

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**DATE:** March 14, 2022

**PROMISSORY NOTE:** Second Amended and Restated Secured Promissory Note, described as follows:

Original Date: November 1, 2017

Maker: Lisa Kay Baldaramos

Payee: TCT Financial, LLC, a Texas limited liability company

Amount: \$30,709.56

**DEED OF TRUST:** Deed of Trust, Mortgage, Assignment, Security Agreement and Financing Statement

Original Date: December 8, 2016

Grantor: Lisa Kay Baldaramos

Original Trustee: Esther Bennett

Beneficiary: TCT Financial, LLC, a Texas limited liability company

Recorded in: Instrument Number 201600004591 of the Official Public Records of Karnes County, Texas.

**LENDER:** TCT Financial, LLC, a Texas limited liability company

**BORROWER:** Lisa Kay Baldaramos

**PROPERTY:** The "Mortgaged Property" as described in the Deed of Trust and as described on Exhibit A attached hereto.

**SUBSTITUTE TRUSTEE:** Bob Frisch, Janice Stoner, Jodi Steen, or Jo Woolsey.

**SUBSTITUTE TRUSTEE'S MAILING ADDRESS:**

c/o Hallett & Perrin, P.C.  
1445 Ross Avenue, Suite 2400  
Dallas, Texas 75202  
Attn: Michael B. Franklin

**DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:**

April 5, 2022, being the first Tuesday of the month, to commence at 11:00 a.m., or within three hours thereafter.

**FILED**

At 2:05 o'clock P M

**MAR 14 2022**

CAROL SWIZE, COUNTY CLERK  
KARNES COUNTY, TEXAS

Mary E. Ross Deputy

**PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:**

The front door of the Karnes County Annex, or if the preceding area is no longer the designated area, then in the area designated by the Commissioners Court of Karnes County, Texas for real property foreclosures under Section 51.002 of the Texas Property Code pursuant to instrument(s) recorded in the real property records of Karnes County, Texas.

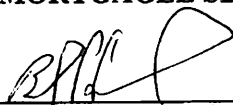
Default has occurred in the payment of the Promissory Note and in the performance of the obligations of the Deed of Trust, which secures the Promissory Note. Because of such default, Lender, the owner of the Promissory Note, and the holder of the Promissory Note and the Deed of Trust lien for purposes of Section 51.002 of the Texas Property Code, has requested Substitute Trustee to sell the Property in accordance with the terms of the Deed of Trust and applicable law.

The Deed of Trust encumbers both real and personal property. Formal notice is hereby given of Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Lender's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code (Texas UCC).

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, Substitute Trustee or such other Substitute 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 and to the permitted exceptions to title, if any, described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants, representations, or warranties 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 includes only Borrower's right, title, and interest in and to oil, gas and other minerals interests (including royalty interests) and is sold and conveyed "AS IS, WHERE IS", and WITH ALL FAULTS.

**Assert and protect your rights as a member of the armed forces of the United States. If you or your spouse is serving on active military duty, including active military duty as a member of the Texas Nation Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United State, please send written notice of the active duty military service to the sender of this notice immediately.**

**ALTHOUGH SUBSTITUTE TRUSTEE(S) WAS PREVIOUSLY APPOINTED PURSUANT TO THE DEED OF TRUST AND THE TEXAS PROPERTY CODE, FOR AVOIDANCE OF DOUBT, THIS INSTRUMENT REAFFIRMS THAT APPOINTMENT AS FOLLOWS: 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 MORTGAGEE SERVICER.**

  
Printed Name: Bob W Frisch  
Title: Substitute Trustee

**EXHIBIT "A"**  
**Mortgaged Property**

All of Borrower's right, title, and interest in and to the Minerals (hereinafter defined), and any current or future royalties, overriding royalties, bonuses, rents or other monies paid, due, or held in suspense as a result of the extraction, sale, lease, extension, or use of the following, or any proceeds therefrom:

1. The land described on Exhibit "A-1" attached hereto (the "**Lands**").
2. All natural resources or other substance of value which may be extracted or produced from the Lands (the "**Minerals**"). The Minerals include, but are not limited to oil, gas, carbons metals and water.
3. Any substances or materials that result from the extraction of Minerals from the Lands (the "**Products**"). The Products include, but are not limited to the extracted Minerals and any materials or substances created from the extracted Minerals.
4. Any existing leases that cover any part of the Lands (the "**Lease**").

The Mortgaged Property additionally includes all of Borrower's right, title, interest and estate in and to the Minerals and Proceeds and all other claims or causes of action held by or accruing to the Borrower under the Lease and any lease covering interests under the Lands or held by Borrower by virtue of ownership of the Lands, Minerals or Products, including, but not limited to revenues, incomes, and payments from royalties, overriding royalties, lease bonuses, lease extensions, and purchases.

**EXHIBIT "A-1"**

**Lands**

**KARNES COUNTY, TEXAS:**

<u>Lease</u>	<u>Abstract</u>	<u>Survey</u>
RIDLEY 01	7	MUSQUIZ, R

**DESCRIPTION:**

**89.41 acres, more or less, situated in Karnes County, Texas and being more fully described as follows to wit:**

**92 acres, more or less, out of the J.H. Barnard Survey, A-49 and the L.W. Burris Survey, A-47, Karnes County, Texas SAVE AND EXCEPT 2.59 acres as described as FIRST TRACT, SECOND TRACT and THIRD TRACT in that certain Gift Deed dated September 10, 1986 from Robert Lee Moses, Sr., and wife Montybeth Moses to Robbie Ellen Shortner, et al, recorded in Volume 565, Page 87 of the Deed Records of Karnes County, Texas.**