FILED 10/1/2026 8:54:19 AM FRCL-2026-7257 TENESHIA HUDSPETH, COUNTY CLERK, HARRIS COUNTY, TEXAS

C&M No. 44-26-04151/ FILE NOS

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 May 16, 2025 and recorded under Clerk's File No RP-2025-190990, in the real property records of HARRIS County Texas, with Ricardo Abarca Guerrero, an unmarried man as Grantor(s) and Mortgage Electronic Registration Systems, Inc , as beneficiary, as nominee for The Loan Store TX, Inc , its successors and assigns as Original Mortgagee

Deed of Trust executed by Ricardo Abarca Guerrero, an unmarried man securing payment of the indebtedness in the original principal amount of $341,319 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 Ricardo Abarca Guerrero Onslow Bay Financial 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 Onity Mortgage Corporation is acting as the Mortgage Servicer for the Mortgagee Onity Mortgage Corporation, is representing the Mortgagee, whose address is 1 Mortgage Way, Mount Laurel, NJ 08054

Legal Description:
LOT 2, IN BLOCK 2, OF THE PECAN ESTATES SEC 2, A SUBDIVISION IN HARRIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN FILM CODE NO 702670 OF THE MAP/PLAT/OFFICIAL PUBLIC RECORDS OF HARRIS COUNTY, TEXAS

SALE INFORMATION

Date of Sale 12/01/2026 **Earliest Time Sale Will Begin 10 00 AM**

Location of Sale: **The place of the sale shall be: HARRIS** County Courthouse, Texas at the following location Magnolia South Ballroom inside the Bayou City Event Center or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners 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.**

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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

STRICT COMPLIANCE WITH FINCEN RULES AND REGULATIONS IS REQUIRED FOR PURCHASE OF THE PROPERTY AT THIS SALE A FORECLOSURE DEED WILL NOT ISSUE WITHOUT SUCCESSFUL BIDDER PROVIDING ALL INFORMATION NECESSARY FOR STRICT COMPLIANCE WITH FINCEN

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 Jeff Leva, Sandy Dasigenis, Patricia Poston, Megan L Randle, Ebbie Murphy, Steve Leva, Auction.com, LLC, or Codilis & Moody, P C , 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 09/30/2026

/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

UNOFFICIAL COPY

Posted and filed by _____

Printed Name _____

C&M No 44-26-04151

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