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at 11:40 FILED o'clock A M

JUN 15 2026

Nancy E. Ruter
County Clerk, Williamson Co., TX

ATTENTION SERVICE MEMBERS: ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING IN ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR 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.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, MIGUEL ANGEL GRACIANI SILVA, A MARRIED MAN JOINED HEREIN BY HIS SPOUSE, GINA ANDREA MONCAYO ORDONEZ delivered that one certain Deed of Trust dated JULY 9, 2020, which is recorded in INSTRUMENT NO. 2020078462, as corrected in INSTRUMENT NO. 2020127779 of the real property records of WILLIAMSON County, Texas, conveying to the Trustee(s) therein named the real property therein described, to secure the payment of a Promissory Note in the principal amount of \$382,482.00 payable to the order of PULTE MORTGAGE LLC, to which reference is hereby made for a description of the Promissory Note, the terms and covenants of the Deed of Trust, and the property therein conveyed; and

WHEREAS, default, as same is defined in the Promissory Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and

WHEREAS, the undersigned has been appointed Substitute Trustee in place of the original Trustee, upon the contingency and the manner authorized by the Deed of Trust; and

WHEREAS, VETERANS LAND BOARD OF THE STATE OF TEXAS, the Mortgagee or Mortgage Servicer, has instructed a Substitute Trustee to sell real property described in the Deed of Trust in order to satisfy the indebtedness secured thereby.

THEREFORE, NOTICE IS HEREBY GIVEN that on JULY 7, 2026, beginning at 10:00 AM, or not later than three (3) hours after that time, a Substitute Trustee will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

LOT 52, BLOCK N, OF SIENA SECTION 18, A SUBDIVISION IN WILLIAMSON COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN DOCUMENT NO. 2019066851, OFFICIAL PUBLIC RECORDS, WILLIAMSON COUNTY, TEXAS.

The sale will occur at that area designated by the Commissioners Court of WILLIAMSON County, Texas, for such sales (OR AT THE NORTHEAST BASEMENT DOOR IN THE NEW ADDITION TO THE WILLIAMSON COUNTY JUSTICE CENTER).

BE ADVISED that, pursuant to the Texas Property Code, a mortgagee may be the mortgage servicer and a mortgagee or a mortgage servicer may administer the foreclosure of property on behalf of the mortgagee if they have entered into an agreement granting the current mortgage servicer authority to service the mortgage. The Mortgage Servicer, if not the Mortgagee, is representing the Mortgagee under a servicing agreement. The name and address of the Mortgagee is VETERANS LAND BOARD OF THE STATE OF TEXAS, 1700 N. CONGRESS, AUSTIN, TEXAS 78701-1496. The name and address of the Mortgage Servicer is GATEWAY MORTGAGE, P.O. BOX 1560, JENKS, OK 74037. The name and address of a Substitute Trustee is Michael J. Schroeder, 3610 North Josey Lane, Suite 206, Carrollton, Texas 75007. A substitute trustee is authorized by the Texas Property Code to set reasonable conditions for a sale. A purchaser at a sale acquires the property "as is" without any expressed or implied warranties at the purchaser's own risk. A purchaser at a sale is not a consumer. If a sale is set aside, the Purchaser will be entitled only to a return of the purchase price, less any applicable fees and costs, and shall have no other recourse against the mortgagor, the mortgagee, or the substitute trustee.

Dated: JUNE 15, 2026.

SUBSTITUTE TRUSTEE(S)
MICHAEL J. SCHROEDER OR ANGELA ZAVALA OR
MICHELLE JONES OR SHARLET WATTS OR
RICHARD ZAVALA

FILE NO.: GMG-3383
PROPERTY: 7109 BARGELLO PLACE
ROUND ROCK, TEXAS 78665
MIGUEL ANGEL GRACIANI SILVA

NOTICE SENT BY:
MICHAEL J. SCHROEDER
3610 NORTH JOSEY LANE, SUITE 206
CARROLLTON, TEXAS 75007
Tele: (972) 394-3086
Fax: (972) 394-1263



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The relief described hereinbelow is SO ORDERED.

Signed January 20, 2026.

Christopher G. Bradley
CHRISTOPHER G. BRADLEY
UNITED STATES BANKRUPTCY JUDGE

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

In re: MIGUEL ANGEL GRACIANI SILVA §

Case No. 25-11414
Chapter 7

GATEWAY MORTGAGE, A DIVISION §
OF GATEWAY FIRST BANK AS §
SERVICING AGENT FOR VETERANS §
LAND BOARD OF THE STATE OF TEXAS §
Movant, §

vs. §

MIGUEL ANGEL GRACIANI SILVA, §
Debtor(s), §
and RANDOLPH N. OSHEROW, Trustee, §
Respondents. §

AGREED ORDER TERMINATING STAY

This case came on for hearing on this date before this Court upon the Motion for Relief from Stay of Act Against Property filed by GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK AS SERVICING AGENT FOR VETERANS LAND BOARD OF

THE STATE OF TEXAS ("Movant"); and it appearing that all notices of hearing on said Motion were properly served upon all parties entitled to notice thereof; and it appearing that no opposition to the Motion has been made by any party herein, and the Court being fully advised in the premises, finds that the Motion should be granted.

IT IS, THEREFORE, ORDERED, ADJUDGED AND DECREED that the automatic stay of 11 U.S.C. § 362 is hereby TERMINATED effective February 28, 2026, as to VETERANS LAND BOARD OF THE STATE OF TEXAS, its successors and assigns, with respect to the real property locally known as 7109 BARGELLO PLACE, ROUND ROCK, TEXAS 78665 and legally described as:

LOT 52, BLOCK N, OF SIENA SECTION 18, A SUBDIVISION IN WILLIAMSON COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN DOCUMENT NO. 2019066851, OFFICIAL PUBLIC RECORDS, WILLIAMSON COUNTY, TEXAS.

to allow said creditor, or its successors and assigns, to have such contacts with the Debtor(s) and to take appropriate actions against said Property pursuant to the terms and provisions of the Note and Deed of Trust attached to the Motion and pursuant to applicable state law.

IT IS FURTHER ORDERED that the provisions of Bankruptcy Rule 4001(a)(3) shall not apply to this order.

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Submitted by and agreed to:

MICHAEL J. SCHROEDER PC

/s/ Michael J. Schroeder

Michael J. Schroeder

State Bar No. 17817380

Email: mike@lawmjs.com

Law Office of Michael J. Schroeder

3610 North Josey Lane, Suite 206

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ATTORNEY FOR GATEWAY

MORTGAGE, A DIVISION OF


GATEWAY FIRST BANK AS

SERVICING AGENT FOR VETERANS

LAND BOARD OF THE STATE OF

TEXAS

LEINART LAW FIRM

/s/ Marcus Leinart 

Marcus Leinart

State Bar No. 00794156

10670 N. Central Exprwy, Ste 320

Dallas, TX 75231

469.232.3328 Phone

214.221.1755 Fax

ATTORNEY FOR DEBTOR

GMG-3383