

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.

DATE, TIME, PLACE OF SALE:

Date: Tuesday, the 7th day of July, 2026
Time: 1pm or not later than three hours after that time
Place: AT "On the east side courthouse steps of the Uvalde County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court" in Uvalde County, Texas.

TERMS OF SALE: CERTIFIED FUNDS FOR FULL PURCHASE PRICE MUST BE PRESENTED AT THE TIME OF SALE. FinCEN data submission and certification requirements, if applicable, must be met timely by entities and trusts as defined by 89 CFR 70258. We ask for the required data or exemption to be submitted and certified to the law firm at the time of sale and no later than one (1) business day after the sale, if applicable.

DEED OF TRUST INFORMATION - INSTRUMENT TO BE FORECLOSED:

Date: October 5, 2020
Grantor(s): RICARDO G LUNA JR, A SINGLE PERSON
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for LoanDepot.com, LLC, its successors and assigns
Original Principal: \$131,313.00
Recording Information: Deed Inst.# 2020007165,
Current Mortgagee/Beneficiary: loanDepot.com, LLC
Secures: The Promissory Note (the "Note") in the original principal amount of \$131,313.00 and all obligations contained therein. All sums secured by the Deed of Trust have been and are hereby declared immediately due and payable as a result of default under the Note and/or Deed of Trust.

MODIFICATIONS AND RENEWALS:

As used herein, the terms "Note" and "Deed of Trust" mean the Note and Deed of Trust as modified, renewed, and/or extended.

PROPERTY TO BE SOLD:

Property County: Uvalde
Property Description: (See Attached Exhibit "A")
Property Address: 311 W. Garden Street, Uvalde, TX 78801
Condition and Important Recitals: Should a conflict occur between the property address and the legal description contained in "Exhibit A" the legal description shall control. The property will be sold "AS IS" without any representations, warranties, or recourse, and subject to any liens or interests that may survive the sale. Any purchaser who purchases the property does so at his/her/its own risk and is strongly encouraged to engage in significant due diligence prior to sale.

File No.: 26-04394TX

This 28th day of May, 2026
at 11:41 o'clock A.M.
DONNA M. WILLIAMS
County Clerk, Uvalde County, Texas
By [Signature]
Deputy

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer represents the Current Mortgagee pursuant to a mortgage servicing agreement with the Mortgagee. Pursuant to Texas Property Code § 51.0025, as well as the mortgage servicing agreement, the Mortgage Servicer is authorized to collect the debt and to institute foreclosure of the deed of trust referenced above. The Mortgage Servicer information is below:

Mortgage Servicer: loanDepot.com, LLC
Mortgage Servicer Address: 6531 Irvine Center Drive, Suite 100 Irvine, CA 92618

SUBSTITUTE TRUSTEE(S): McCalla Raymer Leibert Pierce, LLP, Agency Sales and Posting LLC

SUBSTITUTE TRUSTEE ADDRESS: 1320 Greenway Drive, Suite 780 Irving, TX 75038

ATTENTION ALL PROSPECTIVE BIDDERS: On March 1, 2026, the data collection and reporting requirements under the U.S. Financial Crimes Enforcement Network (FinCEN) new Anti-Money Laundering Rule (Rule), found at 89 FR 70258, will go into effect.* The Rule applies to certain residential real estate sale transactions, including nonjudicial foreclosures, where the transfer is to a legal entity or trust, and the source of funds is non-financed (which includes cash, certified funds, private financing, or financing provided by an institution not subject to a federal Anti-Money Laundering or Suspicious Activity Report requirement.) As part of this Rule, non-exempt purchasers are required to provide additional information and documentation about themselves, their legal entities, and the source of funds used in the reportable transaction, if applicable.* The collection of this information and documentation by our firm is required to comply with the Rule's federal reporting requirements, if applicable. To submit and certify the required information, review informative resources/guides, or to certify an exemption please visit <https://fincen.foreclosurehotline.net/>. Note that a data submission or exemption form provided by an auctioneer may not be complete, which could require further data collection by the firm. Please submit and certify the required information at the time of sale and no later than one (1) business day after the sale, if applicable. If you have questions about the Rule or its applicability to you, please seek the advice of your own independent legal counsel, as this firm cannot give you legal advice.

* The Rule is the subject of ongoing litigation in several jurisdictions. We suggest that you seek your own legal counsel if you have questions about the status of the Rule and its applicability to your sale, if any.

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code, (2) to final confirmation and audit of the status of the loan with the holder of the Deed of Trust, and (3) to confirmation that the successful bidder has timely provided to the firm all information required by the Rule, 89 FR 70258, if applicable.

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.

/s/ Maisyn Oliver
Maisyn Oliver - Bar #: 24130719
Attorney for loanDepot.com, LLC
Maisyn.Oliver@mccalla.com
1320 Greenway Drive, Suite 780
Irving, TX 75038
(469) 942-7141 Office
(469) 533-6670 Fax

DOCUMENT PREPARED BY:

McCalla Raymer Leibert Pierce, LLP
1320 Greenway Drive, Suite 780 Irving, TX 75038
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

Certificate of Posting

File No.: 26-04394TX

I am Wayne Daughtrey whose address is P.O. Box 226, Cotulla, TX 78014. I declare
under penalty perjury that on May 28, 2026 I filed and/or recorded this Notice of Foreclosure Sale at the office of the Uvalde
County Clerk and caused it to be posted at the location directed by the Uvalde County Commissioners.

Return to: McCalla Raymer Leibert Pierce, LLP, 1320 Greenway Drive, Suite 780 Irving, TX 75038

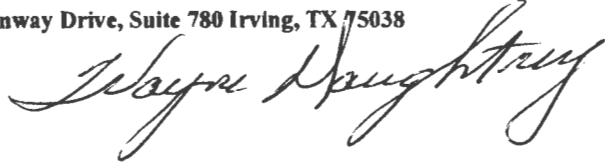


EXHIBIT "A"

Being a 0.33 acre, 14557 square feet, tract being Lot 5 and part of Lot 7, Block 1 of the Brown Addition as shown on the plat of the City of Uvalde by E.R. Benson recorded in Cabinet 1, Slide 21, Side A of the Uvalde County Plat Records, Uvalde County, Texas described in conveyance document to the Federal National Mortgage Association aka Fannie Mae recorded in Document Number 2011001819 of the Uvalde County Official Public Records, Uvalde County, Texas and being more particularly described by metes and bounds as follows (The bearings and distances shown herein conform to the Texas Coordinate System, North American Datum 1983, Texas South Central Zone.) (All corners called for as being set are marked on the ground with a 1/2" steel stakes with plastic identification caps stamped "DIRKSEN/6260" attached

unless otherwise noted or shown)

Beginning at a steel stake found (SPC, N=13623520.21', E=1716499 19') in the south right-of-way line of Garden Street (60' R.O.W.) at the northwest corner of Lot 2 and the northeast corner of Lot 5 for the northeast corner of the herein described tract,

Thence S19°37'27"E 241.35 feet with the west line of Lot 2 and generally with fence to a steel stake set in the north line of a 20 feet wide alley for the southeast corner of the herein described tract,

Thence S70°49'13"W 60.32 feet, at 50 feet passing the southwest corner of Lot 5 and continuing to a steel stake found at the southeast corner of a tract described as Lot 9 and the west 1/2 of Lot 7 in conveyance document to Josue Garza, Jr., et ux, recorded in Volume 205, Pages 488-490 of the Uvalde County Deed Records for the southwest corner of the herein described tract,

Thence N19°37'26"W 241.35 feet crossing Lot 7 with the east line of said Garza tract and generally with fence to a steel stake found in the south line of Garden Street for the northwest corner of the herein described tract,

Thence N70°49'13"E 60.32 feet with the south line of Garden Street, at 10.32 feet passing the northwest corner of Lot 5 and continuing to the Point of Beginning containing 0.33 acre of land within the herein described tract as surveyed by Dirksen Engineering on January 18, 2012