



A Debtor who is serving on active duty in the military may have special rights or relief related to this notice under federal law, including the SERVICEMEMBERS CIVIL RELIEF ACT (50 U.S.C. app. Section 501, et. seq.) and state law, including Section 51.015 of the TEXAS PROPERTY CODE. 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.

NOTICE OF TRUSTEE'S SALE

DATE: January 7, 2026

PROMISSORY NOTE #1: Promissory Note "A" described as:

Date: April 30, 2004
Maker: Maria Carmen Lopez
Payee: Lubbock Habitat for Humanity, Inc.,
a Texas nonprofit corporation
Principal Amount: \$49,200.00

PROMISSORY NOTE #2: Promissory Note "C" described as:

Date: January 30, 2015
Maker: Maria Carmen Lopez
Payee: Lubbock Habitat for Humanity, Inc.,
a Texas nonprofit corporation
Principal Amount: \$123.50

DEED OF TRUST: Deed of Trust "A" described as:

Date: April 30, 2004
Grantor: Maria Carmen Lopez
Trustee: Dellinda Ebeling
Beneficiary: Lubbock Habitat for Humanity, Inc.,
a Texas nonprofit corporation
Recording Information: Recorded in/under Instrument #2024024507 of the Official
Public Records of Lubbock County, Texas.

LENDER: Lubbock Habitat for Humanity, Inc.

BORROWER: Maria Carmen Lopez

PROPERTY:

Lot Seven (7), HABITAT Addition to the City of Lubbock,
Lubbock County, Texas, according to the Map, Plat,
and/or Dedication Deed thereof, recorded in Volume
6766, Page 9, Official Real Property Records of Lubbock
County, Texas (the "Property").

The Real Property address is: 2202 Emory, Lubbock, Texas 79415.

Trustee: Dellinda Ebeling
Trustee's Mailing Address: P. O. Box 209
Lubbock, Lubbock County, Texas 79408

Substitute Trustee: M. Andrew Stewart or Michael Hicks
Substitute Trustee's Mailing Address: 1500 Broadway, Suite 700
Lubbock, Texas 79401

DATE AND TIME OF TRUSTEE'S SALE OF PROPERTY:

February 3, 2026 being the first Tuesday of the month, to commence at 10:00 AM, or within three hours thereafter.

PLACE OF TRUSTEE'S SALE OF PROPERTY:

The gazebo on the front lawn at the West side of the Lubbock County Courthouse located at 904 Broadway, Lubbock, Lubbock County, Texas, or at other such location as designated by the County Commissioners of Lubbock County, Texas.

Default has occurred in the payment of the Promissory Notes referenced above and in the performance of the obligations of the Deed of Trust referenced above, which secure the Promissory Notes. Because of such default, Lender, the owner of the Promissory Notes, and the holder of the Promissory Notes and the Deed of Trust, has requested that the Trustee sell the Property in accordance with the terms of the Deed of Trust and applicable law.

Therefore, notice is given that on the Date and Time of Trustee's Sale of Property and at the Place of Trustee's Sale of Property, the Trustee or such other trustee as Lender may subsequently appoint, will sell the Property by public sale to the highest bidder for cash, in accordance with the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the Property which are superior to the Deed of Trust. The Trustee has not made and will not make any covenants, warranties, or representations concerning the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property shall be sold "AS IS, WHERE IS", and WITH ALL FAULTS.

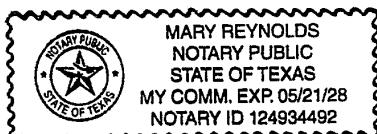


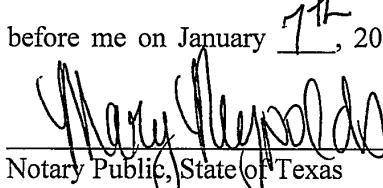
M. Andrew Stewart, Trustee

ACKNOWLEDGMENT

STATE OF TEXAS)
)
COUNTY OF LUBBOCK)

This instrument was acknowledged before me on January 1st, 2026, by M. Andrew Stewart, Trustee.




Notary Public, State of Texas

FILED AND RECORDED

OFFICIAL PUBLIC RECORDS



Kelly Pinion

Kelly Pinion, County Clerk

Lubbock County, TEXAS

01/07/2026 02:26 PM

FEE: \$2.00

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Lubbock County, TX
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