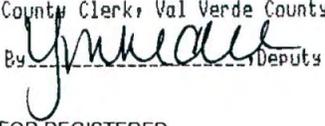


FILED  
On: Aug 10, 2017 at 08:35A

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

Receipt# - 136521

**VAL VERDE County**  
**Deed of Trust Dated:** March 19, 2003  
**Amount:** \$67,140.00  
**Grantor(s):** ADAM DAVID CHAVEZ and SANDRA CHAVEZ

Generosa Gracia-Ramon  
County Clerk, Val Verde County, TX  
By  Deputy

**Original Mortgagee:** LONG BEACH MORTGAGE COMPANY  
**Current Mortgagee:** DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE, IN TRUST FOR REGISTERED HOLDERS OF LONG BEACH MORTGAGE LOAN TRUST 2003-3, ASSET-BACKED CERTIFICATES, SERIES 2003-3

**Mortgagee Servicer and Address:** c/o SELECT PORTFOLIO SERVICING, INC., 3217 South Decker Lake Drive, Salt Lake City, UT 84119

Pursuant to a Servicing Agreement between the Mortgage Servicer and Mortgagee, the Mortgage Servicer is authorized to represent the Mortgagee. Pursuant to the Servicing Agreement and Section 51.0025 of the Texas Property Code, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property

**Recording Information:** Document No. 0199322

**Legal Description:** SEE EXHIBIT "A"

**Date of Sale:** October 3, 2017 between the hours of 10:00 AM and 1:00 PM.

**Earliest Time Sale Will Begin:** 10:00 AM

**Place of Sale:** The foreclosure sale will be conducted at public venue in the area designated by the VAL VERDE County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

NANCY GOMEZ OR LEO GOMEZ, CALVIN SPEER, WENDY SPEER OR MELODY SPEER have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust.

The Substitute Trustee will sell the Property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

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

**NOTICE IS FURTHER GIVEN** that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. 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.

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

  
KRISTEN BATES, ATTORNEY AT LAW  
HUGHES, WATTERS & ASKANASE, L.L.P.  
1201 Louisiana, Suite 2800  
Houston, Texas 77002  
Reference: 2016-014068

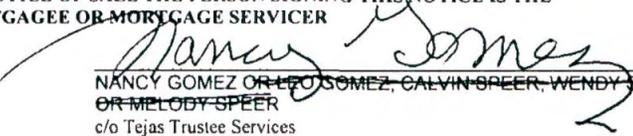
  
NANCY GOMEZ OR LEO GOMEZ, CALVIN SPEER, WENDY SPEER  
OR MELODY SPEER  
c/o Tejas Trustee Services  
4100 Midway Rd Ste 1040  
Carrollton, TX 75007

Exhibit "A"

Being all of Lot Six (6), and the East 1/2 of Lot (5), in Block "D", of the Resubdivision of Tract A, Val Verde Park Addition To the City of Del Rio, Texas, as shown by Map or Plat recorded in Volume 2, Page 66, of the Map Records of Val Verde County, Texas and being more particularly described by metes and bounds as follows:

Beginning at a 1/2" iron rod found in the North Line of Currency Dr. for the common South corner of Lots 5 and 6 Block "D" Resubdivision Tract "A", Val Verde Park Addition.

THENCE, N 87°45' W with the North Line of Currency Dr. a distance of 50.0' ft. to a 1/2" iron rod found for the Southwest Corner this Tract.

THENCE, N 02°15' E along a line parallel to and 50' ft. West of the East line of Lot 5 a distance of 180.0' ft. to a 1/2" iron rod set for the Northwest corner this Tract.

THENCE, S 87°45' W along the North line of Lots 5 And 6, passing the common North corner to Lots 5 and 6 at 50' ft. and continuing for a total distance of 150.0' ft. to a 1/2" iron rod set for the common North corner of Lots 6 and 7 and being the Northeast corner this tract.

THENCE, S 02°15' W with the common line between Lots 6 and 7 a distance of 180.0' ft. to a 1/2" iron rod set on the North line of Currency Dr. for the common South corner of Lots 6 and 7 and the Southeast corner this tract.

THENCE, N 87°45' W with the North line of Currency Drive a distance of 100.0' ft. to the PLACE OF BEGINNING.

NOTICE OF [SUBSTITUTE] TRUSTEE'S 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.

1. **Date, Time, and Place of Sale.**

**Date:** October 03, 2017

**Time:** The sale will begin at 1:00PM or not later than three hours after that time.

**Place:** THE FRONT STEPS OF THE VAL VERDE COUNTY COURTHOUSE, PECAN STREET ENTRANCE  
OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

FILED  
On: Aug 14, 2017 at 08:32A

Receipt# - 136567  
Generosa Gracia-Ramon  
County Clerk, Val Verde County, TX

By: Yvonne Carr Deputy

2. **Terms of Sale.** Cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated December 04, 2012 and recorded in Document CLERK'S FILE NO. 00274424 real property records of VAL VERDE County, Texas, with **ALEXIS FLORES AND ASHLEY FLORES, grantor(s)** and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), AS NOMINEE, mortgagee

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by ALEXIS FLORES AND ASHLEY FLORES, securing the payment of the indebtednesses in the original principal amount of \$119,544.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. **Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

6. **Mortgage Servicer Information.** 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 lien securing the Property referenced above. WELLS FARGO BANK, N.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o WELLS FARGO BANK, N.A.  
3476 STATEVIEW BLVD.  
FORT MILL, SC 29715

Nancy Gomez

~~BILLIE G. LEWIS, JR., BLAKE LEWIS, CALVIN SPEER, WENDY SPEER, MELODY SPEER, FRED BRITTON,  
JONATHAN SCHENDEL, PATRICIA SANDERS, CARY CORENBLUM OR RAYMOND PEREZ~~  
Substitute Trustee

c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP  
4004 Belt Line Road, Suite 100  
Addison, Texas 75001

Nancy Gomez Certificate of Posting  
My name is Nancy Gomez and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001. I  
declare under penalty of perjury that on 8/14/17 I filed at the office of the VAL VERDE County Clerk and caused to be posted at  
the VAL VERDE County Courthouse this notice of sale.

NANCY GOMEZ  
Declarant's Name  
Date: 8/14/17



NOS0000006914634

EXHIBIT "A"

SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT TWO (2), BLOCK "D", HIGHLAND PARK SUBDIVISION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 2, PAGE 119, MAP RECORDS, VAL VERDE COUNTY, TEXAS.



NOS0000006914634

**NOTICE OF [SUBSTITUTE] TRUSTEE'S 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.**

**1. Date, Time, and Place of Sale.**

Date: 10/3/2017

Time: Between 1pm-4pm and beginning not earlier than 1pm-4pm or not later than three hours thereafter.

Place: The area designated by the Commissioners Court of Val Verde County, pursuant to §51.002 of the Texas Property Code as amended: if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

**2. Terms of Sale.** Highest bidder for cash.

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated 06/16/2015 and recorded in the real property records of Val Verde County, TX and is recorded under Clerk's File/Instrument Number, with JIM DAVID ROLLINS, JR (grantor(s)) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR PROSPECT MORTGAGE, LLC mortgagee to which reference is herein made for all purposes.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by JIM DAVID ROLLINS, JR, securing the payment of the indebtedness in the original amount of \$79,900.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Lakeview Loan Servicing, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to be Sold.** SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT ELEVEN (11) AND TWELVE (12), BLOCK EIGHTY-THREE (83), BLUM ADDITION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 3, PAGE 578, DEED RECORDS, VAL VERDE COUNTY, TEXAS.

FILED  
On: Aug 31, 2017 at 03:14P  
Receipt# - 136934  
Generosa Gracia-Ramon  
County Clerk, Val Verde County, TX  
By *Ymuel* Deputy



6. **Mortgage Servicer Information.** 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 §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Lakeview Loan Servicing, LLC, as Mortgage Servicer, is representing the current Mortgagee whose address is:

Centlar FSB  
Attn: Fc 425 Phillips Blvd  
Ewing, NJ 08618

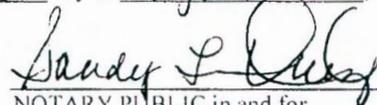


SUBSTITUTE TRUSTEE  
~~Coury Jacobs, Esq., Jennifer Hooper, Esq., Billie C. Lewis, Jr., Blake Lewis, Calvin Speer, Wendy Speer, Melody Speer, Chris LaFond,~~ whose address is 1320 Greenway Drive, Suite 300, Irving, TX 75038

STATE OF Texas  
COUNTY OF Val Verde

Before me, the undersigned authority, on this day personally appeared Billie C. Lewis, Jr., as Substitute Trustee, known to me to be the person and officer whose name is subscribed to the foregoing instrument, and who acknowledged to me that he/she executed the same for the purposes and consideration therein expressed and in the capacity therein stated.

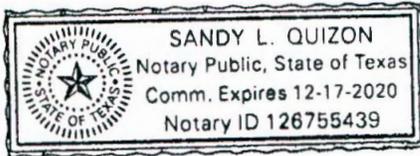
GIVEN UNDER MY HAND AND SEAL OF OFFICE this 31<sup>st</sup> day of August, 2017.



NOTARY PUBLIC in and for

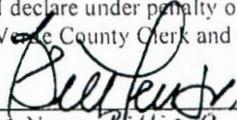
Val Verde COUNTY

My commission expires: \_\_\_\_\_  
Print Name of Notary: \_\_\_\_\_



CERTIFICATE OF POSTING

My name is Billie C. Lewis, Jr., and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on August 31, 2017 I filed at the office of the Val Verde County Clerk and caused to be posted at the Val Verde County courthouse this notice of sale.



Declarant's Name: Billie C. Lewis, Jr.  
Date: 8-31-17

**Notice of Foreclosure Sale**

September 5, 2017

FILED  
On: Sep 05, 2017 at 02:47P

Receipt# - 136996

Generosa Gracia-Ramon  
County Clerk, Val Verde County, TX

*[Signature]*  
Deputy

Deed of Trust ("Deed of Trust"):

Dated: August 11, 2010

Grantor: JOSE ELIAS CASTANEDA and GLORIA PADILLA

Trustee: C. PAT ELLIS

Lender: CHARLES J. CAMPBELL

Recorded in: Document No. 00259457 of the Official Public Records of Val Verde County, Texas.

Legal Description: Being Block Eight (8), of the Price Addition, an addition to the City of Del Rio, Val Verde County, Texas, as shown by the Map or Plat recorded in Volume 1, Page 79, of the Map Records of Val Verde County, Texas and being more particularly described by metes and bounds on Exhibit "A" attached hereto. Said tract of land being the same property described in Warranty Deed dated December 19, 2003, effective December 22, 2003 from Jeffrey Lane Tackett and wife, Lorinda Aguirre Tackett to Charles J. Campbell and wife, Flora M. Campbell recorded in Volume 878, Page 589, of the Official Public Records of Val Verde County, Texas. Block Eight (8) also referred to as Lot Eight (8) in prior documents in the chain of title.

Secures: Promissory Note ("Note") in the original principal amount of \$167,000.00, executed by JOSE ELIAS CASTANEDA and GLORIA PADILLA ("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, including the real property described above, and all rights and appurtenances thereto.

Foreclosure Sale:

Date: October 3, 2017

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 10:00 a.m.

Place: Val Verde County Courthouse  
Pecan Street Entrance  
400 Pecan Street  
Del Rio, Texas 78840

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 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, 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.

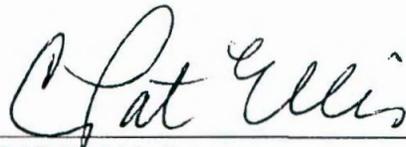
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain 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, 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 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.**



---

C. PAT ELLIS, Trustee  
304 E. Losoya Street  
Del Rio, TX 78840  
Telephone (830) 778-1515  
Telecopier (830) 460-3600

SITUATED IN VAL VERDE COUNTY, TEXAS AND  
BEING ALL OF Block Eight (8) in the Price Addition to the City of Del Rio, Val  
Verde County, Texas according to plat of record in Val Verde County, Texas,  
and being more particularly described by metes and bounds as follows:

**BEGINNING** at the South corner of said Block on the North line of  
Strickland Street;

**THENCE** North 45 deg. West 351.7 feet to the West corner of said Block;

**THENCE** North 45 deg. East 118.6 feet to the division line between  
Blocks 7 and 8;

**THENCE** South 45 deg. East 356.2 feet to the North line of Strickland  
Street;

**THENCE** South 47 deg. 7 min. West 118.6 feet to the PLACE OF  
**BEGINNING.**

EXHIBIT A

## Notice of Foreclosure Sale

September 5, 2017

Deed of Trust ("Deed of Trust"):

Dated: March 1, 2017

Grantor: BCCG Group, Inc.

Trustee: Gary Glick

Lender: Lake Ridge Ranch, LP

Recorded in: Instrument No. 00302461 of the real property records of Val Verde County, Texas

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$29,500.00, executed by BCCG Group, Inc. ("Borrower") and payable to the order of Lender

[Original] Property: Lot 618 containing 1.006 acres of land, more or less Phase 6, Lake Ridge Ranch Subdivision, according to the plat thereof recorded in Slide #500 of the Map Records of Val Verde County, Texas, together with all improvements, fixtures, and appurtenances thereto and mortgaged in the Deed of Trust and all rights and appurtenances thereto

Substitute Trustee: Gary Glick or Jane Whaley

[Substitute] Trustee's

Address: 1301 S. Capital of Texas Hwy. #A234, Austin, TX 78746

Mortgage Servicer: Lone Star Land Company

Mortgage Servicer's

Address: P.O. Box 4688; Horseshoe Bay, TX 78657

Foreclosure Sale:

Date: Tuesday, October 3, 2017

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 1:00.**

Place: Val Verde County Courthouse located at 400 Pecan Street, Del Rio, Texas 78840

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

FILED  
On: Sep 06, 2017 at 10:18A

Receipt# - 137021

Generosa Gracia-Ramon  
County Clerk, Val Verde County, TX

By: *[Signature]* Deputy

Deed of Trust. Because of that default, Lender/Beneficiary, 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/Beneficiary'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/Beneficiary's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Mortgage Servicer is representing Lender/Beneficiary in connection with the loan evidenced by the Note and secured by the Deed of Trust under a servicing agreement with Lender/Beneficiary. The address of Mortgage Servicer is set forth above.

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.

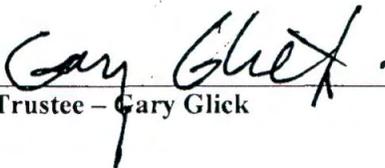
If Lender/Beneficiary passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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/Beneficiary]. 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.**

  
Trustee - Gary Glick

## Notice of Foreclosure Sale

September 5, 2017

FILED  
On: Sep 06, 2017 at 10:18A

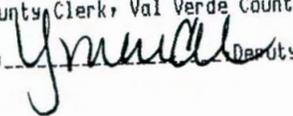
Deed of Trust ("Deed of Trust"):

Receipt# - 137021

Dated: July 15, 2015

Grantor: Laverne E. Anderson

Generosa Gracia-Ramon  
County Clerk, Val Verde County, TX

By:  Deputy

Trustee: Gary Glick

Lender: Lake Ridge Ranch, LP

Recorded in: Instrument No. 00290734 of the real property records of Val Verde County, Texas

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$27,500.00, executed by Laverne E. Anderson ("Borrower") and payable to the order of Lender

[Original] Property: Lot 232 containing 2.005 acres of land, more or less Phase 3E, Lake Ridge Ranch Subdivision, according to the plat thereof recorded in Slide #464 of the Map Records of Val Verde County, Texas, together with all improvements, fixtures, and appurtenances thereto and mortgaged in the Deed of Trust and all rights and appurtenances thereto

Substitute Trustee: Gary Glick or Jane Whaley

[Substitute] Trustee's

Address: 1301 S. Capital of Texas Hwy. #A234, Austin, TX 78746

Mortgage Servicer: Lone Star Land Company

Mortgage Servicer's

Address: P.O. Box 4688; Horseshoe Bay, TX 78657

Foreclosure Sale:

Date: Tuesday, October 3, 2017

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 1:00.**

Place: Val Verde County Courthouse located at 400 Pecan Street, Del Rio, Texas 78840

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/Beneficiary, 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/Beneficiary'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/Beneficiary's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Mortgage Servicer is representing Lender/Beneficiary in connection with the loan evidenced by the Note and secured by the Deed of Trust under a servicing agreement with Lender/Beneficiary. The address of Mortgage Servicer is set forth above.

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.

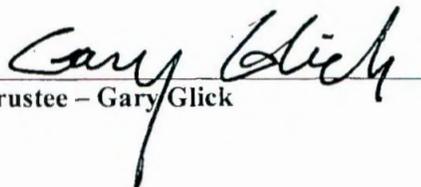
If Lender/Beneficiary passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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/Beneficiary]. 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.**

  
Trustee - Gary Glick

## Notice of Foreclosure Sale

September 5, 2017

Deed of Trust ("Deed of Trust"):

Dated: April 27, 2007

Grantor: Jessica Villegas

Trustee: Gary Glick

Lender: Lake Ridge Ranch, LP

Recorded in: Instrument No. 00234437 of the real property records of Val Verde County, Texas

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$33,000.00, executed by Jessica Villegas ("Borrower") and payable to the order of Lender

[Original] Property: Lot 77 containing 5.001 acres of land, more or less Phase 3A, Lake Ridge Ranch Subdivision, according to the plat thereof recorded in Slide #366A of the Map Records of Val Verde County, Texas and being replatted as Phase 3A Replat according to the plat thereof recorded in Slides #384 A&B of the Map Records of Val Verde County, Texas, together with all improvements, fixtures, and appurtenances thereto and mortgaged in the Deed of Trust and all rights and appurtenances thereto

Substitute Trustee: Gary Glick or Jane Whaley

[Substitute] Trustee's  
Address: 1301 S. Capital of Texas Hwy. #A234, Austin, TX 78746

Mortgage Servicer: Lone Star Land Company

Mortgage Servicer's  
Address: P.O. Box 4688; Horseshoe Bay, TX 78657

Foreclosure Sale:

Date: Tuesday, October 3, 2017

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 1:00.

Place: Val Verde County Courthouse located at 400 Pecan Street, Del Rio, Texas 78840

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/Beneficiary, the owner and holder of the Note, has requested

FILED  
On: Sep 06, 2017 at 10:18A

Receipt# - 137021

Generosa Gracia-Ramon  
County Clerk, Val Verde County, TX

By: *[Signature]* Deputy

Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Lender/Beneficiary'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/Beneficiary's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Mortgage Servicer is representing Lender/Beneficiary in connection with the loan evidenced by the Note and secured by the Deed of Trust under a servicing agreement with Lender/Beneficiary. The address of Mortgage Servicer is set forth above.

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.

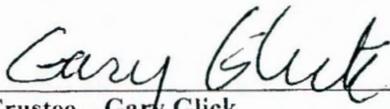
If Lender/Beneficiary passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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/Beneficiary]. 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.**

  
Trustee - Gary Glick

NOTICE OF [SUBSTITUTE] TRUSTEE'S 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.

1. **Date, Time, and Place of Sale.**

**Date:** October 03, 2017

**Time:** The sale will begin at 10:00AM or not later than three hours after that time.

**Place:** THE FRONT STEPS OF THE VAL VERDE COUNTY COURTHOUSE, PECAN STREET ENTRANCE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. **Terms of Sale.** Cash.

3. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated February 04, 2010 and recorded in Document CLERK'S FILE NO. 00256256 real property records of VAL VERDE County, Texas, with LISANDRO CASTILLO AND MARLA E. CASTILLO, grantor(s) and BANK OF AMERICA, N.A., mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by LISANDRO CASTILLO AND MARLA E. CASTILLO, securing the payment of the indebtedness in the original principal amount of \$172,950.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. BANK OF AMERICA, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

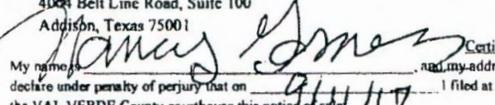
5. **Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

6. **Mortgage Servicer Information.** 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 lien securing the Property referenced above. REVERSE MORTGAGE SOLUTIONS, INC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o REVERSE MORTGAGE SOLUTIONS, INC  
14405 WALTERS ROAD SUITE 200  
HOUSTON, TX 77014

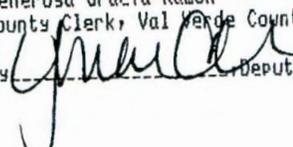
  
\_\_\_\_\_  
NANCY GOMEZ ORLEO GOMEZ  
Substitute Trustee

c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP  
4004 Belt Line Road, Suite 100  
Addison, Texas 75001

  
\_\_\_\_\_  
My name is Nancy Gomez, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001. I declare under penalty of perjury that on 9/11/17 I filed at the office of the VAL VERDE County Clerk and caused to be posted at the VAL VERDE County courthouse this notice of sale.

NANCY GOMEZ  
Declarant's Name  
Date: 9/11/17

FILED  
On: Sep 11, 2017 at 08:54A  
Receipt# - 137091

Generosa Gracia-Ramon  
County Clerk, Val Verde County, TX  
By:  Deputy



NOS0000006092092

**EXHIBIT "A"**

SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT ONE (1), BLOCK TWENTY (20), BLUM ADDITION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 3, PAGE 578, DEED RECORDS, VAL VERDE COUNTY, TEXAS.



00000006092092

NOTICE OF [SUBSTITUTE] TRUSTEE'S 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.

1. **Date, Time, and Place of Sale.**

**Date:** October 03, 2017

**Time:** The sale will begin at 10:00AM or not later than three hours after that time.

**Place:** THE FRONT STEPS OF THE VAL VERDE COUNTY COURTHOUSE, PECAN STREET ENTRANCE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. **Terms of Sale.** Cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated April 18, 2009 and recorded in Document CLERK'S FILE NO. 00250294; AS AFFECTED BY CLERK'S FILE NO. 2017-303281 real property records of VAL VERDE County, Texas, with JAY J. JOHNSON, grantor(s) and WAF WORLD ALLIANCE FINANCIAL CORP, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by JAY J. JOHNSON, securing the payment of the indebtednesses in the original principal amount of \$690,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. REVERSE MORTGAGE SOLUTIONS, INC. is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. **Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

6. **Mortgage Servicer Information.** 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 lien securing the Property referenced above. REVERSE MORTGAGE SOLUTIONS, INC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o REVERSE MORTGAGE SOLUTIONS, INC  
14405 WALTERS ROAD SUITE 200  
HOUSTON, TX 77014

*Nancy Gomez*  
NANCY GOMEZ OR CEO GOMEZ  
Substitute Trustee

c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, L.L.P  
4004 Belt Line Road, Suite 100  
Addison, Texas 75001

*Nancy Gomez* Certificate of Posting  
My name is \_\_\_\_\_ and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001. I  
declare under penalty of perjury that on 9/11/17 I filed at the office of the VAL VERDE County Clerk and caused to be posted at  
the VAL VERDE County courthouse this notice of sale.

NANCY GOMEZ  
Declarant's Name  
Date: 9/11/17

FILED  
On: Sep 11, 2017 at 08:54A

Receipt# - 137091

Generosa Gracia-Ramon  
County Clerk, Val Verde County, TX

By *[Signature]* Deputy



NOS00000004064358

**EXHIBIT "A"**

BEING A TRACT OF LAND OUT OF AND A PART OF SECTION 1, IN DIVISION B, OF THE S.F.A.M. & I. CO., SUBDIVISION OF THE JAMES MITCHELL SURVEY 183, AND THE CALEB S. BROWN SURVEY 159; AND BEING ALSO OUT OF AND A PART OF THAT CERTAIN 20 ACRE TRACT CONVEYED BY G. BEDELL MOORE TO JOHN J. FOSTER BY DEED DATED JANUARY 5, 1905, OF RECORD IN VOL. 12, PAGE 127-129, OF THE DEED RECORDS OF VAL VERDE COUNTY, TEXAS; THE TRACT HEREBY CONVEYED BEING DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT AN IRON STAKE IN THE WEST LINE OF HUDSON STREET, SAID STAKE BEING SOUTH 19 DEG. 30 MIN. EAST 287 FEET FROM THE NORTHEAST CORNER OF THE AFOREMENTIONED 20 ACRE TRACT;

THENCE SOUTH 19 DEG. 30 MIN. EAST 196.25 FEET ALONG THE WEST LINE OF HUDSON STREET TO IRON STAKE FOR THE NORTHEAST CORNER OF THAT CERTAIN TRACT DESCRIBED IN DEED FROM ALLANE N HUDSPETH TO W. R. MCWILLIAMS DATED AUGUST 23, 1945, OF RECORD IN VOL. 107, PAGES 493-494, OF THE DEED RECORDS OF VAL VERDE COUNTY, TEXAS;

THENCE SOUTH 48 DEG. 30 MIN. WEST ALONG THE NORTH LINE OF SAID MCWILLIAMS TRACT 310 FEET TO IRON PIPE FOR THE NORTHWEST CORNER OF SAID TRACT;

THENCE SOUTH 45 DEG. WEST 88.10 FEET TO IRON PIPE IN FENCE LINE FOR THE SOUTHWEST CORNER OF THIS TRACT;

THENCE NORTH 31 DEG. 57 MIN. WEST 171.85 FEET TO IRON PIPE IN THE SOUTH LINE OF THAT CERTAIN TRACT DESCRIBED IN DEED FROM FROM MARY R. FOSTER AND JOHN J. FOSTER TO MARY LOU FOSTER DATED JANUARY 16, 1928, OF RECORD IN VOL. 68, PAGES 92-93, OF THE DEED RECORDS OF VAL VERDE COUNTY, TEXAS.

THENCE NORTH 44 DEG. EAST ALONG THE SOUTH LINE OF SAID MARY LOU FOSTER TRACT 106 FEET TO CEDAR POST;

THENCE CONTINUING ALONG THE SOUTH LINE OF SAID MARY LOU FOSTER TRACT NORTH 48 DEG. EAST 355 FEET TO THE PLACE OF BEGINNING.



NOS0000004064358