

2025-030
Filed for Record
This, the 20th day of Nov 20 25
at 1:15 o'clock P M
NATALIE CARSON, COUNTY CLERK OF
DeWitt County, Texas
DEPUTY *Kentel Oglesby*

Notice of Foreclosure Sale

November 20, 2025

Texas Home Equity Note (Fixed Rate – First Lien) / Texas Home Equity Security Instrument (First Lien) (“Deed of Trust”):

Dated: November 24, 2021

Grantor: Ophelia Sanchez and spouse, Eric Vasquez

Trustee: Michael Fritz Baird

Lender: Texas Dow Employees Credit Union

Recorded in: Filed of record under clerk’s file number 138095 of the real property records of DeWitt County, Texas

Legal Description: **Being Lot No. Fourteen (14) in Block No. One Hundred Six (106) City of Cuero, DeWitt County, Texas and being the same property described in Deed dated April 15, 1980 from the Estate of Edward L. Zengerle to Errol John Dietze, recorded in Volume 277, Page 327, more commonly known as 508 E. French Street, Cuero, Texas 77954.**

Property Address: 508 E French St., Cuero, TX 77954

Secures: Texas Home Equity Note (Fixed Rate – First Lien) (“Note”) in the original principal amount of \$68,800.00, executed by Ophelia Sanchez (“Borrower”) and payable to the order of Lender

Property: The real property, improvements, and personal property described in and mortgaged in the Deed of Trust, and all rights and appurtenances thereto.

Substitute Trustee: Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice Stoner

Substitute Trustee’s Address: c/o 1770 St. James Place, Suite 150, Houston, Texas 77056

Foreclosure Sale:

Date: January 6, 2026

Time: The sale of the Property will be held between the hours of 10:00 a.m. and 4:00 p.m. local time; **the earliest time at which the**

Foreclosure Sale will begin is 12:00 p.m. and not later than three hours thereafter.

Place: DeWitt County Courthouse; 307 North Gonzales Street, Cuero TX 77954; In the patio area in front of the west door of the DeWitt County Courthouse building facing Gonzales Street or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner Court.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Lender's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Lender, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

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 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Lender passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure 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 Foreclosure 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. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Lender. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold **"AS IS," without any expressed or implied warranties, except as to the warranties (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(a) of the Texas Property Code, Substitute Trustee reserves

the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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.

A handwritten signature in black ink, appearing to read 'BPPF', with a large loop extending from the end of the signature.

Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice Stoner, Substitute Trustee



True & correct copy of a
document on file at the
DeWitt County
District Clerk's Office. *ji*
Esther Ruiz, District Clerk
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4 The lien to be foreclosed is indexed or recorded under DeWitt County Clerk's
Instrument Number 138095 on December 2, 2021 in the real property records of DeWitt County,
Texas.

5 The material facts establishing Respondent'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.

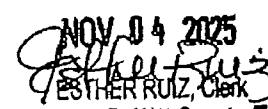
6 Based on the affidavit of Petitioner, no Respondent subject to this order is protected
from foreclosure by the Servicemembers Civil Relief Act, 50 U.S.C. App. §501 et. seq.

7 Therefore, the Court grants Petitioner's Motion for Order Allowing Foreclosure
under Texas Rules of Civil Procedure 736.7 and 736.8. Petitioner may proceed with foreclosure
of the property described above in accordance with applicable law and the loan agreement,
contract, or lien sought to be foreclosed

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

SIGNED this 4th day of November, 2025.


JUDGE KEMPER STEPHEN WILLIAMS

FILED
day of
at 11:35 o'clock A M
NOV 04 2025

ESTHER RUIZ, Clerk
Dist. Court, DeWitt County, Texas
By _____ Deputy



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document on file at the
DeWitt County
District Clerk's Office. *hj*
Esther Ruiz, District Clerk
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APPROVED:

CERSONSKY & MCANELLY, P.C.

By. /s/ Jacquelyn D McAnelly

Jacquelyn D. McAnelly

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M. H. Cersonsky

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**ATTORNEYS FOR PLAINTIFF,
TEXAS DOW EMPLOYEES CREDIT UNION**

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.

Nadiya McConnell on behalf of Jacquelyn McAnelly
Bar No 24078954
nmccconnell@law-cmpc.com
Envelope ID: 107582419
Filing Code Description: Motion (No Fee)
Filing Description: Motion for default order allowing foreclosure
Status as of 11/3/2025 11:45 AM CST

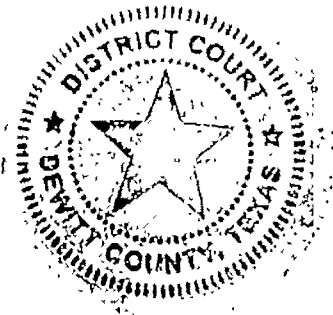
Case Contacts

Name	BarNumber	Email	TimestampSubmitted	Status
Jacquelyn D McAnelly		jmcanelly@law-cmpc.com	11/3/2025 11 21 04 AM	SENT
Nadiya McConnell		nmccconnell@law-cmpc.com	11/3/2025 11 21 04 AM	SENT



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document on file at the
DeWitt County
District Clerk's Office. *h*
Esther Ruiz, District Clerk
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STATE OF TEXAS COUNTY OF DEWITT

I, Esther Ruiz, District Clerk of DeWitt County, Texas do
hereby certify that the foregoing is a true and correct copy
of the original record, now in my lawful custody and
possession, as appears of record in

Vol.
Page 1-4, Minutes of said court on file
in my office. Witness my official hand and seal of office this
12th day of November, A.D. 2025

ESTHER RUIZ, DISTRICT CLERK
DeWitt County, Texas

Esther Ruiz

25-062-DCCV-00370