

**NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF 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. 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 January 24, 2017 and recorded under Clerk's File No. 2017-1700469, in the real property records of BROWN County Texas, with Gerardo Ibarra and wife, Natalie Ibarra, with her joining herein to perfect the security interest but not to otherwise be liable. as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Affiliated Bank, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Gerardo Ibarra and wife, Natalie Ibarra, with her joining herein to perfect the security interest but not to otherwise be liable. securing payment of the indebtedness in the original principal amount of \$106,060.00 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 Gerardo Ibarra. U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST 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. Selene Finance is acting as the Mortgage Servicer for the Mortgagee. Selene Finance, is representing the Mortgagee, whose address is: 3501 Olympus Blvd. 5th Fl. Ste. 500, Dallas, TX 75019.

**Legal Description:**

**FIELD NOTES FOR A TRACT OF LAND IN BROWN COUNTY, TEXAS, SAID TRACT BEING ALL OF LOT 14, BLOCK F, OF THE RIVER OAKS ADDITION, SECTION 3, TO THE CITY OF BROWNWOOD, ACCORDING TO THE PLAT OF RECORD RECORDED IN VOLUME 3, PAGE 33, OF THE PLAT RECORDS OF BROWN COUNTY, TEXAS, SAID TRACT BEING THE SAME TRACT DESCRIBED IN A DEED FROM RICH S. GARRETT TO J. W. HARRISON, AS RECORDED IN VOLUME 1634, PAGE 844 OF THE REAL PROPERTY RECORDS OF BROWN COUNTY, TEXAS, SAID TRACT BEING SOMETIMES KNOWN AS 1713 WOODRIDGE DRIVE, AND BEING MORE PARTICULARLY DESCRIBED BY EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES.**

**SALE INFORMATION**

**Date of Sale: 08/06/2024**

**Earliest Time Sale Will Begin: 10:00 AM**

**Location of Sale:** The place of the sale shall be: BROWN County Courthouse, Texas at the following location: On the front porch of the Brown County Courthouse, 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 Lamar Cravens Christopher D. Brown, and Stephen E. Haynes, Reyn Rossington, Kim Anderson, Ron Anderson, Louis Starzel, Tom Swearingen, Justin Slone, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or ASAP, 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 07/10/2024.

/s/ Will Morphis SBOT No. 24131905, Attorney at Law  
Codilis & Moody, P.C.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200

Posted and filed by: *Louis C. Starzel*  
Printed Name: Louis C. Starzel  
7-12-2024

C&M No. 44-24-00482

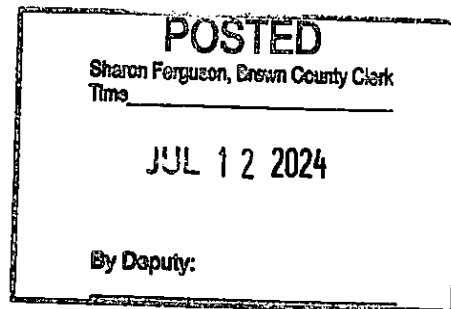


EXHIBIT "A"

Field notes for a tract of land in Brown County, Texas, said tract being all of Lot 14, Block F, of the River Oaks Addition, Section 3, to the City of Brownwood, according to the plat of record recorded in Volume 3, Page 33, of the Plat Records of Brown County, Texas, said tract being the same tract described in a deed from Rich S. Garrett to J. W. Harrison, as recorded in Volume 1634, Page 844 of the Real Property Records of Brown County, Texas, said tract being sometimes known as 1713 Woodridge Drive, and being more fully described as follows:

**BEGINNING** at a 3/8 inch iron stake found in the ground in the Southwest line of a 20 foot alley, said stake marking the North corner of said Lot 14;

**THENCE**, South 45 degrees 00 minutes 00 seconds East 139.77 feet (basis of bearings - plat call) to a 3/8 inch iron stake found in the ground in the Northwest line of Woodridge Drive, said stake marking the East corner of said Lot 14;

**THENCE**, South 44 degrees 34 minutes 27 seconds West 88.02 feet along said Northwest line to a 1/2 inch iron stake found in the ground, said stake marking the South corner of said Lot 14;

**THENCE**, North 45 degrees 05 minutes 37 seconds West 139.38 feet to a 3/8 inch iron stake found in the ground in the Southeast line of said 20 foot alley, said stake marking the West corner of said Lot 14;

**THENCE**, North 44 degrees 19 minutes 21 seconds East 88.25 feet along said Southeast line to the place of beginning.

