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at 10:30 FILED o'clock A M
APR 14 2025
Nancy E. Ruter
County Clerk, Williamson Co., TX

Notice of Foreclosure Sale

April 14, 2025

Deed of Trust ("Deed of Trust"):

Dated: June 15, 2018

Grantor: Pablo Montes and Gwyn Montes, husband and wife

Address: 205 Chaparral Drive, Liberty Hill, Texas 78642

Trustee: Law Office of Jamie Etzkorn, PLLC

Lender: Norman Baugh and Toni Baugh

Address: 1204 San Gabriel Ranch Rd., Liberty Hill, Texas 78642

Recorded in: Williamson County Official Public Records under Document Number 2018053311

Legal Description: Lot 54, San Gabriel River Ranch, a subdivision in Williamson County, Texas, according to the map or plat thereof of record in Volume 5, Page 20-21, (now found in Cabinet B, Slides 94-95), Plat Records of Williamson County, Texas

Secures: Note ("Note") in the original principal amount of \$63,000.00, executed by Pablo Montes and Gwyn Montes ("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date: Tuesday, May 6, 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 10:00 A.M. and not later than three hours thereafter.

Place: The sale will be conducted at the Williamson County Courthouse Annex, 405 Martin Luther King Jr. Street, Georgetown, Texas 78626 (the area outside the northeast lower level door) as designated by the Commissioners' Court of said county pursuant to Section 51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent to the location where this notice was posted.

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 Lender'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, Lender, 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 Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Lender'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 Lender 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 Pablo Montes and Gwyn Montes, husband and wife. 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 MORTGAGEE OR MORTGAGE SERVICER.



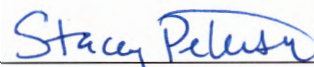
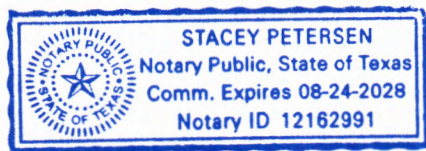
Christina Woodall, Substitute Trustee

STATE OF TEXAS)

COUNTY OF WILLIAMSON)

Before me, the undersigned notary public, on this day personally appeared Christina Woodall, known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office this 14th day of April 2025.



Notary Public, State of Texas