

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 4/25/2019	Grantor(s)/Mortgagor(s): LORENZO F LARA , A SINGLE MAN
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Guild Mortgage Company LLC
Recorded in: Volume: 394 Page: 448 Instrument No: 227704	Property County: LIVE OAK
Mortgage Servicer: Guild Mortgage Company LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 5887 Copley Drive, San Diego, CA 92111
Date of Sale: 10/7/2025	Earliest Time Sale Will Begin: 1pm
Place of Sale of Property: Live Oak County Courthouse, 301 Houston Street, George West, TX 78022 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

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, Sandra Mendoza, Arnold Mendoza, Bob Frisch, Jodi Steen, Leslye Evans, Alexis Mendoza, Janice Stoner, Adolfo Rodriguez, John Sisk, Aleena Litton, Daniel McQuade, Marcela Cantu, Lacrechia Robinson, Auction.com LLC, Janice Stoner or Alexis Mendoza, 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(I): 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: 8/13/2025



Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Guild Mortgage Company LLC

Dated: 8.14.25

Printed Name: Sandra Mendoza


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

MH File Number: TX-25-111276-POS
Loan Type: FHA

FILED Aug 14 A.D. 2025
LIVE OAK COUNTY, TEXAS
DONNA M. VANWAY CLERK, COUNTY COURT
BY Rebecca Munoz DEPUTY
AT 10:15 O'CLOCK am

Legal Description

TX-25-111276-POS

ALL THAT CERTAIN TRACT OR PARCEL OF LAND LYING AND BEING SITUATED IN LIVE OAK COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO-WIT: TRACT ONE: LOT NOS. ONE (1), TWO (2) AND THREE (3), BLOCK NO. TWO (2), MOLLIE MURRAY ADDITION TO THE CITY OF THREE RIVERS, LIVE OAK COUNTY, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN VOLUME 1, PAGE 145 OF THE PLAT RECORDS OF LIVE OAK COUNTY, TEXAS, REFERENCE TO WHICH MAP OR PLAT AND IT RECORD BEING HERE MADE FOR ALL PERTINENT PURPOSES. TRACT TWO: FIELD NOTES OF A 0.05 ACRE TRACT OF LAND, MORE OR LESS, BEING PART OF MOLLIE STREET (NOT OPEN) OF THE MOLLIE MURRAY ADDITION TO THE CITY OF THREE RIVERS, AS SHOWN ON MAP RECORDED IN VOLUME 1, PAGE 145 OF THE PLAT RECORDS OF LIVE OAK COUNTY, TEXAS; SAID 0.05 ACRE TRACT IS SITUATED AT THE NORTHEAST CORNER OF THE INTERSECTION OF SAID MOLLIE STREET AND JIM GOOCH AVENUE IN THE CITY OF THREE RIVERS AND IS DESCRIBED BY METES AND BOUNDS AS FOLLOWS: BEGINNING AT A 5/8" IRON ROD FOUND AT THE SOUTHWEST CORNER OF LOT 1 OF BLOCK 2 OF SAID MOLLIE MURRAY ADDITION AND THE INTERSECTION OF THE NORTHERN RIGHT-OF-WAY LINE OF SAID MOLLIE STREET WITH THE EASTERN RIGHT-OF-WAY LINE OF SAID JIM GOOCH AVENUE, FOR THE NORTHWEST CORNER OF THIS TRACT; THENCE S 69 DEGREES 54 MINUTES 35 SECONDS E ALONG THE NORTH LINE OF THIS TRACT, THE SOUTH LINE OF SAID LOT 1 AND THE NORTHERN RIGHT-OF-WAY LINE OF SAID MOLLIE STREET, A DISTANCE OF 149.95 FT. TO A 5/8" IRON ROD FOUND AT THE SOUTHEAST CORNER OF SAID LOT 1 AND THE INTERSECTION OF THE NORTHERN RIGHT-OF-WAY LINE OF SAID MOLLIE STREET WITH THE WEST LINE OF A 15 FT. WIDE ALLEY, FOR THE NORTHEAST CORNER OF THIS TRACT; THENCE S 19 DEGREES 43 MINUTES 57 SECONDS W ALONG THE EAST LINE OF THIS TRACT AND ENTERING SAID MOLLIE STREET, A DISTANCE OF 15.00 FT. TO A SET 5/8" IRON ROD FOR THE SOUTHEAST CORNER OF THIS TRACT; THENCE N 69 DEGREES 54 MINUTES 35 SECONDS W ALONG THE SOUTH LINE OF THIS TRACT AND WITH THE RIGHT-OF-WAY OF SAID MOLLIE STREET, A

DISTANCE OF 149.88 FT. TO A SET 5/8" IRON ROD, FOR THE SOUTHWEST CORNER OF THIS TRACT; THENCE N 19 DEGREES 28 MINUTES 31 SECONDS E ALONG THE WEST LINE OF THIS TRACT AND WITH THE RIGHT-OF-WAY OF SAID MOLLIE STREET, A DISTANCE OF 15.00 FT. TO THE BEGINNING POINT, CONTAINING 0.05 ACRE (2,249 SQ. FT.), MORE OR LESS.