

Filed this 17 day of Oct 2024  
10:53 A.M

**Notice of Substitute Trustee Sale**

TERESA RODRIGUEZ  
COUNTY CLERK, CALDWELL COUNTY, TEXAS  
By Sandra Guerra Deputy

Sandra Guerra

F24-00255 TX  
6723112087 / 7241004139

**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.**

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

Date: 12/03/2024  
Time: The sale will begin no earlier than 01:00PM or no later than three hours thereafter. The sale will be completed by no later than 4:00 PM. (Attention all bidders: cashier's checks must be made payable to Assured Lender Services, Inc.)  
Place: Caldwell County, TX at the following location: Outside the Main Entrance of the new Caldwell County Justice Center, located at 1703 S. Colorado St., Lockhart, Texas 78644, OR IF THE PRECEDING AREA IS NO LONGER THE DESIGNATED AREA, AT THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

Lot 3, Block H, THE MEADOWS AT CLEAR FORK, City of Lockhart, CALDWELL County, Texas, according to map or plat thereof recorded in Plat Cabinet B, Slide 27, Plat Records, Caldwell County, Texas.

APN: 0300620-008-003-00-45552

Commonly known as: 1614 Prickly Pear Street, Lockhart, TX 78644-3090

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust, Security Agreement and Assignment of Leases and Rents, dated 08/25/2022 (the "Deed of Trust") and recorded in the office of the County Clerk of Caldwell County, Texas, recorded on 08/26/2022 as Instrument No. 2022-006758 of the Real Property Records of Caldwell County, Texas.

Trustor(s): Kent A. Riddle, a married person      Original Beneficiary: Velocity Commercial Capital, LLC, a California Limited Liability Company  
Current Beneficiary: U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2022-5      Loan Servicer: PHH Mortgage Services  
Current Substituted Trustees: **Sharlet Watts, Angela Zavala, Michelle Jones, Richard Zavala, Jr, Deanna Ray, Cherie Maples or Michele Sanders**

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

**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 beneficiary 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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part

of the property. 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.

**Type of sale** - The present Beneficiary under the Deed of Trust has elected to conduct a unified foreclosure sale pursuant to the provisions of Texas Business and Commercial Code § 9.604 (a) and to include in the non-judicial foreclosure pursuant to the power of the sale granted by the deed of trust described in this Notice of Trustee's Sale all of the personal property and fixtures described within the loan documents. The present Beneficiary reserves the right to revoke its election as to some or all of said personal property and/or fixtures, or to add additional personal property and/or fixtures to the election herein expressed, at the present Beneficiary's sole election, from time to time and at any time until the consummation of the trustee's sale to be conducted pursuant to the Deed of Trust and Notice of Trustee's Sale. The real property and personal property encumbered by the Deed of Trust will be sold at the sale in accordance with the provisions of the Deed of Trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

**Obligations Secured** - 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 (1) the promissory note in the original principal amount of \$219,000.00, executed by Kent A. Riddle, a married person, and payable to the order of Velocity Commercial Capital, LLC, a California Limited Liability Company; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Kent A. Riddle, a married person. U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2022-5 is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses.

**NOTICE TO POTENTIAL BIDDERS: WE REQUIRE CERTIFIED FUNDS AT SALE BY CASHIER'S CHECK(S) PAYABLE DIRECTLY TO "ASSURED LENDER SERVICES, INC." TO AVOID DELAYS IN ISSUING THE FINAL DEED.**

Questions concerning the sale may be directed to the undersigned or to the beneficiary:

U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2022-5  
30699 Russell Ranch Road  
Suite 295  
Westlake Village, CA 91362  
Ivan Lopez  
[ILopez@VelocityCommercial.com](mailto:ILopez@VelocityCommercial.com)

Dated: 10/17/24

Sharlet Watts, Angela Zavala, Michelle Jones, Richard Zavala, Jr, Deanna Ray, Cherie Maples or Michele Sanders

Sharlet Watts

Assured Lender Services, Inc.  
111 Pacifica, Suite 140  
Irvine, CA 92618  
Phone: (714) 508-7373  
Fax: (714) 505-3831

AFTER RECORDING, PLEASE RETURN TO:

Assured Lender Services, Inc.  
111 Pacifica, Suite 140  
Irvine, CA 92618  
Attn: Trustee Department