

NOTICE OF SUBSTITUTE TRUSTEE SALE

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| Deed of Trust Date: 5/10/2006 | Grantor(s)/Mortgagor(s): MICHAEL A. GARZA AND SPOUSE, JESSICA L. GARZA |
| Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR CITIZENS MORTGAGE CORP., ITS SUCCESSORS AND ASSIGNS | Current Beneficiary/Mortgagee: Wells Fargo Bank, N.A. |
| Recorded in: Volume: 437 Page: 518 Instrument No: 00098291 | Property County: CALHOUN |
| Mortgage Servicer: Wells Fargo Bank, N.A. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee. | Mortgage Servicer's Address: 1 Home Campus, MAC 2301-04C, West Des Moines, IA 50328 |
| Date of Sale: 10/7/2025 | Earliest Time Sale Will Begin: 11am |
| Place of Sale of Property: Calhoun County Courthouse, 211 S. Ann Street, Port Lavaca, TX 77979 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE. | |

Legal Description: LOT ELEVEN (11), IN BLOCK TEN (10) IN THE BROOKHOLLOW ESTATES SUBDIVISION, CITY OF PORT LAVACA, CALHOUN COUNTY, TEXAS, AS PER PLAT OF SAID SUBDIVISION OF RECORD IN VOLUME Z, PAGE 482, OF THE PLAT RECORDS OF CALHOUN COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice Stoner, Adolfo Rodriguez, John Sisk, Aleena Litton, Daniel McQuade, Marcela Cantu, Lacreia Robinson, Auction.com LLC, Janice Stoner or Jodi Steen, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there 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

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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.

NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(1): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL 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.

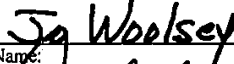
Dated: 8/19/2025



Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Wells Fargo Bank, N.A.

Dated: 8-21-25

Printed Name:



Substitute Trustee
c/o Auction.com
1255 West 15th Street, Suite 1060
Plano, TX 75075
<https://sales.mccarthyholthus.com/>

AT 838 FILED 8:38 O'CLOCK A M

AUG 21 2025

MH File Number: TX-25-122067-POS
Loan Type: VA

ANNA GOODMAN
COUNTY CLERK, CALHOUN COUNTY, TEXAS
BY:  DEPUTY