zavala, Jr., Sharlet Watts, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

FILED

a.m. 1:49 p.m. o'clock

JUN 12 2025


County Court, Lampasas County, TX
Clerk, Dianne Miller

4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Substitute Trustee(s): Violet Nunez, Kristopher Holub, Ramiro Cuevas, Aarti Patel, Jami Grady, Thalia Toler, Joshua Sanders, Aleena Litton, Jacqueline Hughes, Auction.com LLC, Michelle Jones, Angela Zavala, Richard Zavala, Jr., Sharlet Watts, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

Substitute Trustee Address: 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

Document Prepared by:
Bonial & Associates, P.C.
14841 Dallas Parkway, Suite 350, Dallas, TX 75254
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

Certificate of Posting

I am Angela Zavala whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on JUN 12 2025 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Lampasas County Clerk and caused it to be posted at the location directed by the Lampasas County Commissioners Court.

By Angela Zavala

Exhibit "A"

LOT 70, OAK SPRINGS NO. 2, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN CABINET 1, SLIDE 104, PLAT RECORDS, LAMPASAS COUNTY, TEXAS.

Return to: Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 350, Dallas, TX 75254