

APPOINTMENT OF SUBSTITUTE TRUSTEE AND
NOTICE OF SUBSTITUTE TRUSTEE SALE

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 AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

**APPOINTMENT
OF SUBSTITUTE
TRUSTEE:**

WHEREAS, in my capacity as the attorney for the Mortgagee and/or its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I hereby name, appoint and designate Jack O'Boyle, Chris Ferguson, Travis Gray, Brad Dickey, Travis Gray, Chris Ferguson, or Jack O'Boyle, each as Substitute Trustee, to act under and by virtue of said Deed of Trust, including posting and filing the public notice required under Section 51.002 Texas Property Code as amended, and to proceed with a foreclosure of the Deed of Trust lien securing the payment of the Note.

**SUBSTITUTE
TRUSTEE'S
ADDRESS:**

c/o JACK O'BOYLE & ASSOCIATES, PLLC, Mailing Address: P.O. Box 815369, Dallas, Texas 75381; Physical Address: 2727 Lyndon B. Johnson Frwy., Suite 525, Dallas, TX 75234.

**NOTICE OF
SUBSTITUTE
TRUSTEE SALE:**

WHEREAS, default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on June 03, 2025 between the hours of 10am-1pm the Substitute Trustee will sell said real property at the place hereinafter set out and pursuant to the terms herein described. The sale will begin at the earliest time stated above or within three (3) hours after that time.

**LOCATION OF
SALE:**

The place of the sale shall be: At the easterly courthouse door facing State Highway #214, Bailey County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court in BAILEY County, Texas or as designated by the County Commissioners.

**INSTRUMENT TO
BE FORECLOSED:**

Deed of Trust or Contract Lien dated 09/01/2006 and recorded under Volume, Page or Clerk's File No. DOC# 10077 in the real property records of Bailey County Texas, with REYNALDO LIRA, SYLVIA LIRA, HUSBAND AND



WIFE as Grantor(s) and BENEFICIAL TEXAS INC. as Original Mortgagee.

OBLIGATIONS SECURED: Deed of Trust or Contract Lien executed by REYNALDO LIRA, SYLVIA LIRA, HUSBAND AND WIFE securing the payment of the indebtedness in the original principal amount of \$30,000.18 and obligations therein described including but not limited to the promissory note and all the modifications, renewals and extensions of the promissory note (the "Note") executed by REYNALDO LIRA, SYLVIA LIRA. ATLANTICA, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

MORTGAGEE:

ATLANTICA, LLC is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. ATLANTICA, LLC's address is:

ATLANTICA, LLC
c/o Land Home Financial Services, Inc.
PO Box 25164
Santa Ana, CA 92799

LEGAL DESCRIPTION OF PROPERTY TO BE SOLD: ALL OF LOT THIRTEEN (13), BLOCK ONE (1) LEGION ADDITION TO THE TOWN OF MULESHOE, BAILEY COUNTY, TEXAS.
TAX MAP OR PARCEL ID NO: 11160. (the "Property")

REPORTED PROPERTY ADDRESS: 1424 W. AVE B, MULESHOE, TX 79347

TERMS OF SALE: The Substitute Trustee will sell the Property by public auction at the place and date specified herein.

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 and the priority of the lien being foreclosed.

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 and/or Mortgage Servicer 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 priority, nature and extent of such matters, if any.

In the event of a defect or other problem with the foreclosure process is discovered that may invalidate the sale, the consideration paid will be returned to the purchaser as the sole and absolute remedy. In the event of any claim or action brought by any person including the purchaser requiring or resulting in the invalidation of the sale and rescission of the Trustee's Deed or Substitute Trustee's Deed, purchaser's damages resulting therefrom are limited to the consideration paid to the Trustee or Substitute Trustee and the sole and absolute remedy shall be the return to purchaser of the consideration paid. The purchaser shall have no further recourse against the Trustee, Substitute Trustee, Mortgagee and/or Mortgage Servicer, or its attorney(s).

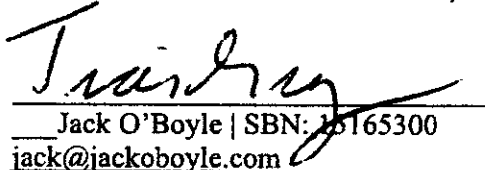
The Deed of Trust permits the Mortgagee and/or Mortgage Servicer to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee under the Deed of Trust or Substitute Trustee appointed herein need not appear at the date, time and place of a scheduled sale to announce the postponement, 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.

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.

Signed on the 23 day of April, 2025.

Respectfully,

JACK O'BOYLE & ASSOCIATES, PLLC



Jack O'Boyle | SBN: 15165300
jack@jackoboyle.com

Travis H. Gray | SBN: 24044965
travis@jackoboyle.com

Chris Ferguson | SBN: 24069714
chris@jackoboyle.com

P.O. Box 815369

Dallas, Texas 75381

P: 972.247.0653 | F: 972.247.0642

ATTORNEYS FOR MORTGAGEE AND/OR ITS
MORTGAGE SERVICER

CERTIFICATE OF POSTING

My name is Brad Dickey, and my address is c/o 2727 Lyndon B. Johnson Frwy., Suite 525, Dallas, TX 75234. I declare under the penalty of perjury that on 5/1/25 I filed at the office of the Bailey County Clerk and caused to be posted at the Bailey County courthouse (or other designated place) this notice of sale.

Signed:  _____

Declarant's Name: Brad Dickey

Date: 5/1/25

SYLVIA LIRA
1424 W. AVE B
MULESHOE TX 79347

THELMA JANE PEGUES, AS HEIR
OF REYNALDO AND SYLVIA LIRA
2516 N. DENVER ST
SPOKANE WA 99207

3. Each Respondent was properly served with the citation, but none filed a response within the time required by law. The return of service for each Respondent has been on file with the court for at least ten days.

4. The property that is the subject of this foreclosure proceeding is commonly known as 1424 W. AVE B MULESHOE TX 79347 with the following legal description:

ALL OF LOT THIRTEEN (13), BLOCK ONE (1) LEGION ADDITION TO THE
TOWN OF MULESHOE, BAILEY COUNTY, TEXAS.

TAX MAP OR PARCEL ID NO: 11160.

5. The lien to be foreclosed is indexed or recorded at Number DOC# 10077, and recorded in the real property records of Bailey County, Texas.

6. The material facts establishing Respondent(s)'s default are alleged in Petitioner's application and the supporting affidavit. Those facts are adopted by the Court and incorporated by reference in this order.

7. Based on the affidavit of Petitioner, no Respondent subject to this order is protected from foreclosure by the Servicemembers Civil Relief Act, 50 U.S.C. App. § 501 et seq.

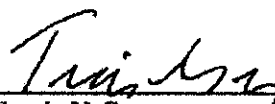
8. Therefore, the Court grants Petitioner's motion for a default order under Texas Rules of Civil Procedure 736.7 and 736.8. Petitioner, its successors and assigns, may foreclose on the lien described above in accordance with applicable law and the loan agreement, contract, or lien sought to be foreclosed.

9. This order is not subject to a motion for rehearing, new trial, bill of review, or appeal. Any challenge to this order must be made in a separate, original proceeding filed in accordance with Texas Rule of Civil Procedure 736.11.

SIGNED this ^{13th}~~12~~ day of April, 2015.


HONORABLE JUDGE PRESIDING

SUBMITTED BY:
JACK O'BOYLE & ASSOCIATES, PLLC


Travis H Gray
SBN: 24044965
travis@jackoboyle.com
P.O. Box 815369
Dallas, Texas 75381
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ATTORNEYS FOR PETITIONER
ATLANTICA, LLC

Automated Certificate of eService

This automated certificate of service was created by the eFiling system. The filer served this document via email generated by the eFiling system on the date and to the persons listed below. The rules governing certificates of service have not changed. Filers must still provide a certificate of service that complies with all applicable rules.

Envelope ID: 100009837

Filing Code Description: No Fee Documents

Filing Description: DEFAULT ORDER

Status as of 4/23/2025 4:20 PM CST

Case Contacts

Name	BarNumber	Email	TimestampSubmitted	Status
TRAVIS HGRAY		travis@jackoboyle.com	4/23/2025 4:19:50 PM	SENT
AMY TETER		amy@jackooye.com	4/23/2025 4:19:50 PM	SENT