

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: 06/02/2026

Time: Between 10:00 AM – 1:00 PM and beginning not earlier than 10:00 AM and ending not later than three hours thereafter.

Place: The area designated by the Commissioners Court of Maverick County, pursuant to §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.

2. Terms of Sale. Highest bidder for cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated April 5, 2017 and recorded in the real property records of Maverick County, TX and is recorded under Clerk's Book 1637, Page 267 with Cesar Iram Ramirez and Cristina Alejandra Ramirez (grantor(s)) and The United States of America acting through the Rural Housing Service or successor agency, United States

Department of Agriculture mortgagee to which reference is herein made for all purposes.

4. Obligations Secured. Deed of Trust or Contract Lien executed by Cesar Iram Ramirez and Cristina Alejandra Ramirez, securing the payment of the indebtedness in the original amount of \$114,764.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Secretary, United States Department of Agriculture, Rural Development is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to be Sold. LOT 37, BLOCK 5, LOMA LINDA SUBDIVISION, UNIT 1, IN MAVERICK COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN ENVELOPE 136, SIDE A, MAP RECORDS OF MAVERICK COUNTY, TEXAS.

FILED
AT 10:30 O'CLOCK P.M.

APR 23 2026

SARA MONTEMAYOR
County Clerk Maverick County, Texas
By *Salia Martinez* Deputy

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 §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Dawson's Realty & Mortgages, Inc., as Mortgage Servicer, is representing the current Mortgagee whose address is:

Secretary, United States Department of Agriculture, Rural Development
1293 Whisperwood Lane
Lawrenceville, GA 30043

7. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code §51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint Kirk Schwartz Esq., or Carson Emmons, Esq., or Justin Ritchie, Esq., or Jeffrey Kramer, Esq., or Agency Sales and Posting LLC, whose address is 7500 Dallas Pkwy #200, Plano, TX 75024 OR AUCTION.COM LLC, or XOME Inc and Tejas Corporate Services LLC, or Abstracts/Trustees of Texas, LLC, or Tejas Corporate Services, LLC, as Substitute Trustee to act under and by virtue of said Deed of Trust.

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.

Please be advised that the trustee will require any entity or trust bidder at this trustee's sale to provide beneficial ownership information, documentation, and written certification as required under FinCEN's Anti-Money Laundering Regulations for Residential Real Estate Transfers, effective for transfers to covered transferees closing on or after March 1, 2026. This requirement applies where the purchaser is a legal entity (including an LLC, corporation, or partnership) or a trust, and the transfer is not financed by an institutional lender subject to existing anti-money laundering requirements. The required information and certification must be provided to the trustee prior to issuance of the trustee's deed upon sale. No trustee's deed will be issued for a covered transfer until all required FinCEN information has been received and certified. Additional information regarding these regulations and required transferee disclosures can be found at:

<https://www.fincen.gov/rre> and <https://www.fincen.gov/rre-faqs>

April 20, 2026

Executed on

/s/ Justin Ritchie

James E. Albertelli, P.A.
Kirk Schwartz, Esq.
Carson Emmons, Esq.
Justin Ritchie, Esq.
Jeffrey Kramer, Esq.
6565 N. MacArthur, Suite 470
Irving, TX 75039

April 23, 2026

Executed on

Bertha Cardenas

**SUBSTITUTE TRUSTEE (Bertha Cardenas,
Authorized Agent)**
Agency Sales and Posting LLC, or AUCTION.COM
LLC, or Tejas Corporate Services, LLC
7500 Dallas Pkwy #200
Plano, TX 75024

CERTIFICATE OF POSTING

My name is Bertha Cardenas, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on April 23, 2026 I filed at the office of the Maverick County Clerk and caused to be posted at the Maverick County courthouse this notice of sale.

Bertha Cardenas
Declarants Name: Bertha Cardenas
Date: April 23, 2026