

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: June 02, 2026

Time: The sale will begin at 1:00 PM or not later than three hours after that time.

Place: THE SOUTHWEST FRONT DOOR EITHER INSIDE OR OUTSIDE OF THE COURTHOUSE WHICH FACES MAIN STREET 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 June 21, 2024 and recorded in Document INSTRUMENT NO. 00264889 real property records of BANDERA County, Texas, with AMENITY ANN CRIDER AND RAYMOND D CRIDER WIFE AND HUSBAND, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by AMENITY ANN CRIDER AND RAYMOND D CRIDER WIFE AND HUSBAND, securing the payment of the indebtednesses in the original principal amount of \$204,099.00, 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

FILED
AT 12:07 O'CLOCK P.M. ON
APR 30 2026
TANDIE MANSFIELD, COUNTY CLERK
BANDERA COUNTY, TEXAS
BY [Signature] DEPUTY



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 AUCTION.COM, 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.

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Certificate of Posting

My name is Melodee 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 4-30-26 I filed at the office of the BANDERA County Clerk and caused to be posted at the BANDERA County courthouse this notice of sale.

Melodee Garza

Declarants Name: Melodee Garza

Date: 4-30-26

434 SPURR DR
BANDERA, TX 78003

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BANDERA

EXHIBIT "A"

BEING LOTS 15, 16, 17, 18, 19, 20 AND 21, BLOCK 4, BANDERA PASS RANCH, A SUBDIVISION SITUATED IN BANDERA COUNTY, TEXAS, ACCORDING TO PLAT RECORDED IN VOLUME 1, PAGE 47, PLAT RECORDS OF BANDERA COUNTY, TEXAS.