

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 5/20/2022	Grantor(s)/Mortgagor(s): HORACIO MARTINEZCANTELLANO
Original Beneficiary/Mortgagee: NAVY FEDERAL CREDIT UNION	Current Beneficiary/Mortgagee: NFCU
Recorded in: Volume: N/A Page: N/A Instrument No: 225000	Property County: ATASCOSA
Mortgage Servicer: Navy Federal Credit Union is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 820 Follin Lane SE, Vienna, VA 22180
Date of Sale: 12/2/2025	Earliest Time Sale Will Begin: 12pm
Place of Sale of Property: THE WEST PORCH OF THE COURTHOUSE ENTRANCE. NEW LOCATION PASSED 7/14/2003 EFFECTIVE 8/15/2003 BEING THE WEST PORCH OF THE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: BEING THAT CERTAIN 2.00 ACRES OF LAND, MORE OR LESS, OUT OF THE THEO. MUMME SURVEY NO. 47-1/2, ABSTRACT NO. 1500, IN ATASCOSA COUNTY, TEXAS, MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS ON EXHIBIT "A", ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES.

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, Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Terri Martin, Bob Frisch, Wayne Daughtrey or Vicki Rodriguez, 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: 10/8/2025

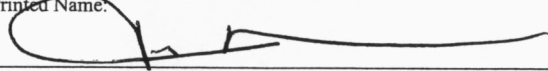


Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Navy Federal Credit Union

Dated: 10/09/2025

Terri Martin

Printed Name:



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

FILED 11:02 O'CLOCK A M
THERESA CARRASCO COUNTRY CLERK

OCT - 9 2025

MH File Number: TX-25-122168-POS
Loan Type: VA

ATASCOSA COUNTY, TEXAS
BY  DEPUTY

EXHIBIT "A"

BEING a 2.00 acre Tract of land situated in the Theo Mumme Survey No. 47 1/2, Abstract No. 1500, Atascosa County, Texas, said tract of land being part of that 48.25 acre tract of land conveyed to C.S. Mangum, by deed recorded in Book 261, Page 496, Deed Records of Atascosa County, Texas; and being more particularly described by metes and bounds as follows:

BEGINNING at a 4 inch SFCP for in the South Right-of-Way line of East Ditto Road Road for the POINT OF BEGINNING, being the Northeast corner of the herein described property and a Northwest corner of a called 21.07 acre tract of land as described in a deed to Jaime Omar Fuentes Ayala as recorded in Volume 261, Page 496 of said Deed Records.

THENCE South 26 degrees 11 minutes 37 seconds West, along the West of said 21.07 acre tract, a distance of 376.77 feet to a to a 1/2 inch iron rod set (DATAPOINT #10194585) for the Southeast corner of the herein described tract, also being the lower Northeast corner of a 22.84 acre tract of land described in deed to David Reyes & Lisa Sanchez Hernandez, as recorded in Document No. 172467 of the Official Public Records of Atascosa County Texas;

THENCE North 63 degrees 48 minutes 23 seconds West, along the Northeast line of said 22.84 acre tract, a distance of 226.65 feet to a to a 1/2 inch iron rod set (DATAPOINT #10194585) for the Southwest corner of the herein described tract;

THENCE North 26 degrees 11 minutes 37 seconds East, along the East line of said 22.84 acre tract, a distance of 392.00 feet to a to a 1/2 inch iron rod set (DATAPOINT #10194585) for the Northwest corner of the herein described tract;

THENCE South 59 degrees 57 minutes 44 seconds East, along the South Right-of-Way line of East Ditto Road, a distance of 227.16 feet to the POINT OF BEGINNING containing 2.00 acres of land and/or 87,121 Square Feet of land, more or less.