

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 AT THE ADDRESS SET FORTH HEREIN.

Notice of Foreclosure Sale

Date: October 14, 2024

Note: That certain Real Estate Lien Note in the original principal amount of \$315,000.00, dated November 23, 2022, executed by Justice Home Buyers a/k/a Justice Home Buyers, LLC, and Aum Sainath Kripa LLC, as Borrower, and Matthew James Justice, Elizabeth June Anderson Justice, Hitha K. Bhakta and Ketaan Bhakta, as Guarantors, payable to the order of Texas Notes, LLC, plus all other indebtedness owing the Lenders by the Borrower/Grantor, secured by the first lien Deed of Trust described below

Lenders: RG Partners, LLC, Richard A. Vaughan, The Moore Trust, Quest Trust Co. FBO Angelina L. Urista ROTH IRA # ***9221 and Texas Notes, LLC, pursuant to those certain Loan Purchase Agreement(s), executed by Lenders and/or Transfer and Assignment of Liens executed by Texas Notes, LLC, such Transfers and Assignments of Liens recorded in the Official Public Records of Williamson County, Texas under (a) Instrument No. 2023083892 from Texas Notes, LLC, Assignor to RG Partners, LLC, Assignee; (b) Instrument No. 2022139498 from Texas Notes, LLC, Assignor to Richard A. Vaughan, Assignee; (c) Instrument No. 2023100414 from Texas Notes, LLC, Assignor to The Moore Trust, Assignee; (d) Instrument No. 2023042741 from Texas Notes, LLC, Assignor to Quest Trust Co. FBO Angelina L. Urista ROTH IRA # ***9221, Assignee; (e) Instrument No. 2022139499 from Texas Notes, LLC, Assignor to Quest Trust Co. FBO Angelina L. Urista ROTH IRA # ***9221, Assignee; (f) Instrument No. 2023083817 from Quest Trust Co. FBO Keith E. Moore TRADITIONAL IRA #***9311 and Quest Trust Co. FBO Keith E. Moore TRADITIONAL IRA #***9312, Assignor to Texas Notes, LLC, Assignee, and any successors and/or assignees of any of the aforementioned parties.

FILED
at 12:10 o'clock PM

OCT 14 2024

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

Successor/Substitute

Trustee: Angela Zavala, Richard Zavala, Jr., Michelle Jones, Sharlet Watts, or David Garvin, any to act

Successor/ Substitute

Trustee's Address: The street address for Angela Zavala, Richard Zavala, Jr., Michelle Jones, Sharlet Watts and David Garvin is 8101 Boat Club Road, Suite 320, Fort Worth, Texas 76179. Telephone: (817) 236-0064.

Deed of Trust: Deed of Trust (Security Agreement and Financing Statement)

Effective Date of

Deed of Trust: November 23, 2022

Borrower/Grantor: Justice Home Buyers a/k/a Justice Home Buyers, LLC and Aum Sainath Kripa LLC

Beneficiary: Texas Notes, LLC

Recording

Information: Deed of Trust (Security Agreement and Financing Statement) recorded under Instrument No. 2022134352, of the Official Public Records of Williamson County, Texas

Legal Description: LOT 15, BLOCK 5, WILLIAMS ADDITION, UNIT II, AN ADDITION IN AND TO THE CITY OF GEORGETOWN, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF AT VOLUME 6, PAGES 33 - 35, PLAT RECORDS OF WILLIAMSON COUNTY, TEXAS, which currently has the address of 2102 TERRY LANE, GEORGETOWN, TEXAS 78628 (the "Real Property")

Property: The Real Property, improvements, and any other property described in and mortgaged in the Deed of Trust, and all rights and appurtenances thereto.

County: Williamson County, Texas.

Terms of Sale: All cash or cash equivalent, except that the owners and holders of the indebtedness, and/or the Loan Servicer, Texas Notes, LLC may bid as a credit against the indebtedness owing Lenders.

Date of Sale: November 5, 2024

Time of Sale: The Sale of the Property will be held between the hours of 10:00 a.m. and 1:00 p.m. local time; **the earliest at which time the Foreclosure Sale will begin is 10:00 a.m. and not later than three hours thereafter.**

Place of Sale: The foreclosure sale will be conducted in Williamson County at the northeast basement door of the new addition to the Williamson County Justice Center, 405 Martin Luther King, Georgetown, Texas 78626, or, as designated by the Commissioner Court of Williamson County, Texas pursuant to § 51.002 of the Texas Property Code as the place where foreclosure sales are to take place (if no such place is so designated, the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted).

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, Lenders, the owners of the Note, have requested the Loan Servicer, Texas Notes, LLC (the "Loan Servicer"), to designate Successor/Substitute Trustee(s) to sell the Property and that the foreclosure be administered by Texas Notes, LLC, as the Loan Servicer pursuant to those certain written Loan Purchase Agreement(s) executed by Lenders, in favor of Texas Notes, LLC, which grants the Loan Servicer authority to service the Note, which includes the administration of all rights of collection and foreclosure. The address of the Loan Servicer, Texas Notes, LLC, is 615 Heights Blvd., Houston, TX. 77007, Attention: Mr Apostolos (aka Paul) A, Lamnatos, Managing Member.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Successor/Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Loan Servicer, on behalf of Lenders, election to proceed against and sell both the Real Property and any personal property described in the Deed of Trust in accordance with Lenders' rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

If Lenders and/or the Loan Servicer 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 Lenders. 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, Successor/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 Successor/Substitute Trustee.



Angela Zavala, Richard Zavala, Jr., Michelle Jones, Sharlet Watts, or David Garvin, any to act

Name and Address of Sender of this Notice:

Preston T. Towber, Attorney for Texas Notes, LLC,
Loan Servicer and one of the Lenders
The Towber Law Firm PLLC
1111 Heights Blvd.
Houston, Texas 77008
Tel: (832) 485-3555
Email: preston@towberlaw.com

Address of Texas Notes, LLC

**In its capacity as Loan Servicer and
One of the Lenders:**

Texas Notes, LLC
615 Heights Blvd.
Houston, TX. 77007
Attention: Mr Apostolos (aka Paul) A, Lamnatos, Managing Member.
Tel: (281) 221-7383
Email: paul@blinklending.com