



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.

DATE, TIME, PLACE OF SALE:

Date: Tuesday, the 2nd day of June, 2026
Time: 10:00A.M. or not later than three hours after that time
Place: The gazebo located on the front lawn of the County Courthouse of Lubbock County, with the first alternate location being the Second Floor Auditorium at 916 Main and the second alternate location being the Commissioner's Court located on the fifth floor of the Courthouse or as designated by the County Commissioner's Office of Lubbock County.
TERMS OF SALE: CERTIFIED FUNDS FOR FULL PURCHASE PRICE MUST BE PRESENTED AT THE TIME OF SALE

DEED OF TRUST INFORMATION - INSTRUMENT TO BE FORECLOSED:

Date: October 16, 2024
Grantor(s): Cottage Point Apartments, LLC, a Texas limited liability company
Original Mortgagee: Velocity Commercial Capital, LLC, d/b/a New Day Commercial Capital, a California limited liability company
Original Principal: \$2,900,000.00
Recording Information: Recorded October 30, 2024; Deed Inst.#2024043304
Current Mortgagee/Beneficiary: U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2024-6
Secures: The Term Note (the "Note") in the original principal amount of \$973,000.00 and all obligations contained therein. All sums secured by the Deed of Trust, Security Agreement and Assignment of Leases and Rents have been and are hereby declared immediately due and payable as a result of default under the Note and/or Deed of Trust.

MODIFICATIONS AND RENEWALS:

As used herein, the terms "Note" and "Deed of Trust" mean the Note and Deed of Trust as modified, renewed, and/or extended.

PROPERTY TO BE SOLD:

Property County: Lubbock
Property Description: (See Attached Exhibit "A")
Property Address: 304 Toledo Ave., Lubbock, TX 79416
Condition and Important Recitals: Should a conflict occur between the property address and the legal description contained in "Exhibit A" the legal description shall control. The property will be sold "AS IS" without any representations, warranties, or recourse, and subject to any liens or interests that may survive the sale. Any purchaser who purchases the property does so at his/her/its own risk and is strongly encouraged engage in significant due diligence prior to sale.

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer represents the Current Mortgagee pursuant to a mortgage servicing agreement with the Mortgagee. Pursuant to Texas Property Code § 51.0025, as well as the mortgage servicing agreement, the Mortgage Servicer is authorized to collect the debt and to institute foreclosure of the deed of trust referenced above. The Mortgage Servicer information is below:

Mortgage Servicer: Velocity Commercial Capital, LLC d/b/a New Day Commercial Capital, LLC
Mortgage Servicer Address: 25411 Cabot Rd., Ste 206, Laguna Hills, CA 92653

SUBSTITUTE TRUSTEE(S): McCalla Raymer Leibert Pierce, LLP, Steven Price Nixon, Jerel W. Ehlert, II, Coury Jacocks, Jennifer Murphy, Terry Browder, Laura Browder or Jamie Osborne

SUBSTITUTE TRUSTEE ADDRESS: 1320 Greenway Drive, Suite 780 Irving, TX 75038

26-03419TX

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.



By: /s/ Jerel W. Ehlert II

Jerel W. Ehlert II

Texas Bar No. 24089000

1320 Greenway Drive, Suite 780

Irving, Texas 75038-2550

Tel. 469-246-4325

Email: Jerel.Ehlert@mccalla.com

Attorney for U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2024-6

DOCUMENT PREPARED BY:

McCalla Raymer Leibert Pierce, LLP

1320 Greenway Drive, Suite 780 Irving, TX 75038

AS ATTORNEY FOR THE HEREIN

IDENTIFIED MORTGAGEE AND/OR

MORTGAGE SERVICER

26-03419TX

Certificate of Posting

I am Terry Brander whose address is 897 Howard Avenue TX 79605. I declare under penalty perjury that 5/11/26 I filed and/or recorded this Notice of Foreclosure Sale at the office of the Lubbock County Clerk and caused it to be posted at the location directed by the Lubbock County Commissioners.

Return to: McCalla Raymer Leibert Pierce, LLP, 1320 Greenway Drive, Suite 780 Irving, TX 75038

EXHIBIT "A"

Lot Four-A (4-A), a Replat of Lot Four (4), Holiday Park, an Addition to the City of Lubbock, Lubbock County, Texas, according to the map, plat and/or dedication deed thereof recorded in Volume 4036, Page 30, of the Real Property Records of Lubbock County, Texas.

CAD Acct. No. R112191

FILED AND RECORDED

OFFICIAL PUBLIC RECORDS



Kelly Pinion

Kelly Pinion, County Clerk
Lubbock County, TEXAS
05/11/2025 10:09 AM
FEE: \$2.00
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