

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

MAR 27 2025 @

Nancy E. Ruter

County Clerk, Williamson Co., TX

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. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated July 07, 2021 and recorded under Clerk's File No. 2021106341, in the real property records of WILLIAMSON County Texas, with Wajahat H Zaidi and Zainab Haider, husband and wife as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Gateway Mortgage Group, a division of Gateway First Bank, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Wajahat H Zaidi and Zainab Haider, husband and wife securing payment of the indebtedness in the original principal amount of \$321,077.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Wajahat H Zaidi. Lakeview Loan Servicing, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. LoanCare, LLC is acting as the Mortgage Servicer for the Mortgagee. LoanCare, LLC, is representing the Mortgagee, whose address is: 3637 Sentara Way, Virginia Beach, VA 23452.

Legal Description:

BEING A PORTION OF LOT 5, BLOCK D, RIDGEWOOD SOUTH SUBDIVISION, PHASE 2, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN CABINET X, SLIDE 6, PLAT RECORDS, WILLIAMSON COUNTY, TEXAS, BEING THE SAME PROPERTY CONVEYED BY GENERAL WARRANTY DEED RECORDED IN DOCUMENT NO. 2020005162, OFFICIAL PUBLIC RECORDS, WILLIAMSON COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES

SALE INFORMATION

Date of Sale: 06/03/2025

Earliest Time Sale Will Begin: 10:00 AM

Location of Sale: The place of the sale shall be: WILLIAMSON County Courthouse, Texas at the following location: At the northeast basement door in the new addition to the Williamson County Justice Center, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

TERMS OF SALE

A default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer 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.

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



mortgagee 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. 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.

The sale will begin at the earliest time stated above, or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

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, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE Angela Zavala, Michelle Jones, David Ackel, Travis Kaddatz, Colette Mayers, Thomas Gilbraith, C Jason Spence, Mike Hanley, Stephen Mayers, Israel Curtis, Dylan Ruiz, Violet Nunez, Ramiro Cuevas, Jami Grady, Aleena Litton, Daniel McQuade, Jacqueline Hughes, Daniel Linker, Daniel Murphy, Angela Zavala, Michelle Jones, Richard Zavala, Jr., Sharlet Watts, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Auction.com, as Substitute Trustee.

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Executed on March 25, 2025.

/s/ Danya F. Gladney SBOT No. 24059786, Attorney at Law
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Posted and filed by:

Angela Zavala

Printed Name:

Angela Zavala

C&M No. 44-25-00783

EXHIBIT "A"

Being a portion of Lot 5, Block D, RIDGEWOOD SOUTH SUBDIVISION, PHASE 2, according to the map or plat thereof, recorded in Cabinet X, Slide 6, Plat Records, Williamson County, Texas, being the same property conveyed by General Warranty Deed recorded in Document No. 2020005162, Official Public Records, Williamson County, Texas, and being more particularly described by metes and bounds in Exhibit "A" attached hereto and made a part hereof.

BEGINNING AT A 1/2-INCH IRON ROD SET WITH CAP STAMPED "PREMIER SURVEYING" FROM WHICH A 1/2-INCH IRON ROD FOUND BEARS SOUTH 19° 38' 47" WEST - 9.87 OF ONE FOOT, SAID IRON ROD SET BEING THE COMMON SOUTH CORNER OF SAID LOT 5 AND LOT 6, SAID BLOCK, BEING ON THE NORTH LINE OF ST. HELENA DRIVE (50 FOOT RIGHT-OF-WAY);

THENCE NORTH 14° 10' 15" EAST, A DISTANCE OF 145.76 FEET ALONG THE COMMON LINE OF SAID LOTS 5 AND 6 TO A 1/2-INCH IRON ROD SET WITH CAP STAMPED "PREMIER SURVEYING" ON THE SOUTHEAST LINE OF EAST CRYSTAL FALLS PARKWAY (VARIABLE WIDTH RIGHT-OF-WAY);

THENCE NORTH 71° 07' 17" EAST, A DISTANCE OF 17.99 FEET ALONG SAID SOUTHEAST LINE TO A 1/2-INCH IRON ROD SET WITH CAP STAMPED "PREMIER SURVEYING" ON THE COMMON LINE OF SAID LOT 5 AND RIDGEWOOD SOUTH SUBDIVISION, PHASE 1, AN ADDITION TO WILLIAMSON COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET V, SLIDE 262, AFORESAID PLAT RECORDS;

THENCE SOUTH 10° 52' 31" EAST, A DISTANCE OF 21.14 FEET ALONG SAID COMMON LINE TO A 1/2-INCH IRON ROD SET WITH CAP STAMPED "PREMIER SURVEYING" AT THE BEGINNING OF A CURVE TO THE LEFT HAVING A RADIUS OF 395.00 FEET;

THENCE ALONG SAID COMMON LINE AND SAID CURVE AN ARC DISTANCE OF 100.74 FEET, HAVING A CHORD BEARING AND DISTANCE OF SOUTH 26° 10' 54" EAST - 100.47 FEET TO A 1/2-INCH IRON ROD SET WITH CAP STAMPED "PREMIER SURVEYING" AT THE EAST CORNER OF AFORESAID LOT 5 AND THE NORTH CORNER OF LOT 4, AFORESAID BLOCK;

THENCE SOUTH 53° 38' 49" WEST, A DISTANCE OF 94.17 FEET ALONG THE COMMON LINE OF SAID LOTS 4 AND 5 TO A 1/2-INCH IRON ROD FOUND AT THE WEST CORNER OF SAID LOT 4 AND THE SOUTH CORNER OF SAID LOT 5, SAID IRON ROD BEING ON THE NORTHEAST LINE OF AFORESAID ST. HELENA DRIVE, AND BEING THE BEGINNING OF A NON-TANGENT CURVE TO THE LEFT HAVING A RADIUS OF 50.00 FEET;

THENCE ALONG SAID NORTHEAST LINE AND SAID CURVE AN ARC DISTANCE OF 34.45 FEET, HAVING A CHORD BEARING AND DISTANCE OF NORTH 36° 05' 37" WEST - 33.77 FEET TO THE POINT OF BEGINNING AND CONTAINING 2,847 SQUARE FEET OR 0.283 OF ONE ACRE OF LAND.