

Direct: Guadalupe Ramirez
Indirect: Fernando Andrade

{File No. 44519}

NOTICE OF FORECLOSURE SALE

Notice is hereby given of a public nonjudicial foreclosure sale.

1. Property To Be Sold. The property (including any improvements) to be sold is described as follows:

Lots Five (5), Six (6), Seven (7) and Eight (8), Block One (1), Colonia Hidalgo Subdivision, the same being a resubdivision of Lot or Farm Tract Nineteen (19), of Section Two (2), Raymondville Tract No. One (1), Willacy County, Texas

2. Date, Time, and Place of Sale. The sale is scheduled to be held at the following date, time, and place:

Date: Tuesday, August 1, 2023

Time: The sale shall begin no earlier than 1:00 p.m. or no later than three hours thereafter. The sale shall be completed by no later than 4:00 p.m.

Place: At the following location: ***The front door steps of courthouse, facing Hidalgo Avenue, the area designated for foreclosures.***

The deed of trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust 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. Such reposting or refileing may be after the date originally scheduled for this sale.

3. Terms of 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.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold. 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 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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

4. Type of Sale. The sale is a nonjudicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by **Guadalupe Ramirez**. The deed of trust is dated **November 8, 2016**, and is recorded in the office of the County Clerk of Willacy County, Texas, as **Document Number 20170000263, Willacy County, Texas**.

5. Obligations Secured. The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the real estate lien note in the original principal amount of **\$32,000.00**, executed by **Guadalupe Ramirez** and payable to the order of **Fernando Andrade** and (2) all renewals and extensions of the note. **Fernando Andrade** is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

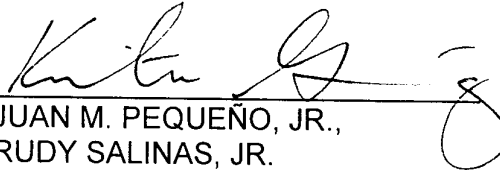
Questions concerning the sale may be directed to the undersigned.

6. Substitute Trustees: As per the Appointment of Substitute Trustee recorded in the Official Records of Willacy County, Texas, the following individuals have been appointed as substitute trustee:

Juan M. Pequeño, Jr., Rudy Salinas, Jr. Eugene R. Vaughan, III, Lauren K.
Christy, Gregory P. Kerr and Kristen N. Gutierrez
2300 W. Pike Boulevard, Suite 300
Weslaco, Texas 78599-1247
Hidalgo County, Texas
Phone: (956)968-5402
Fax: (956)969-9402

7. Default and Request To Act. Default has occurred under the deed of trust, and the beneficiary has requested me, as Substitute Trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

DATED: July 11, 2023



JUAN M. PEQUEÑO, JR.,
RUDY SALINAS, JR.
EUGENE R. VAUGHAN, III
LAUREN K. CHRISTY,
GREGORY P. KERR
KRISTEN N. GUTIERREZ

Substitute Trustees

2300 W. Pike Blvd, Suite 300
Weslaco, Texas 78599-1247
Telephone: (956) 968-5402
Telecopier: (956) 969-9402

SERVING ON ACTIVE MILITARY DUTY: 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.

8:19 am
FILED + posted
COUNTY COURT
JUL 11 2023

SUSANA R. GARZA, CLERK
WILLACY COUNTY, TEXAS
BY: DEPUTY

Alma Mireles