

511842  
706 Cenizo Blvd.  
Uvalde, Texas 78801

## NOTICE OF TRUSTEE'S SALE and APPOINTMENT OF 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.**

WHEREAS, on June 20, 2005, Sarah Friend Neutze, a single person executed a Deed of Trust conveying to Charles A. Smith, Trustee, the real property hereinafter described, to secure San Antonio Federal Credit Union, in the payment of a debt therein described, said Deed of Trust being recorded in Document No. 2005002248 and corrected in Document No. 2005002407 and modified in Document No. 2005003219, Official Public Records of Uvalde County, Texas.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder of said debt has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

WHEREAS, in my capacity as the attorney for the present owner and holder of the note, and pursuant to Section 51.0076(3) Texas Property Code, I hereby name, appoint and designate Bob Frisch or Vicki Rodriguez or Wayne Daughtrey or David Garvin or Janice Stoner or Jodi Steen or Jo Woolsey, the Substitute Trustee(s) in the above described Deed of Trust and/or to act under and by virtue of said Deed of Trust, including posting and filing the public notice required under Section 51.002 Texas Property Code as amended, and to proceed with a foreclosure of the Deed of Trust lien securing the payment of said note.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, May 5, 2026, at 11:00 o'clock a.m. or within three (3) hours thereafter, the Substitute Trustee will sell said real property at the place hereinafter set out, to the highest bidder for cash. The place of sale shall be in the area designated by the Commissioners Court of such County, pursuant to §51.002 of the Texas Property Code as the place where foreclosure sales are to take place (if such place is not so designated, the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted), in the City of Uvalde, Uvalde County, Texas.

Said real property is described as follows:

TRACT ONE: Being 0.7196 acre of land, more or less, termed Lot One (1), lying wholly within Survey No. 72, Carlos Huizar, Original Grantee, Abstract 241, the most

FILED

This 13 day of Apr A.D. 2026  
at 12:24 o'clock P.M.  
DONNA M. WILLIAMS  
County Clerk, Uvalde County, Texas  
By Silvana Flores  
Deputy

northwestern part of that certain 7.22 acres described as Exhibit "A", in Warranty Deed from John Lottman Shudde et ux to Donald T. Friend et ux dated 4/17/96 and recorded in Volume 364, Page 177, Deed Records of Uvalde County, Texas. Said 0.7196 acre of land being described by metes and bounds on Exhibit "A" attached hereto and incorporated herein for all purposes; TRACT TWO: Being a 0.1402 acre strip of land, to be included with TRACT ONE above termed Lot One (1), lying wholly within Survey No. 72, Carlos Huizar, Original Grantee, Abstract 241, adjoining the S boundary of that certain adjacent 0.7196 acre described as TRACT ONE above and termed Lot One, and described in Warranty Deed from Donald T. Friend et ux to Sarah Friend Neutze dated 12/1/03 and recorded in Volume 520, Pages 753-756, Official Public Records of Uvalde County, Texas; said 0.1402 acre tract being more particularly described in Exhibit "B" attached hereto and incorporated herein for all purposes; TRACT THREE (Easement Tract): A Twenty Ft. (20') access easement connecting TRACT ONE and TRACT TWO to Fourth Street as conveyed by Don T. Friend and wife, Joanne C. Friend to Sarah Friend Neutze by instrument dated 6-8-04 recorded in Vol. 534, Page 499, Official Public Records of Uvalde County, Texas. Said twenty ft. access easement being more particularly described in Exhibit "C" attached hereto and incorporated herein for all purposes.

The Deed of Trust permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee under the Deed of Trust or the Substitute Trustee appointed herein need not appear at the date, time and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiled may be after the date originally scheduled for this sale.

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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property and the priority of the lien being foreclosed.

The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Beneficiary thereunder to have the bid credited to the Note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

The sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. The sale shall not cover any part of the property that has been released of public record from the lien of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the priority, nature and extent of such matters, if any.

In the event of a defect or other problem with the foreclosure process is discovered that may invalidate the sale, the consideration paid will be returned to the purchaser as the sole and absolute remedy. In the event of any claim or action brought by any person including the purchaser requiring or resulting in the invalidation of the sale and rescission of the Trustee's Deed or Substitute Trustee's Deed, purchaser's damages resulting therefrom are limited to the consideration paid to the Trustee or Substitute Trustee and the sole and absolute remedy shall be the return to purchaser of the consideration paid. The purchaser shall have no further recourse against the Trustee, Substitute Trustee, Mortgagor, Mortgagee or the Mortgagee's attorney.

Default has occurred under the Deed of Trust, and the beneficiary has requested the above named Trustee or Substitute Trustee(s), to conduct this public sale. Notice is given that before the sale the beneficiary or the Beneficiary's attorney, agent or servicer may appoint another person substitute trustee to conduct the 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.**

The Substitute Trustee's address is c/o West & West, Greer & Estorga, 2929 Mossrock, Suite 204, San Antonio, Texas 78230.

WITNESS MY HAND on 13 day of April 2026.



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MATTHEW D. JOHNSON  
State Bar No. 24098890  
DEAN W. GREER  
State Bar No. 08414100  
Attorney or Authorized Agent for the  
Mortgagee or Mortgagee's Servicer  
West & West, Greer & Estorga  
2929 Mossrock, Suite 204  
San Antonio, Texas 78230

MORTENSEN ENGINEERING ASSOCIATES

OFFICE 370-272-3648  
FAX 370-272-3281  
P. O. BOX 111  
UVALDE, TEXAS 78902

§ STATE OF TEXAS  
§ COUNTY OF UVALDE  
§ 3 NOVEMBER 2003

Field Notes of a survey made 30 October 2003.

Being a 0.7196 acre lot to be known as Lot One, lying wholly within Survey No. 72, Carlos Ruizar, Original Grantee, Abstract 241, the most northeasterly part of that certain 7.22 acres described as Exhibit "A" in Warranty Deed from John Lottman, Shudon et ux to Donald T. Friend on 17 April 1996 and recorded in Volume 384, pages 177-181, of the Official Public Records of Uvalde County, Texas, and more particularly described by metes and bounds as follows (the bearings shown are geodetic [without adjustment for convergence of meridians] based on North meridian observed at location of 1/2-inch galvanized iron pipe in concrete walk at Gatty and Applein Streets in City of Uvalde lying West 4709.20 feet and South 5195.36 feet from this Point of Beginning):

Beginning at the 1/2-inch iron rebar found up 2 inches marking the NE and northmost corner of said 7.22 acres, from which the center of its occupied 4-inch steel pipe 2-way fence corner post bears S 19° 50' E 0.24 feet:

THENCE S 6° 32' 52" E, along and adjoining its marked E boundary, passing under electric power distribution line which crosses this described lot, 191.49 feet to the 100d plastic-capped iron spike set flush by faucet to mark the SE and eastmost corner of this described lot, from which the 1/2-inch iron rebar found up 2 inches (here) marking SE and eastmost corner of said 7.22 acres adjacent tract bears S 6° 32' 52" E 111.30 feet (whence the center of encroaching 4-inch steel pipe post bears S 57° 01' W 0.62 feet);

THENCE S 03° 26' 51" W, with common boundary of Lots One and Two of this subdivision, into said 7.22 acres, at 40.00 feet passing 100d plastic-capped iron spike set flush to mark NE terminus of hereinafter described road and utility access easement to this described lot, and continuing a total of 155.01 feet to another 100d plastic-capped iron spike set flush to mark the SW and southwest corner of this described lot;

THENCE N 6° 22' 18" W, ascending off bluff with E boundary of Lot Four of this subdivision and passing under said encumbering electric power line, 180.72 feet to the 100d plastic-capped iron spike set flush in N boundary of said 7.22 acres, the NE and northeast corner of this described lot;

THENCE again along marked boundary of said parent 7.22 acres as follows:

N 70° 20' 46" E 47.31 feet to the railroad spike found flush marking its anglepoint, from which the center of encroaching 4-inch steel pipe anglepost bears S 0° 52' W 0.16 feet;

And N 01° 25' 26" E, along and to left of fence, ascending hill 116.92 feet to the Point of Beginning, constituting 0.7196 acre of land within the described boundary, with said encumbering power line and adjoined to existing 20-foot road and utility access easement appurtenant to said 7.22 acres by the hereinafter described access easement.

EXHIBIT "A"  
Pg. 1 of 2

ROAD AND UTILITY ACCESS EASEMENT:

Being a 40-foot road and utility access easement lying over and along the E boundary of the aforesaid parent tract of 7.22 acres, and more particularly described by metes and bounds as follows (the bearings shown accord with those of heretofore described Lot One):

Beginning at the 1/2-inch iron rebar (found up 3 inches bent) marking the SE and eastmost corner of said 7.22 acres, an N right-of-way of its appurtenant 20-foot access easement to North Fourth Street, from which the center of 4-inch steel pipe fencepost bears S 57° 04' W 0.62 feet:

THENCE S 01° 42' 14" W along and adjoining boundary of said 7.22 acres and N R.O.W. of its appurtenant easement, 47.32 feet to 1000 plastic-capped iron spike set flush to mark its westmost corner;

THENCE along the arc of a curve to the right, having a radius of 56.88 feet and turning 9° 57' 46", 9.89 feet (chord bears N 43° 54' 46" E 9.89 feet to corner);

THENCE N 6° 32' 52" W, parallel to and 40.00 feet left of E boundary of said 7.22 acres, 126.79 feet to the marked S boundary of heretofore described Lot One;

THENCE along and adjoining said S boundary N 83° 26' 51" E 40.00 feet to the 1000 plastic-capped iron spike set flush in E boundary of 7.22 acres marking its SE and eastmost corner;

THENCE S 6° 32' 52" E along said E boundary of 7.22 acres 133.30 feet to the Point of Beginning, and occupying 0.1229 acre.

It is hereby certified that the foregoing description was prepared from an actual survey made on the ground, under my supervision, and that the same is true and correct.

EXHIBIT "A"  
Pg. 2 of 2

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MORTENSEN ENGINEERING ASSOCIATES

OFFICE 830-278-3645  
FAX 830-278-9281  
P. O. BOX 171  
UVALDE, TEXAS 78802

§ STATE OF TEXAS  
§ COUNTY OF UVALDE  
§ 27 APRIL 2005

Field Notes of a survey made 27 April 2005.

Being a 0.1402 acre strip of land to be included with Lot One, lying wholly within Survey No. 72, Carlos Huizar, Original Grantee, Abstract 241, Uvalde County, Texas, adjoining the S boundary of that certain adjacent 0.7196 acre termed Lot One and described in Warranty Deed of Gift from Donald T. Friend et ux to Sarah Friend Neutze on 1 December 2003 and recorded in Volume 520, pages 753-756, of the Official Public Records, and being out of and a part of that certain 7.22 acres described as Exhibit "A" in Warranty Deed from John Lottman Shudde et ux to Donald T. Friend on 17 April 1996 and recorded in Volume 384, pages 177-181, of said Public Records, and more particularly described by notes and bounds as follows (the bearings shown accord with those of said adjacent 0.7196 acre):

Beginning at the 100d plastic-capped iron spike found flush under fenced E boundary of said parent 7.22 acres marking the SE and eastmost corner of said adjacent 0.7196 acre, the NE and northmost corner of this described strip of land:

THENCE S 6° 46' 17" E, along and adjoining the said fenced E boundary, 37.35 feet to the 100d plastic-capped iron spike set to mark the SE and eastmost corner of this described strip, from which the 1/2-inch iron rebar found up 3 inches (bent) mark in the SE and eastmost corner of said 7.22 acres bears S 6° 27' 39" E 95.95 feet;

THENCE S 83° 42' 07" W, into and across that certain encumbering 40-foot road and utility access easement appurtenant to said 0.7196 acre, at 40.00 feet passing its W right-of-way, and continuing a total of 165.16 feet to the 100d plastic-capped iron spike set flush to mark the SW and southmost corner of this described strip;

THENCE N 6° 32' 18" W 36.62 feet to the 100d plastic-capped iron spike found flush marking the SW and southmost corner of said adjacent 0.7196 acre, the NW and westmost corner of this described strip;

THENCE N 83° 26' 51" E, along and adjoining said S boundary of 0.7196 acre, at 125.01 feet passing 100d plastic-capped iron spike found marking NW corner of said encumbering access easement, and continuing a total of 165.01 feet to the Point of Beginning, constituting 0.1402 acre of land within the described boundary, with said 40-foot road and utility access easement encumbering along its E boundary, and having no other visible easements, encroachments or exceptions.

It is hereby certified that the foregoing description was prepared from an actual survey made on the ground, under my supervision, and that the same is true and correct.

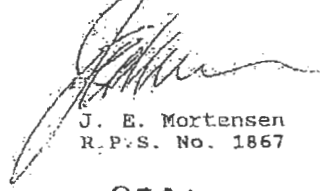
  
J. E. Mortensen  
R.P.S. No. 1867

EXHIBIT "B"

20' ACCESS EASEMENT TO FOURTH STREET

Situated in Uvalde County, Texas, and being a 20' Access Easement to a 7.22 acre tract of land out of and part of a 55.27 acre tract of land in Survey No. 72, the Carlos Huizar Survey Abstract No. 241, as found in Deed of record in Volume Page of the Deed Records of Uvalde County, Texas, and being more particularly described by metes and bounds as follows:

BEGINNING at a 3/4" iron rod found on the West line of Fourth Street for the Southeast corner of 55.27 acre tract aforementioned and being the actual POINT OF BEGINNING.

THENCE, N. 88 Deg. 19' 32" W. along the South line of said 55.27 acre tract of land, a distance of 210.91' feet to a 3/4" iron rod found for an interior corner this easement;

THENCE, S. 83 Deg. 33' 25" W. along the South line of 55.27 acre tract of land, a distance of 437.19' to a 3/4" iron rod found for an interior corner of said 7.22 acre tract of land, same being the Southwest corner this easement;

THENCE, N. 06 Deg. 26' 35" W. a distance of 20' feet to an interior corner of 7.22 acre tract of land aforementioned, same being the Northwest corner this easement;

THENCE, N. 83 Deg. 33' 25" E. passing the Southeast corner of said 7.22 acre tract of land at 48.92' and continuing for a total distance of 633.90' feet to a 1/2" iron rod set for P.C. on the North line of this easement;

THENCE, S. 88 Deg. 19' 38" E. with the North line of this easement, a distance of 212.41' feet to a 1/2" iron rod set on the West line of Fourth Street for the Northeast corner this easement;

THENCE, S. 01 Deg. 53' 18" W. a distance of 20.00' feet to the POINT OF BEGINNING.

EXHIBIT B

FILED AND RECORDED  
OFFICIAL PUBLIC RECORDS

*Lucille C. Hutcherson*

2005 JUN 22 04:30 PM 2005002248  
HUITY \$58.00

Lucille C. Hutcherson, CO CLERK  
UVALDE COUNTY, TEXAS

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