NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

Notice of Foreclosure Sale

October 14, 2025

Deed of Trust ("Deed of Trust"):

Dated:

February 27, 2023

Grantor:

Noe Israel Lopez and Nicole Irene Zuniga

Lender:

Alamo Home Source, LLC

Trustee:

Michael Fritz Baird

Recorded in:

Document No. 232014, Official Public Records of Atascosa

County, Texas

Property:

Being all of Lots Number Six (6) and Eight (8), in Block Fifteen (15), in the City of Jourdanton, Atascosa County, Texas, as per map or plat of said City of Jourdanton appearing of record in Volume 34, Page 1 and Page 40, of the Map and Plat Records of

Atascosa County, Texas.

Secures:

Promissory Note ("Note") in the original principal amount of \$93,200.00, executed by Noe Israel Lopez and Nicole Irene Zuniga

("Borrower") and payable to the order of Lender.

Assignment:

The Note and the liens and security interests of the Deed of Trust were transferred and assigned to Patrick Cowan Family Investments, LLC ("Beneficiary") by an instrument dated March 1, 2023, recorded in Document No. 232757, Official Public Records

of Atascosa County, Texas.

Substitute Trustee:

Michael Fritz Baird, Jim Mills, Susan Mills, George Hawthorne, Ed Henderson, Kyle Walker, Tannah Tolbirt, Wes Shahan, Kasey

Dodds, Marian Knowlton, Andrew Mills-Middlebrook

242 W. Sunset, Ste. 201 San Antonio, TX 78209

Foreclosure Sale:

Date:

Tuesday, November 4, 2025

Time:

The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the

Foreclosure Sale will begin is 1:00 pm and not later than three

hours thereafter.

Place:

The Atascosa County Courthouse, Jourdanton, Texas, or any other

place as mandated by the Commissioner's Court of Atascosa

County, Texas.

Terms of Sale:

The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Beneficiary's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Beneficiary, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Beneficiary's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Beneficiary's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Beneficiary passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure 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 Foreclosure 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. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Beneficiary. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (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.

Pursuant to section 51.0075(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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.

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 BENEFICIARY OR MORTGAGE SERVICER.

Michael Fritz Baird

BairdLaw, PLLC

Attorney for Beneficiary

242 W. Sunset, Ste. 201

San Antonio, TX 78209

210-828-5844

FILED 12:12 O'CLOCK P M
THERESA CARRASCO COUNTRY CLERK

OCT 1 4 2025

ATASCOSA COUNTY, TEXAS
BY 5.0.400 DEPUTY