

1110 78th Street, Lubbock, TX 79423

25-017335

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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.

1. Date, Time, and Place of Sale.

Date: 04/07/2026

Time: Between 10:00 AM – 1:00 PM and beginning not earlier than 10:00 AM and ending on not later than three hours thereafter.

Place: The area designated by the Commissioners Court of Lubbock County, pursuant to §51.002 of the Texas Property Code as amended: if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

2. Terms of Sale. Highest bidder for cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated September 7, 2007 and recorded in the real property records of Lubbock County, TX and is recorded under Clerk's Instrument No. 2007037580 with Elma Guajardo and Ricky Camacho (grantor(s)) and Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Primewest Mortgage Corporation, a Corporation mortgagee to which reference is herein made for all purposes.

4. Obligations Secured. Deed of Trust or Contract Lien executed by Elma Guajardo and Ricky Camacho, securing the payment of the indebtedness in the original amount of \$96,735.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Nationstar Mortgage LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to be Sold. LOT ONE HUNDRED FORTY-TWO (142), CEDAR MEADOWS, AN ADDITION TO THE CITY OF LUBBOCK, LUBBOCK COUNTY, TEXAS, ACCORDING TO THE MAP, PLAT AND/OR DEDICATION DEED THEREOF RECORDED IN VOLUME 10427 PAGE 152 OF THE OFFICIAL PUBLIC RECORDS OF LUBBOCK COUNTY, TEXAS.

6. **Mortgage Servicer Information.** 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 §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Nationstar Mortgage LLC d/b/a Mr. Cooper, as Mortgage Servicer, is representing the current Mortgagee whose address is:

Nationstar Mortgage LLC
8950 Cypress Waters Blvd
Coppell, TX 75019

7. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code §51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint Kirk Schwartz Esq., or Carson Emmons, Esq., or Justin Ritchie, Esq., or Jeffrey Kramer, Esq., OR Agency Sales and Posting LLC, whose address is 7500 Dallas Pkwy #200, Plano, TX 75024 OR AUCTION.COM LLC, or XOME Inc and Tejas Corporate Services LLC, or Abstracts/Trustees of Texas, LLC, or Terry Browder, Laura Browder or Jamie Osborne, Substitute Trustee to act under and by virtue of said Deed of Trust.

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.

2/26/2026
Executed on

/s/Carson T. H. Emmons
James E. Albertelli, P.A.
Kirk Schwartz, Esq.
Carson Emmons, Esq.
Justin Ritchie, Esq.
Jeffrey Kramer, Esq.
6565 N. MacArthur, Suite 470
Irving, TX 75039

2/27/26
Executed on

Terry Browder
SUBSTITUTE TRUSTEE
Agency Sales & Posting
Agency Sales and Posting LLC, OR AUCTION.COM
LLC, OR Terry Browder, Laura Browder, Jamie
Osborne
7500 Dallas Pkwy #200
Plano, TX 75024

CERTIFICATE OF POSTING

My name is Terry Browder, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on 2/27/26 I filed at the office of the Lubbock County Clerk and caused to be posted at the Lubbock County courthouse this notice of sale.

Declarants Name: Terry Browder
Date: 2/27/26

FILED AND RECORDED

OFFICIAL PUBLIC RECORDS



Kelly Pinion

Kelly Pinion, County Clerk
Lubbock County, TEXAS
02/27/2026 10:45 AM
FEE: \$2.00
2026007124