

SELECT PORTFOLIO SERVICING, INC. (SPS)
BRACAMONTES, ARMANDO
120 MEANDERING WAY, DEL RIO, TX 78840

CONVENTIONAL
Firm File Number: 16-026453

FILED
On: Jun 21, 2018 at 10:53A

Receipt# - 142545

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

NOTICE OF TRUSTEE'S SALE

WHEREAS, on September 12, 2006, **ARMANDO BRACAMONTES & MARY L. BRACAMONTES, HUSBAND & DEPUTY** AND WIFE, as Grantor(s), executed a Texas Home Equity Security Instrument conveying to JOE E. SHAW, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., (MERS) SOLELY AS NOMINEE FOR WMC MORTGAGE CORP. in payment of a debt therein described. The Texas Home Equity Security Instrument was filed in the real property records of **VAL VERDE COUNTY, TX** and is recorded under Clerk's File/Instrument Number 0228775 Volume 1019, Page 505, to which reference is herein made for all purposes.

Ymuda

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness;

WHEREAS, the undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon contingency and in the manner authorized by said Texas Home Equity Security Instrument; and

WHEREAS, an Order to Proceed with Notice of Foreclosure Sale and Foreclosure Sale was entered on April 25, 2018 under Cause No. 33189 in the Judicial District Court of Val Verde COUNTY, TEXAS;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, August 7, 2018 between ten o'clock AM and four o'clock PM and beginning not earlier than 10:00 AM or not later than three hours thereafter**, I will sell said Real Estate in the area designated by the Commissioners Court, of **Val Verde county**, pursuant to Section §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.

Said Real Estate is described as follows: In the County of Val Verde, State of Texas:

SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT FOUR(4), BLOCK TEN (10), BUENA VISTA NO. 2, UNIT VII SUBDIVISION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 4, PAGE 87, MAP RECORDS, VAL VERDE COUNTY, TEXAS.

Property Address: 120 MEANDERING WAY
DEL RIO, TX 78840
Mortgage Servicer: SELECT PORTFOLIO SERVICING, INC.
Notcholder: U.S. BANK N.A., AS TRUSTEE, ON BEHALF OF THE HOLDERS, OF THE J.P. MORGAN MORTGAGE ACQUISITION TRUST 2006-WMC4 ASSET BACKED PASS-THROUGH CERTIFICATES, SERIES 2006-WMC4
3217 S. DECKER LAKE DR.
SALT LAKE CITY, UTAH 84119

The Mortgage Servicer is authorized to represent the Notcholder by virtue of a servicing agreement with the Notcholder. 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.

Nancy Gomez

SUBSTITUTE TRUSTEE
Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer or
Melody Speer
c/o Shapiro Schwartz, LLP
13105 Northwest Freeway, Suite 1200
Houston, TX 77040
(713)462-2565

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 military service to the sender of this notice immediately.

**Notice of Foreclosure Sale
Deed of Trust**

June 21, 2018

Dated: March 12, 2010

Grantor: **Mayra A. Marrufo and Juan Angel Marrufo**

Trustee: Filemon Ortiz, Jr.

Lender: Victor E. Mendias and Juanita H. Mendias

Recorded in: Document number 00256669, of the Official Public Records of Val Verde County, Texas

Legal Description: Being Lot 9, Block SEF-2, Cienegas Terrace an addition near the City of Del Rio, Val Verde County, Texas, as shown by map or plat of record in Volume 4, Page 83, map records of Val Verde County, Texas.

Secures: A Deed of Trust and a Promissory Note dated March 12, 2010 in the original principal amount of \$31,500.00, executed by Mayra A. Marrufo and Juan Angel Marrufo ("Borrower") and payable to the order of Lender.

Foreclosure Sale:

Date: **Tuesday, August 7, 2018**

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 1:30 p.m. and not later than three hours thereafter.**

Place: **400 Pecan St., Del Rio, Val Verde County, Texas, front steps of the Val Verde County Courthouse.**

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 Victor E. Mendias and Juanita H. Mendias bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

FILED

On: Jun 21, 2018 at 03:43P

Receipt# - 142568

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

By: *[Signature]*
Deputy

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, Victor E. Mendias and Juanita H. Mendias, the owners and holders 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 Victor E. Mendias and Juanita H. Mendias' election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Victor E. Mendias and Juanita H. Mendias' 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 Victor E. Mendias and Juanita H. Mendias 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.

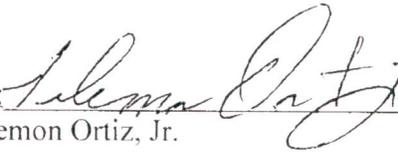
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain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

Ortiz & Ortiz, P.C.
310 N. Main Street
DEL RIO, TX 78840
Telephone (830) 775-0544
Telecopier (830) 775-5131

By: 
Filemon Ortiz, Jr.

Notice of Foreclosure Sale

June 29, 2018

Deed of Trust ("Deed of Trust"):

FILED
On: Jul 05, 2018 at 02:19P

Receipt# - 142799

Dated: December 27, 2006

Grantor: Marco A. Avila & Iris M. Ramirez

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

Trustee: Gary Glick

By *[Signature]*
Deputy

Lender: Lake Ridge Ranch, LP

Recorded in: Instrument No. 0231355 of the real property records of Val Verde County, Texas

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$25,000.00, executed by Marco A. Avila & Iris M. Ramirez ("Borrower") and payable to the order of Lender

[Original] Property: Lot 56 containing 1.855 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, August 7, 2018

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.

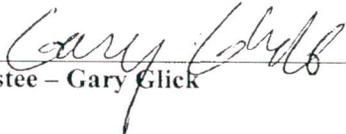
If Lender/Beneficiary passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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

June 29, 2018

FILED
On: Jul 05, 2018 at 02:19P
Receipt# - 142799

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

By: *Y. Jimenez* Deputy

Deed of Trust to Secure Assumption ("Deed of Trust"):

Dated: June 9, 2010

Grantor: Eduardo Flores

Trustee: Gary Glick

Lender: Lake Ridge Ranch, LP

Recorded in: Instrument No. 00258887 of the real property records of Val Verde County, Texas which secures the assumption of the Deed of Trust dated April 29, 2010 recorded under Instrument No. 00258059 of the real property records of Val Verde County, Texas.

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$32,000.00, executed by Richard R. Jimenez ("Borrower") dated April 29, 2010 and payable to the order of Lender and assumed by Eduardo Flores on June 9, 2010

[Original] Property: Lots 134 and 135 containing 3.400 acres of land, more or less Phase 3B, Lake Ridge Ranch Subdivision, according to the plat thereof recorded in Slide #385A and #385B 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, August 7, 2018

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.

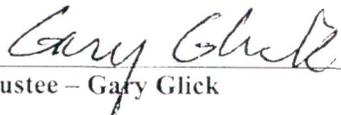
If Lender/Beneficiary passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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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

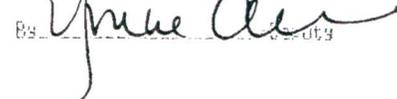
Notice of Foreclosure Sale

June 29, 2018

FILED
On: Jul 05, 2018 at 02:19P

Receipt# - 142799

Generoso Garcia-Ruon
County Clerk, Val Verde County, TX

By 

Deed of Trust ("Deed of Trust"):

Dated: October 19, 2017

Grantor: Martiza Camacho

Trustee: Gary Glick

Lender: Lake Ridge Ranch, LP

Recorded in: Instrument No. 00304515 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 Martiza Camacho ("Borrower") and payable to the order of Lender

[Original] Property: Lot 309 containing 1.002 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, August 7, 2018

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

FILED
On: Jul 12, 2018 at 10:36A

Receipt# - 142944

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

VAL VERDE County

Deed of Trust Dated: March 19, 2003

Amount: \$67,140.00

Grantor(s): ADAM DAVID CHAVEZ and SANDRA CHAVEZ

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" ATTACHED HERETO.

Date of Sale: August 7, 2018 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.

BILLIE C. LEWIS, JR. OR BLAKE LEWIS, CALVIN SPEER, WENDY SPEER, MELODY SPEER, FREDERICK BRITTON, JONATHAN SCHENDEL, CARY CORENBLUM, RAYMOND PEREZ, NANCY GOMEZ, LEO GOMEZ OR CHRIS LAFOND 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.

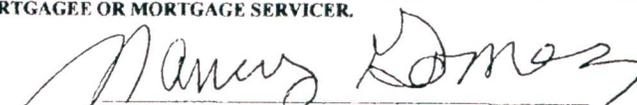
NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, 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 OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.


Aaron Espinoza, Attorney at Law

HUGHES, WATTERS & ASKANASE, L.L.P.
1201 Louisiana, SUITE 2800
Houston, Texas 77002
Reference: 2016-014068



BILLIE C. LEWIS, JR. OR BLAKE LEWIS, CALVIN SPEER,
WENDY SPEER, MELODY SPEER, FREDERICK BRITTON,
JONATHAN SCHENDEL, CARY CORENBLUM, RAYMOND
PEREZ, NANCY GOMEZ, LEO GOMEZ OR CHRIS LAFOND
c/o Tejas Trustee Services
14800 Landmark Blvd, Suite 850
Addison, TX 75254

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 parrallel 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.

RECORDING REQUESTED BY:

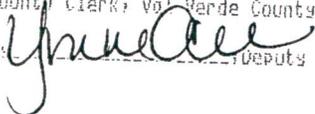
WHEN RECORDED MAIL TO:

Billie C. Lewis, Jr., Blake Lewis, Calvin Speer, Wendy
Speer, Melody Speer
c/o Malcolm Cisneros/Trustee Corps
17100 Gillette Avenue
Irvine, CA 92614
(949) 252-8300

FILED
On: Jul 16, 2018 at 11:52A

Receipt# - 143008

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

By:  Deputy

TS No TX06000127-17-1

APN 20281

TO No 170487613-TX-RWI

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on November 24, 2012, **RAUL TORRES**, SINGLE MAN as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of NETWORK NATIONAL TITLE, INC as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as nominee for AMERIGROUP MORTGAGE CORPORATION A DIVISION OF MORTGAGE INVESTORS CORPORATION, its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$85,037.00, payable to the order of FREEDOM MORTGAGE CORPORATION as current Beneficiary, which Deed of Trust recorded on December 4, 2012 as Document No. 00274388 and re-recorded on May 15, 2018 as Instrument No. 2018-307644 as Instrument No. 2018-307644 in Val Verde County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN 20281

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Billie C. Lewis, Jr., Blake Lewis, Calvin Speer, Wendy Speer, Melody Speer** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust; and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and **FREEDOM MORTGAGE CORPORATION**, the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust.

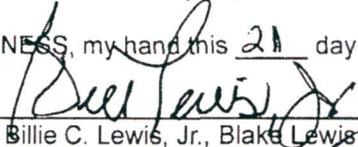
NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, August 7, 2018 at 01:00 PM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Val Verde County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **THE FRONT STEPS OF THE COURTHOUSE, BEING THE FRONT ENTRANCE or any other area designated by the 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.**

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of and FREEDOM MORTGAGE CORPORATION's election to proceed against and sell both the real property and any personal property described in said Deed of Trust in accordance with and FREEDOM MORTGAGE CORPORATION's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

NOTICE IS FURTHER GIVEN, that except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and are advised to conduct an independent investigation of the nature and physical condition 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 expressed or implied warranties, except as to the warranted.

WITNESS, my hand this 21 day of June, 2018.

By: 
 Billie C. Lewis, Jr., Blake Lewis, Calvin-Speer, Wendy-Speer, Melody-Speer-
 Substitute Trustee(s)

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.

**SALE INFORMATION CAN BE OBTAINED ONLINE AT www.realtybid.com
 FOR AUTOMATED SALES INFORMATION PLEASE CALL: Chronos Solutions at 877-518-5700**

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (949) 252-8300
 THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

EXHIBIT "A"

METES AND BOUNDS DESCRIPTION OF A 0.1896 ACRE TRACT.

LOCATED IN VAL VERDE COUNTY, TEXAS AND BEING THE EAST 22.0 FEET OF LOT NINE (9) AND THE WEST 53.0 FEET OF LOT EIGHT (8), BLOCK THREE (3), BORROUM ADDITION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 14, PAGE 40, DEED RECORDS, VAL VERDE COUNTY, TEXAS, AND THIS TRACT MORE PARTICULARLY BEING DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING, AT A 1/2-INCH IRON PIN FOUND, IN THE NORTH RIGHT OF WAY LINE OF LOSOYA STREET, FROM WHICH THE SOUTH CORNER OF SAID LOT 9 BEARS S 55°00'00" W. 38.00 FT., FOR THE SOUTH CORNER OF THIS TRACT;

THENCE, PARRALLEL AND ADJACENT TO THE COMMON LINE OF LOTS 8 AND 9, N 35°00'00" W. 110.01 FT. TO A 1/2-INCH IRON PIN FOUND, FOR THE WEST CORNER OF THIS TRACT;

THENCE, ALONG THE COMMON LINE OF LOTS 4 AND 9, N 54°38'42" E. 22.00 FT. TO THE NORTH CORNER OF LOT 9, AND CONTINUING ALONG THE COMMON LINE OF LOTS 5 AND 8, N 54°38'42" E. 53.29', FOR A TOTAL OF 75.29' TO A 1/2-INCH IRON PIN FOUND FOR THE NORTH CORNER OF THIS TRACT;

THENCE, PARALLEL AND ADJACENT TO THE COMMON LINE OF LOTS 7 AND 8, S 34°41'56" E. 110.18' TO A 1/2-INCH IRON PIN FOUND FOR THE EAST CORNER OF THIS TRACT;

THENCE, ALONG THE NORTH RIGHT OF WAY LINE OF LOSOYA STREET, S 54°46'20" W. 52.71' TO THE SOUTH CORNER OF LOT 8, AND CONTINUING ALONG THE NORTH RIGHT OF WAY LINE OF LOSOYA STREET, S 54°46'20" W. 22.00', FOR A TOTAL OF 74.71' TO THE POINT OF BEGINNING (P.O.B.) AND CONTINUING 0.1896 ACRES OF LAND, MORE OR LESS

Gabriel Valdez and Maria G. Valdez
HCR 2 Box 122
Del Rio, Texas 78840
Our file #0416-119F

ATTENTION SERVICE MEMBERS:

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, or if you have recently been discharged from active military duty, please send written notice of the active duty military service to the sender of this notice immediately.

NOTICE OF TRUSTEE'S SALE

WHEREAS, on June 7, 2005, Gabriel S. Valdez and Maria Guadalupe Valdez executed a Deed of Trust conveying to Steven S. McGilvra or Charles E. Klein, a Trustee, the Real Estate hereinafter described, to secure American General Financial Services, Inc. in the payment of a debt therein described, said Deed of Trust being recorded in Instrument Number 0217475 in the Real Property Records of Val Verde County, Texas; and

WHEREAS, The undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust, the street address for the substitute trustees is 1126 W. Gray, Houston, Texas 77019; and

WHEREAS, Default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder of said debt has requested the undersigned to sell said property to satisfy said indebtedness.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, August 7, 2018, the foreclosure sale will be conducted in Val Verde County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than 1:00 PM and must be concluded within three hours of such starting time. Said sale shall be to the highest bidder for cash.

Said Real Estate is described as Follows: In the County of Val Verde, State of Texas:

SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT EIGHT (8), BLOCK SBC-1, CIENEGAS TERRACE ESTATES NEAR THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 4, PAGE 83, MAP RECORDS, VAL VERDE COUNTY, TEXAS.

Nationstar Mortgage, LLC is the mortgage servicer for the mortgagee of the Deed of Trust. Nationstar Mortgage, LLC and the mortgagee have entered into an agreement granting Nationstar Mortgage, LLC authority to service the mortgage. Nationstar Mortgage, LLC, as mortgage servicer, is representing the Mortgagee under a servicing agreement with the Mortgagee (the "Servicing Agreement"). The name of the Mortgagee is U.S. Bank National Association as Indenture Trustee For CIM Trust 2015-3AG Mortgage-Backed Notes, Series 2015-3AG. Pursuant to the Servicing Agreement, Nationstar Mortgage, LLC is granted authority to collect and service the debt associated with the Deed of Trust. Under Section 51.0025 of the Texas Property Code, Nationstar Mortgage, LLC, as mortgage servicer, is authorized to administer any resulting foreclosure of the property covered by the Deed of Trust on behalf of the Mortgagee. The Mortgagee's address is c/o the mortgage servicer, Nationstar Mortgage, LLC, 8950 Cypress Waters Blvd., Coppell, TX 75019.

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.

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.

Substitute and Successor Substitute Trustees are identified below.

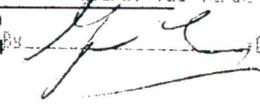
FILED
On: Jul 16, 2018 at 09:47A

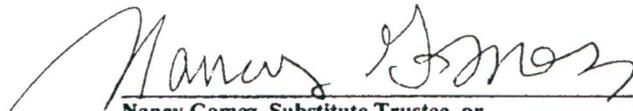
HARVEY LAW GROUP


Kelly J. Harvey, Texas State Bar No. 09180150
Jerry W. Mason, Texas State Bar No. 24081794
Attorneys for Mortgagee and Mortgage Servicer
Date: 7/12/2018

Receipt# - 142998

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

 Deputy



**Nancy Gomez, Substitute Trustee, or
Leo Gomez, Successor Substitute Trustee, or
Calvin Speer, Successor Substitute Trustee, or
Wendy Speer, Successor Substitute Trustee, or
Melody Speer, Successor Substitute Trustee, or
Billie C. Lewis, Jr., Successor Substitute Trustee, or
Blake Lewis, Successor Substitute Trustee, or
Calvin Speer, Successor Substitute Trustee, or
Wendy Speer, Successor Substitute Trustee, or
Melody Speer, Successor Substitute Trustee**

Notice sent by:
HARVEY LAW GROUP
P.O. Box 131407
Houston, Texas
77219
Tel.: (832) 922-4000
Fax: (832) 922-6262

CAUSE NO. 33744

U.S. BANK NATIONAL ASSOCIATION	§	IN THE DISTRICT COURT
AS INDENTURE TRUSTEE FOR CIM	§	
TRUST 2015-3AG MORTGAGE-	§	
BACKED NOTES, SERIES 2015-3AG	§	
<i>Plaintiff</i>	§	
	§	
	§	
v.	§	
	§	OF VAL VERDE COUNTY, TEXAS
	§	
	§	
LUCY VALDEZ-GONZALEZ and MARK	§	
ANTHONY VALDEZ, HEIRS TO THE	§	
ESTATES OF GABRIEL S. VALDEZ,	§	
deceased and MARIA GUADALUPE	§	
VALDEZ, deceased	§	
<i>Defendants</i>	§	83 rd JUDICIAL DISTRICT

AGREED JUDGMENT FOR FORECLOSURE OF LIEN

Came on for consideration the proposed agreed final judgment presented by U.S. Bank National Association as Indenture Trustee for CIM Trust 2015-3AG Mortgage-Backed Notes, Series 2015-3AG ("Plaintiff"), Lucy Valdez-Gonzalez and Mark Anthony Valdez, heirs of Gabriel S. Valdez, deceased, and Maria Guadalupe Valdez, deceased. The Court is of the opinion that said proposed agreed judgment should be GRANTED.

The Court finds that the Plaintiff has established the basis for the foreclosure and that:

- (1) the material facts establishing the basis for foreclosure are as follows:
 - (a) a monetary default of the subject Note exists;
 - (b) on March 3, 2016, the Plaintiff gave the obligor on the Note proper Notice of Default;
 - (c) the default was not cured and the Note was accelerated on May 9, 2016;
 - (d) the loan is due for the November 15, 2015 payment and all subsequent payments.
 - (e) all principal, interest and other sums due under the terms of the Note and Texas Home Equity Security Instrument have been accelerated and are now due and owing. As of January 28, 2018, the total amount due on the Note is \$55,974.01 and is accruing interest at 11.49% per annum and \$12.61 per diem.
 - (f) Defendants Lucy Valdez-Gonzalez and Mark Anthony Valdez are the only known heirs of Gabriel S. Valdez, deceased, and Maria Guadalupe Valdez, deceased.

(2) This is an *in rem* proceeding and the property to be foreclosed is commonly known as HCR 2 Box 122, Del Rio, Texas 78840 (the "Property") which has the following legal description:

SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT EIGHT (8),
BLOCK SBC-1, CIENEGAS TERRACE ESTATES NEAR THE CITY OF DEL RIO,
TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 4, PAGE 83, MAP
RECORDS, VAL VERDE COUNTY, TEXAS

(3) The Texas Home Equity Security Instrument to be foreclosed is recorded or indexed under Instrument Number 0217475 of the real property records of Val Verde County, Texas (hereinafter referred to as the "Security Instrument").

IT IS THEREFORE ORDERED, ADJUDGED and DECREED that Plaintiff may proceed with foreclosure of the Property pursuant to Tex. Prop. Code § 51.002 and the subject Security Instrument Lien.

This is a final appealable judgment that disposes of all claims and parties.

SIGNED THIS 26th DAY OF June, 2018.

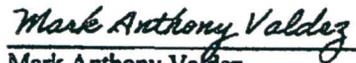
Robert E. Cadena

Robert E. Cadena

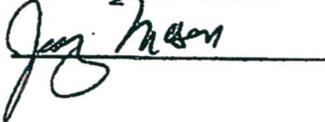
JUDGE PRESIDING

Approved As To Form And Entry Requested:


Lucy Valdez-Gonzalez
7501 Gold Creek Ln
Joshua, Texas 76058


Mark Anthony Valdez
1703 N Interstate 35, Apt 8A
San Marcos, Texas 78666

HARVEY LAW GROUP



Kelly J. Harvey
SBN: 09180150
Kelly@kellyharvey.com
Jerry W. Mason
SBN: 24081794
Jerry@kellyharvey.com
P.O. Box 131407
Houston, Texas 77219
Tel. (832) 922-4000
Fax: (832) 922-6262
ATTORNEYS FOR PLAINTIFF

Notice of Foreclosure Sale

August 7, 2018

FILED
On: Jul 16, 2018 at 03:03P

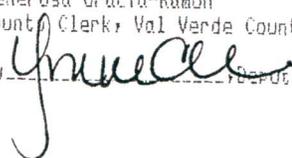
Deed of Trust ("Deed of Trust"):

Receipt# - 143029

Dated: September 22, 2017

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

Grantor: Jose Andrade and Karla Manriquez

By  Secretary

Trustee: Robert J. Parmley

Lender: Ranch Enterprises, Ltd.

Recorded in: Clerk's File No. 00304984, Official Public Records of Val Verde County, Texas

Legal Description: The surface estate only of Tract 33 (Thirty-Three) of Seminole Springs Ranch, a subdivision of record in Val Verde County, Texas, according to the plat thereof recorded in Slide 504, Sides 1-2 of the Map Records of Val Verde County, Texas.

Secures: Promissory Note ("Note") in the original principal amount of \$28,481.08, executed by Jose Andrade and Karla Manriquez ("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date: Tuesday, August 7, 2018

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. and not later than three hours thereafter.

Place: Front steps of the Val Verde County Courthouse, 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 Ranch Enterprises, Ltd.'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, Ranch Enterprises, Ltd., 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 Ranch Enterprises, Ltd.'s election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Ranch Enterprises, Ltd.'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 Ranch Enterprises, Ltd. passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be re-posted and re-filed 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 Ranch Enterprises, Ltd.. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

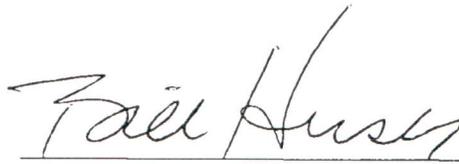
Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical 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.

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.

Signed this 9th day of July, 2018.



Bill Huser, Substitute Trustee



John W. Carlson, Attorney for Mortgage
717 Sidney Baker Street
Kerrville, Texas 78028
Telephone (830) 896-4488
Telecopier (830) 896-4474