

NOTICE OF FORECLOSURE 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 OR 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. **Property to Be Sold.** The property to be sold is described as follows: BEING LOTS 21, 22 AND 23, IN BLOCK 27, SUBDIVISION A, EL INDIO TOWNSITE, IN MAVERICK COUNTY, TEXAS, AS SHOWN BY THE PLAT OF SAID SUBDIVISION A, WHICH IS OF RECORD IN VOL. 1, AT PAGE 29, OF THE MAP RECORDS OF MAVERICK COUNTY, TEXAS; SAID LOT 21 HAVING BEEN CONVEYED TO THE UNDERSIGNED BY DEED FROM BETTY KRAUSSE, ET AL, DATED NOVEMBER 26, 1976, AND FILED FOR RECORD DECEMBER 2, 1976, IN THE OFFICE OF THE COUNTY CLERK OF MAVERICK COUNTY, TEXAS; SAID LOTS 22 AND 23, HAVING BEEN CONVEYED TO THE UNDERSIGNED BY DEED FROM BETTY ANN KRAUSSE, ET AL, JANUARY 10, 1974, AND RECORDED IN VOL. 123, PAGE 272, OF THE DEED RECORDS OF MAVERICK COUNTY, TEXAS; REFERENCE BEING HERE MADE TO SAID PLAT AND DEED, FOR A FURTHER DESCRIPTION OF SAID LAND.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 08/24/2005 and recorded in Book 903 Page 334 Document 132275 real property records of Maverick County, Texas.

3. **Date, Time, and Place of Sale.** The sale is scheduled to be held at the following date, time, and place:

Date: 10/06/2026

Time: 10:00 AM

Place: Maverick County, Texas at the following location: STEPS AT THE FRONT OF THE COURTHOUSE ON QUARRY ST. OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust.

5. **Obligations Secured.** The Deed of Trust executed by OSCAR GARCIA AND ESPERANZA GARCIA, provides that it secures the payment of the indebtedness in the original principal amount of \$165,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY IN ITS CAPACITY AS OWNER TRUSTEE FOR ONITY LOAN ACQUISITION TRUST 2026-HB3 is the current mortgagee of the note and deed of trust and ONITY MORTGAGE CORPORATION F/K/A PHH MORTGAGE CORPORATION is mortgage servicer. A servicing agreement between the mortgagee, whose address is WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY IN ITS CAPACITY AS OWNER TRUSTEE FOR ONITY LOAN ACQUISITION TRUST 2026-HB3 c/o ONITY MORTGAGE CORPORATION F/K/A PHH MORTGAGE CORPORATION, 14405 Walters Road, Suite 200, Houston, TX 77014 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. **Order to Foreclose.** WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY IN ITS CAPACITY AS OWNER TRUSTEE FOR ONITY LOAN ACQUISITION TRUST 2026-HB3 obtained a Order from the 293rd District Court of Maverick County on 02/20/2025 under Cause No. 22-10-41460-MCV. The mortgagee has requested a Substitute Trustee conduct this sale pursuant to the Court's Order.

7. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, 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.

Mackie Wolf Zientz & Mann, P.C.
Brandon Wolf, Attorney at Law
✓ L. Keller Mackie, Attorney at Law
Michael Zientz, Attorney at Law
Chelsea Schneider, Attorney at Law
Ester Gonzales, Attorney at Law
Sheridan Stills, Attorney at Law
Parkway Office Center, Suite 900
14160 Dallas Parkway
Dallas, TX 75254

For additional sale information visit: www.mwzmlaw.com/tx-investors

Certificate of Posting

I am Bertha Cardenas whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on Aug 20, 2026 I filed this Notice of Foreclosure Sale at the office of the Maverick County Clerk and caused it to be posted at the location directed by the Maverick County Commissioners Court.

FILED
AT 10 O'CLOCK P.M.

AUG 20 2026

SARA MONTEMAYOR
County Clerk, Maverick County, Texas
By Deputy