

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 December 07, 2004 and recorded under Clerk's File No. 048274, in the real property records of Austin County Texas, with Jesse Garcia Jr and wife Cindy Lea Garcia as Grantor(s) and Option One Mortgage Corporation, a California Corporation as Original Mortgagee.

Deed of Trust executed by Jesse Garcia Jr and wife Cindy Lea Garcia securing payment of the indebtedness in the original principal amount of \$78,750.00 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 Jesse Garcia Jr. Wells Fargo Bank, National Association, as Trustee for MASTR Asset Backed Securities Trust 2005-OPT1, Mortgage Pass-Through Certificates, Series 2005-OPT1 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. PHH Mortgage Corporation is acting as the Mortgage Servicer for the Mortgagee. PHH Mortgage Corporation, is representing the Mortgagee, whose address is: 1 Mortgage Way, Mount Laurel, NJ 08054.

Legal Description:

BEING ALL THAT CERTAIN TRACT OR PARCEL OF LAND CONTAINING 0.258 ACRES OF LAND, MORE OR LESS, IN THE CITY OF WALLIS, MILBURN AND DAVIS LEAGUE, ABSTRACT 71, AUSTIN COUNTY, TEXAS, SAME BEING ALL THAT CERTAIN CALLED 0.2583 ACRE PARCEL AS DESCRIBED BY DEED RECORDED IN VOLUME 648, PAGE 429 OF THE OFFICIAL RECORDS OF AUSTIN COUNTY, SAME BEING A PORTION OF BLOCK H OF M.L.H HARRY'S ADDITION AS RECORDED IN VOLUME 10, PAGE 126 OF THE DEED RECORDS OF AUSTIN COUNTY, TEXAS, SAID 0.258 ACRE TRACT AND BEING MORE PARTICULARLY DESCRIBED BY EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES:

SALE INFORMATION

Date of Sale: 08/05/2025

Earliest Time Sale Will Begin: 1:00 PM

Location of Sale: The place of the sale shall be: Austin County Courthouse, Texas at the following location: In the foyer of the Austin 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.

FILED
2025 JUN 12 AM 11:54
AUSTIN COUNTY CLERK
AUSTIN COUNTY, TEXAS

2025-0019



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 Megan L. Randle, Ebbie Murphy, Pete Florez, Debby Jurasek, Jennyfer Sakiewicz, 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 June 11, 2025.

/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: _____

Printed Name: _____


Megan Randle

C&M No. 44-25-00476

2025-0019

EXHIBIT "A"

METES AND BOUNDS

DESCRIPTION

OF

0.258 ACRE

IN THE

CITY OF WALLIS

MILBURN AND DAVIS LEAGUE, ABSTRACT 71

AUSTIN COUNTY, TEXAS

BEING all that certain tract or parcel of land containing 0.258 acre of land, more or less, in the City of Wallis, Milburn and Davis League, Abstract 71, Austin County, Texas, same being all that certain called 0.2583 acre parcel as described by deed recorded in Volume 648, Page 429 of the Official Records of Austin County, same being a portion of Block H of M.L.H. Harry's Addition as recorded in Volume 10, Page 126 of the Deed Records of Austin County, Texas, said 0.258 acre tract being more particularly described by metes and bounds as follows, to wit:

BEGINNING at a 1 inch iron pipe found for corner, same being the intersection of the common northeasterly right-of-way line of Center Street (80 feet in width) and the northwesterly right-of-way line of Birch Street (80 feet in width), same being the common southerly corner of said block H, and same being the POINT OF BEGINNING and southerly corner of the tract herein described;

THENCE, leaving said common northwesterly right-of-way line, with said northeasterly right-of-way line and said common line, North 46 degrees 00 minutes 00 seconds West, a distance of 149.60 feet (called North 46 degrees 00 minutes 00 seconds West, 150.00 feet) to a 1/2 inch iron rod found for corner, same being the common southerly corner of that certain called 11,250 square foot parcel as described by deed recorded in Volume 533, Page 92 of the Official Records of Austin County, Texas, same being in the common southwesterly line of said Block H, and same being the westerly corner of the tract herein described;

THENCE, leaving said common northeasterly right-of-way line and with said common line, North 43 degrees 51 minutes 26 seconds East, a distance of 75.19 feet (called North 44 degrees 00 minutes 00 seconds East, 75.00 feet) to a 1/2 inch iron rod found for corner, same being the common easterly corner of said called 11,250 square foot parcel, same being in the common southwesterly line of that certain Tract One called 75' x 300' parcel as described by deed recorded in Volume 227, Page 259 of the Deed Records of Austin County, Texas, and same being the northerly corner of the tract herein described;

THENCE, with said common line, South 46 degrees 00 minutes 00 seconds East, a distance of 149.60 feet (called South 46 degrees 00 minutes 00 seconds East, 150.00 feet) to a 1 inch iron pipe found for corner, same being in the common northwesterly right-of-way line of said Birch Street, same being the common southerly corner of said Tract One called 75' x 300' parcel, same being in the common southeasterly line of said Block H, and same being the easterly corner of the tract herein described;

THENCE, with said common northwesterly right-of-way line and said common line, South 43 degrees 51 minutes 26 seconds West, a distance of 75.19 feet (called South 43 degrees 00 minutes 00 seconds West, 75.00 feet) to the POINT OF BEGINNING of the tract herein described and containing 0.258 acre of land, more or less.

2005-0019