



NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 3/21/2005	Grantor(s)/Mortgagor(s): FRANK GUEVARA AND SPOUSE, SAN JUANA GUEVARA
Original Beneficiary/Mortgagee: WELLS FARGO BANK, N.A.	Current Beneficiary/Mortgagee: HSBC Bank USA, National Association, as Trustee for Wells Fargo Home Equity Asset-Backed Securities 2005-1 Trust, Home Equity Asset-Backed Certificates, Series 2005-1
Recorded in: Volume: 9743 Page: 128 Instrument No: 11514	Property County: LUBBOCK
Mortgage Servicer: NewRez LLC, d/b/a Shellpoint Mortgage Servicing is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 75 Beattie Place, SUITE 300, GREENVILLE, SC 29601
Date of Sale: 11/4/2025	Earliest Time Sale Will Begin: 10am
Place of Sale of Property: Lubbock County Courthouse, 904 Broadway, Lubbock, TX 79401 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: THE CENTER FIFTY FEET (C 50') OF THE NORTH HALF (N/2), OF BLOCK NINETEEN (19), ARNETT & BENSON ADDITION TO THE CITY OF LUBBOCK, LUBBOCK COUNTY, TEXAS, ACCORDING TO THE MAP, PLAT AND/OR DEDICATION DEED THEREOF RECORDED IN VOLUME 99 PAGE 416 OF THE DEED RECORDS OF LUBBOCK COUNTY, TEXAS SAVE AND EXCEPT THE SOUTH SEVEN AND ONE-HALF FEET (S 7.5') THEREOF HERETOFORE DEDICATED FOR ALLEY PURPOSES IN VOLUME 367 PAGE 449 OF THE DEED RECORDS

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Bobby Fletcher, Clay Glendon, Israel Curtis, Angie Usetlon, Charles Green, Lisa Bruno, Patrick Zwiers, Conrad Wallace, Shawn Schiller, Joshua Sanders, Matthew Hansen, Aleena Litton, Daniel Hart, Dalene VanDerMyden, Auction.com LLC, Terry Browder, Laura Browder or Jamie Osborne, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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.

NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(D): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL 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.

Dated: 10/3/2025

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Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for NewRez LLC, d/b/a Shellpoint Mortgage Servicing

Dated:

Name: Tony Browder

Printed Name: _____

Substitute Trustee 
c/o Auction.com
1255 West 15th Street, Suite 1060
Plano, TX 75075
<https://sales.mccarthyholthus.com/>

FILED AND RECORDED

OFFICIAL PUBLIC RECORDS



Keep Me

MH File Number: TX-23-99592-HE
Loan Type: Conventional Residential

Kelly Pinion, County Clerk
Lubbock County, TEXAS
10/09/2025 12:27 PM
FEE: \$2.00
2025039931