

FILED FOR RECORD

2026 FEB -9 AM 7:44

**NOTICE OF FORECLOSURE SALE**

CHRISTINA UBANDO  
COUNTY CLERK  
COUNTY OF TOM GREEN, TEXAS

State of Texas           §  
                                  §  
County of Tom Green   §

Notice is hereby given of a public non-judicial foreclosure sale.

1. **Property To Be Sold.** The property to be sold is described as follows:

LOT 29, BLOCK 5, SECTION 5, METCALFE HEIGHTS ADDITION, CITY OF SAN ANGELO, TOM GREEN COUNTY, TEXAS, AS PER PLAT RECORDED IN CABINET G, SLIDE 137, PLAT RECORD, OF TOM GREEN COUNTY, TEXAS.

2. **Date, Time, and Place of Sale.** The sale is scheduled to be held at the following date, time, and place:

Date: March 3, 2026  
Time: The sale shall begin no earlier than 10:00 AM or no later than three hours thereafter.  
Place: Tom Green County Courthouse in San Angelo, Texas, at the following location: the area designated by the Commissioners Court of San Angelo, Tom Green County, Texas, 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).

The deed of trust permits the Mortgagee of Record to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiled may be after the date originally scheduled for this sale.

Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

3. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the Mortgagee of Record thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. The sale shall not cover any part of the property that has been released of public record from the lien of the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's

attorney.

4. **Type of Sale.** The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust executed by Ricardo Cardona, and Crystal Cardona, husband and wife.
5. **Obligations Secured.** The Deed of Trust is dated June 21, 2018, and is recorded in the office of the County Clerk of Tom Green County, Texas, in/under 201808181, Official Public Records of Tom Green County, Texas. The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to the promissory note in the original principal amount of \$165,750.00, executed by Ricardo Cardona, Crystal Cardona, and payable to the order of Mortgage Electronic Registration System, Inc. ("MERS") solely as nominee for Gateway Mortgage Group, LLC.

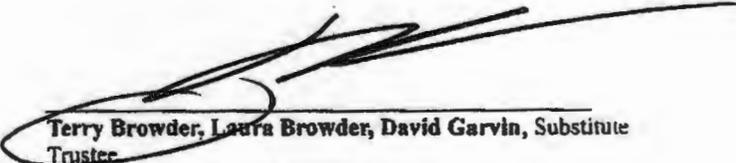
**Original Mortgagee:** Mortgage Electronic Registration System, Inc. ("MERS") solely as nominee for Gateway Mortgage Group, LLC.

**Current Mortgagee of Record:** Gateway Mortgage Group, a division of Gateway First Bank whose address is 244 South Gateway Place, Jenks, OK 74037.

6. **Default and Request To Act.** Default has occurred under the deed of trust, and the beneficiary has requested me, as Substitute Trustee, to conduct this public sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.
7. **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.**

Sent by: Clare V. Cougill  
Robertson Anschutz Vettors, LLC  
10375 Richmond Avenue, Suite 200  
Houston, TX 77042

DATED February 9, 2026.

  
Terry Browder, Laura Browder, David Garvin, Substitute Trustee

c/o Robertson Anschutz Vettors, LLC  
10375 Richmond Avenue, Suite 200  
Houston, TX 77042  
Phone: (713) 244-1360

**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.**