

FILED
at 12:47 o'clock P.M.
JUL 13 2026
Nancy E. Ruter
County Clerk, Williamson Co., TX

NOTICE OF TRUSTEE'S SALE

DEED OF TRUST INFORMATION:

Grantor(s)	Lorenzo Flowers and Kimberly Flowers	Deed of Trust Date	February 23, 2023
Original Mortgagee	Credit Union of Texas	Original Principal	\$260,000.00
Recording Information	Instrument #: 2023015228 in Williamson County, Texas	Original Trustee	V. Eric Pointer
Property Address	1006 Klondike Loop, Round Rock, TX 78665	Property County	Williamson

MORTGAGE SERVICER INFORMATION:

Current Mortgagee	Credit Union of Texas	Mortgage Servicer	Credit Union of Texas (CUTX)
Current Beneficiary	Credit Union of Texas	Mortgage Servicer Address	900 W. Bethany Drive, Attn: Collections Department, Allen, TX 75013

SALE INFORMATION:

Date of Sale	08/04/2026
Time of Sale	10:00 AM or no later than 3 hours thereafter
Place of Sale	OUTSIDE THE NORTHEAST LOWER LEVEL DOOR OF THE WILLIAMSON COUNTY JUSTICE CENTER AT 405 MLK STREET, GEORGETOWN, TX in Williamson County, Texas, or if the preceding area is no longer the designated area, at the area most recently designated by the Williamson County Commissioner's Court.
Substitute Trustees	Angela Zavala, Michelle Jones, Richard Zavala, Jr., Taylor Grantham, Taherzadeh, PLLC, Auction.com, Selim Taherzadeh, or Michael Linke, any to act
Substitute Trustees' Address	15851 N. Dallas Parkway, Suite 410, Addison, TX 75001

PROPERTY INFORMATION:

Legal Description as per the Deed of Trust:	LOT 6, BLOCK "J", OF CHANDLER CREEK SECTION 19, AN ADDITION IN AND TO THE CITY OF ROUND ROCK, WILLIAMSON COUNTY, TEXAS. ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET V, SLIDES 5-8, PLAT RECORDS OF WILLIAMSON COUNTY, TEXAS.
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The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Default has occurred under the Deed of Trust and all sums secured by the Deed of Trust were declared immediately due and payable. The Beneficiary has, or caused another to, removed the Original Trustee and appointed Substitute Trustees. On behalf of the Mortgagee, Mortgage Servicer, and Substitute Trustees, the undersigned is providing this Notice of Trustee's Sale.

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.

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 other 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 from the lien of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the Beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

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Pursuant to 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. Purchasers will buy the property "at the purchaser's own risk" and "at his/her peril", and no representation is made concerning the quality of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property.

Pursuant to the Texas Property Code, the Trustee reserves the right to set further reasonable conditions for conducting the Sale. Any such further conditions shall be announced before bidding is opened for the first Sale of the day held by the Trustee or any Substitute Trustee.

The Deed of Trust permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee, or any subsequently appointed Trustee, 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.

Interested parties are encouraged to consult counsel of their choice prior to participating in the sale of the property.

The U.S. Financial Crimes Enforcement Network (FinCEN) has implemented a new Anti-Money Laundering Rule (the "Rule"), found at 89 FR 70258 and 31 CFR 1031.320. The Rule applies to certain non-financed residential real estate sale transactions (including nonjudicial foreclosures) where the transfer is to a legal entity or trust. More information regarding the Rule can be found at:

<https://www.fincen.gov/rre>

You are encouraged to consult with your own independent legal counsel if you have questions about how the Rule affects your transactions.

If the property being purchased is residential real property and the Purchaser is a legal entity or trust, then the sale is conditional and contingent upon the Purchaser, **WITHIN SEVEN (7) DAYS OF THE DATE OF THE FORECLOSURE SALE ("Deadline")** providing the required information for reporting under the Rule to the law firm that was handling the foreclosure on behalf of the mortgagee or mortgage servicer. The specific information you will be required to produce can be found at:

<https://bsaefiling-sandbox.fincen.gov/forms/RERX.pdf>

Purchaser hereby agrees that the Reporting Person has the SOLE RIGHT to use its reasonable discretion to determine if the Purchaser has complied with the conditions of sale regarding the Rule.

THE PURCHASER HEREBY AGREES THAT THE PURCHASER IS SOLELY RESPONSIBLE FOR ANY PENALTIES ASSESSED AND/OR INCURRED FOR INCOMPLETE AND/OR INACCURATE INFORMATION PROVIDED BY PURCHASER.

THE PURCHASER HEREBY AGREES TO INDEMNIFY THE REPORTING PERSON FOR ANY PENALTIES CHARGED DUE TO THE INACCURACY OF THE REQUIRED INFORMATION OF THE PURCHASER UNDER THE RULE.

Time is of the essence to ensure compliance with the Rule. **IF THE REQUIRED INFORMATION IS NOT FULLY AND COMPLETELY PROVIDED BY THE PURCHASER TO THE REPORTING PERSON, BY THE DEADLINE, THE FORECLOSURE SALE WILL BE RESCINDED PURSUANT TO TEXAS PROPERTY CODE SECTION 51.016.** You are advised to contact the law firm that handled the foreclosure as soon as possible in order to determine the best way to provide the necessary forms and information needed to comply with the Rule.

If you are unsure if you can comply with the conditions of sale, including but not limited to the timelines as provided therein, then DO NOT BID. If the sale must be rescinded pursuant to the conditions stated herein, Purchaser hereby agrees that the SOLE and ABSOLUTE remedy for the Purchaser due to the rescission of the foreclosure sale because of the Rule will be the return of the consideration/purchase price paid, MINUS THE REASONABLE AND NECESSARY FEES AND COSTS INCURRED BY THE LAW FIRM FOR RESCINDING THE SALE AND RE-FORECLOSURE OF THE PROPERTY.

Assert and protect your rights as a member of the armed forces of the United States. If you or your spouse is serving on active military duty, including active military duty as a member of the Texas

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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 MORTGAGEE OR MORTGAGE SERVICER.

Dated July 10, 2026.

/s/ Michael Linke

Michael Linke

TAHERZADEH, PLLC

15851 N. Dallas Parkway, Suite 410

Addison, TX 75001

Foreclosure@taherzlaw.com

P: (469) 729-6800 F: (469) 828-2772

Return to: Taherzadeh, PLLC
15851 N. Dallas Parkway, Suite 410
Addison, TX 75001

CAUSE NUMBER: 26-0876-C425

CREDIT UNION OF TEXAS,	§	IN THE DISTRICT COURT
PLAINTIFF,	§	
	§	
vs.	§	
	§	WILLIAMSON COUNTY, TEXAS
LORENZO FLOWERS, KIMBERLY	§	
FLOWERS and GOODLEAP, LLC,	§	
	§	
DEFENDANTS.	§	
	§	425th JUDICIAL DISTRICT

DEFAULT JUDGMENT AGAINST DEFENDANTS

On this day came on to be considered *Plaintiff's Motion for Default Judgment Against Defendants*. The Court, having considered the pleadings, the return of service on file, and the record in this case, finds as follows:

1. Defendants Lorenzo Flowers, Kimberly Flowers (collectively "**Flowers**"), and GoodLeap, LLC ("**GoodLeap**") were duly and properly served with citation and a copy of Plaintiff's Original Petition in accordance with the Texas Rules of Civil Procedure.
2. The return of service for Defendants have been on file with the Clerk of the Court for the time required by Rule 107 of the Texas Rules of Civil Procedure.
3. Defendants have failed to file an answer or otherwise appear and has wholly made default.
4. The Court determined it had jurisdiction over the subject matter and the parties, and no Defendant is protected under the Servicemembers Civil Relief Act.
5. Plaintiff's claims against Defendants are supported by the pleadings and the written instruments on file.

6. Therefore, the Court GRANTS Final Judgment against Defendant.

IT IS THEREFORE ORDERED, ADJUDGED, AND DECREED as follows:

1. The Deed of Trust represents a valid lien against real property located at 1006 Klondike Loop, Round Rock, Texas 78665, Williamson County, Texas (the **"Property"**), and more particularly described as:

LOT 6, BLOCK "J", OF CHANDLER CREEK SECTION 19, AN ADDITION IN AND TO THE CITY OF ROUND ROCK, WILLIAMSON COUNTY, TEXAS. ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET V, SLIDES 5-8, PLAT RECORDS OF WILLIAMSON COUNTY, TEXAS.

2. Plaintiff is the current owner and holder of the Note and Deed of Trust, the current beneficiary under the Deed of Trust, and also the current mortgagee for the Note and Deed of Trust.

3. After allowing all just and lawful offsets, payments, credits, there remains due and owing under the Note as of June 23, 2026, the outstanding balance of \$277,695.37, with interest continuing to accrue on the outstanding principal balance at 5.37 per annum, and plus any additional attorneys' fees and costs paid for the prosecution of this suit in the amount of \$5,433.58. are secured by the lien against the Property evidenced by the Note and Deed of Trust, and that Plaintiff, or its successors and assigns, is entitled to foreclose on the Property through the date of judgment.

4. Plaintiff has elected the foreclosure remedy of nonjudicial foreclosure. Therefore, Credit Union of Texas, or its successors and assigns, is hereby authorized to nonjudicially foreclosure under the power of sale and the terms and conditions found in the deed of trust pursuant to the Uniform Declaratory Judgment Act with the proceeds of

such sale to be applied to the cost of sale and to the amounts now due and to become due under the Note.

5. If Credit Union of Texas, or its successors and assigns is the successful purchaser of the Property, a writ of possession shall issue against Defendants, any person with an interest in the property arising from Defendants, or any occupant of the Property in accordance with Tex. R. Civ. P. 310.

6. Upon foreclosure sale of the property located at 1006 Klondike Loop, Round Rock, Texas 78665, Williamson County, Texas, the UCC Financing Statement recorded as Instrument No. Instrument Number 2022015932 on February 7, 2022 in the Official Public Records of Williamson County, Texas, claimed by GoodLeap, is not attached to and does not encumber the Property and any alleged security interest claimed by GoodLeap in fixtures attached to the Property is extinguished, abandoned, and unenforceable as to the Property.

7. No deficiency of any kind can be sought against Defendants. All relief not expressly granted is denied.

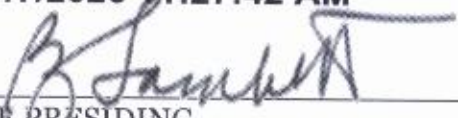
8. This judgment finally disposes of all parties and all claims and is appealable.

9. The Court orders all writs necessary to enforce this judgment be issued.

THE DEFENDANTS ARE HEREBY NOTIFIED that if you are an individual (not a company), your money or property may be protected from being taken to pay this judgment. Find out more by visiting www.texaslawhelp.org/exempt-property. / *Si usted es una persona física (y no una compañía), su dinero o propiedad pudieran estar protegidos de ser embargados como pago de esta deuda decretada en juicio en contra suya. Obtenga mayor información visitando el sitio www.texaslawhelp.org/exempt-property.*

SIGNED on this _____ day of _____, 2026.

7/7/2026 11:27:42 AM



JUDGE PRESIDING