

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 4/21/2022	Grantor(s)/Mortgagor(s): JOSEPH FEDERICO AND EILEEN FEDERICO, HUSBAND AND WIFE
Original Beneficiary/Mortgagee: SECURITY SERVICE FEDERAL CREDIT UNION	Current Beneficiary/Mortgagee: Security Service Federal Credit Union
Recorded in: Volume: N/A Page: N/A Instrument No: 2022004479	Property County: MEDINA
Mortgage Servicer: Cenlar FSB is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 425 Phillips Blvd , Ewing, NJ 08618
Date of Sale: 1/6/2026	Earliest Time Sale Will Begin: 1pm
Place of Sale of Property: THE AREA ON THE EAST SIDE OF THE MEDINA COUNTY COURTHOUSE ANNEX, 1300 AVENUE M, HONDO, TX 78861, NEAR THE FRONT ENTRANCE, OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

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, Cassie Martin, Terri Martin, Deborah Martin, Troy Martin, Alexis Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez, Janice Stoner, Mary C. LaFond or Martha Rossington, 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(I): 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: 11/17/2025

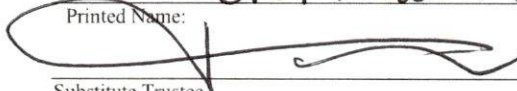


Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Cenlar FSB

Dated: 11/20/2025

Terri Martin

Printed Name:



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

MH File Number: TX-25-124404-POS

Loan Type: Conventional Residential

Escrow File No. 18751

EXHIBIT "A"

A survey of 10.008 acres of land situated about 4.1 miles N 50° W of Hondo, in Medina County, Texas, out of Survey No. 426, Abstract No. 933, Sayre, Converse & Co., original Grantee, being a portion of that certain 20.015 acre tract of land described in a Deed to Joseph Federico, et ux from Berta Ratich, LP, dated April 20, 2016, as recorded in Instrument No. 2016082725 of the Official Public Records of Medina County, Texas, and being more particularly described by metes and bounds as follows:

BEGINNING: At a 5/8" iron set in fence on the West line of said 20.015 acre tract of land, and the East line of that certain 30-foot-wide Road Easement described in a Deed to Paul and Carolyn Glowka from Kenneth Bendele, Independent Executor of the Estate of Esther A. Koehler, deceased, dated July 16, 1991, as recorded in Volume 149 on Page 563 of the aforementioned Official Public Records for the Southwest corner of that certain 10.008 acres of land described as Tract One in a Deed to Kelly Brynn Hassey from Joseph Federico and Eileen Federico, dated August 7, 2019, as recorded in Instrument No. 2019005844 of the aforementioned Official Public Records, and the Northwest corner of this survey from which a 2" diameter pipe corner post found on the South line of County Road 421 (Koehler Lane) bears N 00-01-59 W 208.58 feet, N 00-00-41 E 30.40 feet, N 89-43-13 W 30.12 feet, and N 00-02-43 W 912.59 feet;

THENCE: Along the South line of said Hassey 10.008 acres of land, N 89-19-56 E 1879.21 feet to a 5/8" iron pin set in fence on the East line of said 20.015 acre tract of land and West line of that certain 37.841 acre tract of land described in a Deed to E & S Farms, Inc. from Shirley Baby Southoff, dated February 19, 1991, as recorded in Volume 140 on Page 158 of the said Official Public Records for the Southeast corner of said Hassey 10.008 acres of land, and the Northeast corner of this survey;

THENCE: Generally along fence, the upper East line of said 20.015 acre tract of land, and the West line of said 37.841 acre tract of land, S 02-00-59 W 138.80 feet to a 6" diameter cedar corner post for the Southwest corner of said 37.841 acre tract of land, a Northwest corner of that certain 146.376 acre tract of land described in a Deed to E & S Farms, Inc. from Shirley Baby Southoff, dated February 19, 1991, as recorded in Volume 140 on Page 150 of the said Official Public Records, and an angle point of this survey;

THENCE: Generally along fence, the upper East line of said 20.015 acre tract of land, and a West line of said 146.376 acre tract of land, S 03-25-39 E 74.55 feet to a 1/2" iron pin found 2.21 feet Southwest of a 10" diameter cedar corner post for the upper Southeast corner of said 20.015 acre tract of land, an interior corner of said 146.376 acre tract of land, and the upper Southeast corner of this survey;

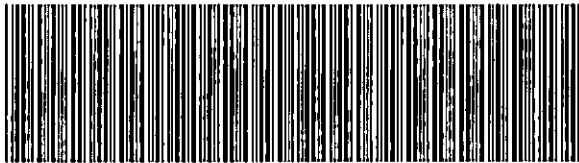
THENCE: Generally along fence, the upper South line of said 20.015 acre tract of land, and the westernmost North line of said 146.376 acre tract of land, N 64-23-29 W 170.68 feet to an 8" diameter cedar post for an angle point and N 85-05-14 W 334.59 feet to an 8" diameter cedar corner post for an interior corner of said 20.015 acre tract of land, the Northwest corner of said 146.376 acre tract of land, and an interior corner of this survey;

THENCE: Generally along fence, the lower East line of said 20.015 acre tract of land, and the West line of said 146.376 acre tract of land, S 04-36-15 W 166.81 feet to a 5/8" iron pin found by a 2" diameter cedar corner post for the lower Southeast corner of said 20.015 acre tract of land, the Northeast corner of that certain 17.0158 acre tract of land described in a Deed to Jack Leighton Chambers from Kenneth Bendele, Independent Executor of the Estate of Esther Koehler, deceased, dated November 1, 1991, as recorded in Volume 154 on Page 24 of the said Official Public Records, and the lower Southeast corner of this survey;

THENCE: Generally along fence, the South line of said 20.015 acre tract of land, and the North line of said 17.0158 acre tract of land, S 89-45-54 W 1378.02 feet to a 5/8" iron pin by a 2" diameter pipe corner post for the Southwest corner of said 20.015 acre tract of land, the Northwest corner of said 17.0158 acre tract of land, the Southeast corner of said 30-foot-wide Road Easement, and the Southwest corner of this survey;

THENCE: Generally along fence, the West line of said 20.015 acre tract of land, and the East line of said 30-foot-wide Road Easement, N 00-00-11 E 260.72 feet to the POINT OF BEGINNING.

NOTE: The company is prohibited from insuring the area or quantity of the land described herein. Any statement in the legal description contained in Schedule "A" as to area or quantity of land is not a representation that such area or quantity is correct, but is made only for informal identification purposes and does not override Item 2 of Schedule "B" hereof.



VG-42-2025-25-000207

**Medina County
Gina Champion
Medina County Clerk**

Instrument Number: 25-000207

Foreclosure Posting

Recorded On: November 20, 2025 10:56 AM

Number of Pages: 3

" Examined and Charged as Follows: "

Total Recording: \$2.00

******* THIS PAGE IS PART OF THE INSTRUMENT *******

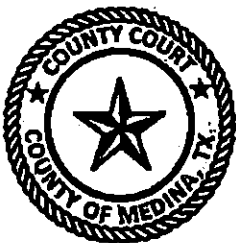
Any provision herein which restricts the Sale, Rental or use of the described REAL PROPERTY because of color or race is invalid and unenforceable under federal law.

File Information:

Document Number: 25-000207
Receipt Number: 20251120000017
Recorded Date/Time: November 20, 2025 10:56 AM
User: Diamantina D
Station: CCFRONTWINDOW

Record and Return To:

TERRI MARTIN



**STATE OF TEXAS
Medina County**

I hereby certify that this Instrument was filed in the File Number sequence on the date/time printed hereon, and was duly recorded in the Official Records of Medina County, Texas

Gina Champion
Medina County Clerk
Medina County, TX