

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: 10/06/2023
Grantor(s): ZAUL CARRIZALES, AN UNMARRIED PERSON
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR AMCAP MORTGAGE, LTD. DBA GOLD FINANCIAL SERVICES., ITS SUCCESSORS AND ASSIGNS.
Original Principal: \$171,830.00
Recording Information: Book 0273 Page 0062 Instrument 00000078290
Property County: Kinney
Property: (See Attached Exhibit "A")
Reported Address: 609 WEST EL PASO STREET, BRACKETTVILLE, TX 78832

FILED FOR RECORD
at 3:06 o'clock PM

APR 02 2026

Ricardo Alvarado
COUNTY & DISTRICT CLERK, KINNEY CO.
Deputy

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 May, 2026
Time of Sale: 01:00 PM or within three hours thereafter.
Place of Sale: AT THE MAIN ENTRANCE OF THE COURTHOUSE, FACING JAMES STREET ON THE NORTHEAST SIDE OF THE BUILDING in Kinney County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Kinney County Commissioner's Court, at the area most recently designated by the Kinney 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 Bertha Cardenas, Berthaliz Cardenas, Calvin Speer, Wendy Speer, Melody Speer, Daniel McQuade, Auction.com LLC, Braden Barnes 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. Bertha Cardenas, Berthaliz Cardenas, Calvin Speer, Wendy Speer, Melody Speer, Daniel McQuade, Auction.com LLC, Braden Barnes 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.

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): Bertha Cardenas, Berthaliz Cardenas, Calvin Speer, Wendy Speer, Melody Speer, Daniel McQuade, Auction.com LLC, Braden Barnes 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 Bertha Cardenas whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on April 2nd 2026 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Kinney County Clerk and caused it to be posted at the location directed by the Kinney County Commissioners Court.

By: Bertha Cardenas

Exhibit "A"

BEING A BOUNDARY RETRACEMENT AND IMPROVEMENT SURVEY OF LOTS 11, 11-1/2, 12, 12-1/2, 13, 13-1/2, 14 AND 14-1/2, BLOCK U, OF THE CITY OF BRACKETTVILLE, RECORDED IN VOLUME A-37, PAGE 228 OF THE KINNEY COUNTY DEED RECORDS, AND ALSO BEING THAT SAME CERTAIN TRACT DESCRIBED IN CONVEYANCE DOCUMENT TO ABBEY HEARN AND EDGAR DE LEON, RECORDED IN BOOK 238, PAGE 409 OF THE KINNEY COUNTY OFFICIAL PUBLIC RECORDS, KINNEY COUNTY, TEXAS.

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