

A&M/Andrade-ZB 20993

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: July 14, 2025

NOTE:

DATE: August 22, 2023

AMOUNT: \$35,500.00

MAKER: Zuri Bogran Andrade

PAYEE: Rachel Fazzino, Roger A. Van Voorhees and Gladys Deane Van Voorhees

FORECLOSURE
FILED FOR POSTING
Cecilia McClinton
COUNTY CLERK, LLANO COUNTY, TEXAS
BY *CSpratt* DEPUTY
DATE *7-14-2025*
TIME *11:44am*

DEED OF TRUST:

DATE: August 22, 2023

GRANTOR: Zuri Bogran Andrade

BENEFICIARY: Rachel Fazzino, Roger A. Van Voorhees and Gladys Deane Van Voorhees

COUNTY WHERE PROPERTY IS LOCATED: Llano

TRUSTEE: Neal Kennedy

RECORDING INFORMATION: Document No. 23-04910, Official Public Records of Llano County, Texas

PROPERTY: Being Lot No. 775, Royal Oaks Estates, Unit 5, a subdivision on Llano County, Texas, as shown by plat recorded in Volume 1, Page 42, Plat Records of Llano County, Texas.

LENDER/HOLDER NOW: A & M Heritage Holdings, Ltd., dba A & M Investment

BORROWER/DEBTOR NOW: Zuri Bogran Andrade

SUBSTITUTE TRUSTEE: Richard H. Hester or Mark Cummings or Jason West or Matthew Johnson or Nicole Correa or David Garvin

SUBSTITUTE TRUSTEE'S MAILING ADDRESS: 8101 Boat Club Road, # 320, Fort Worth, TX 76179

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

August 5, 2025, being the first Tuesday of the month, to commence at 1:00 p.m., or within three hours thereafter.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

"In the area designated by the Commissioners Court of such County, pursuant to § 51.002 of the Texas Property Code as the place where foreclosure sales are to take place (if no such place is so designated, the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted).

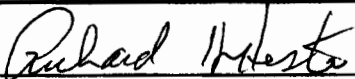
Default has occurred in the payment of the Note and in performance of the obligations of the Deed of Trust which secures the Note. Because of such default, Lender, the holder of the Note, has requested Substitute Trustee to sell the Property. Notice is given that before the sale the Beneficiary may appoint another person Substitute Trustee to conduct the sale.

The Deed of Trust may encumber 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 9.501(d) 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, will sell the Property at public auction, by public sale, to the highest bidder for cash, "AS IS," or other form of payment acceptable to Substitute Trustee, in accordance with the Deed of Trust. THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT OR THE LIKE FOR THE PERSONAL PROPERTY IN THIS DISPOSITION.

ARMED SERVICES NOTICE EFFECTIVE SEPTEMBER 1, 2011

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.



Richard H. Hester or Mark Cummings or
Jason West or Matthew Johnson or
Nicole Correa or David Garvin, Substitute Trustee