

## NOTICE OF FORECLOSURE 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 OR 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. **Property to Be Sold.** The property to be sold is described as follows: BEING THE NORTH FORTY-ONE FEET (41') OF LOT SIX (6), IN BLOCK TWO (2), OF THE THIRD RAILROAD ADDITION, AN ADDITION TO THE CITY OF DEL RIO, VAL VERDE COUNTY, TEXAS, AS SHOWN BY THE MAP OR PLAT RECORDED IN VOLUME 11, PAGE 185, OF THE DEED RECORDS OF VAL VERDE COUNTY, TEXAS AND BEING THE SAME TRACT OF LAND AS DESCRIBED IN WARRANTY DEED DATED SEPTEMBER 13, 1982 RECORDED IN VOLUME 407, PAGE 153, OF THE DEED RECORDS OF VAL VERDE COUNTY, TEXAS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 08/21/2008 and recorded in Book 1123 Page 70 Document 00245702 real property records of Val Verde County, Texas.

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

Date: 11/06/2018

Time: 01:00 PM

Place: Val Verde County Courthouse, Texas at the following location: THE FRONT STEPS OF THE VAL VERDE COUNTY COURTHOUSE, 400 PECAN STREET, DEL RIO, TEXAS, PECAN STREET ENTRANCE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust.

5. **Obligations Secured.** The Deed of Trust executed by CARMEN GUTIERREZ, provides that it secures the payment of the indebtedness in the original principal amount of \$55,500.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. LIVE WELL FINANCIAL, INC. is the current mortgagee of the note and deed of trust and LIVE WELL FINANCIAL, INC. is mortgage servicer. A servicing agreement between the mortgagee, whose address is LIVE WELL FINANCIAL, INC. c/o LIVE WELL FINANCIAL, INC., 3900 Capital City Blvd., Lansing, MI 48906 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint BILLIE C. LEWIS, JR., CALVIN SPEER, WENDY SPEER, CHRIS LAFOND, MELODY SPEER OR BLAKE LEWIS, Substitute Trustee to act under and by virtue of said Deed of Trust.

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.



Mackie Wolf Zientz & Mann, P.C.  
Brandon Wolf, Attorney at Law  
L. Keller Mackie, Attorney at Law  
Lori Liane Long, Attorney at Law  
Tracey Midkiff, Attorney at Law  
Marissa Sibal, Attorney at Law  
Parkway Office Center, Suite 900  
14160 North Dallas Parkway  
Dallas, TX 75254



BILLIE C. LEWIS, JR., CALVIN SPEER, WENDY SPEER,  
CHRIS LAFOND, MELODY SPEER OR BLAKE LEWIS  
c/o AVT Title Services, LLC  
1101 Ridge Rd. Suite 222  
Rockwall, TX 75087

FILED  
On: Sep 06, 2018 at 10:55A

Receipt# - 144043

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

By  Deputy

Certificate of Posting

I am \_\_\_\_\_ whose address is c/o AVT Title Services, LLC, 1101 Ridge Rd., Suite 222, Rockwall, TX 75087. I declare under penalty of perjury that on \_\_\_\_\_ I filed this Notice of Foreclosure Sale at the office of the Val Verde County Clerk and caused it to be posted at the location directed by the Val Verde County Commissioners Court.

## Notice of Foreclosure Sale

: October 11, 2018

Deed of Trust ("Deed of Trust"):

FILED  
On: Oct 12, 2018 at 12:40P

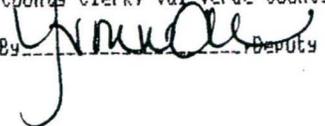
Receipt# - 144716

Dated: June 6, 2018

Grantor: Argentina F. Fuentes

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

Trustee: Gary Glick

By  Deputy

Lender: Lake Ridge Ranch, LP

Recorded in: Instrument No. 00308294 of the real property records of Val Verde County, Texas

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$28,000.00, executed by Argentino F. Fuentes ("Borrower") and payable to the order of Lender

[Original] Property: Lot 157 containing 1.081 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, November 6, 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

October 11, 2018

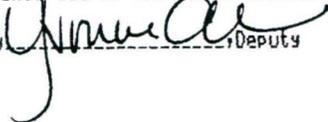
FILED  
On: Oct 12, 2018 at 12:40P

Deed of Trust ("Deed of Trust"):

Receipt# - 144716

Dated: June 6, 2018  
Grantor: Argentina F. Fuentes

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

By  Deputy

Trustee: Gary Glick

Lender: Lake Ridge Ranch, LP

Recorded in: Instrument No. 00308292 of the real property records of Val Verde County, Texas

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$33,500.00, executed by Argentina F. Fuentes ("Borrower") and payable to the order of Lender

[Original] Property: Lot 258 containing 3.0 acres of land, more or less Phase 3C, Lake Ridge Ranch Subdivision, according to the plat thereof recorded in Slide #440A and #440B 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, November 6, 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

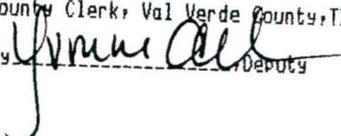
## Notice of Foreclosure Sale

October 11, 2018

FILED  
On: Oct 12, 2018 at 12:40P

Receipt# - 144716

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

By  Deputy

Deed of Trust ("Deed of Trust"):

Dated: April 24, 2018

Grantor: Jose Luis Rodriguez, Jr.

Trustee: Gary Glick

Lender: Lake Ridge Ranch, LP

Recorded in: Instrument No. 00307484 of the real property records of Val Verde County, Texas

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$32,500.00, executed by Jose Luis Rodriguez, Jr. ("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, November 6, 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.

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Trustee - Gary Glick

## Notice of Foreclosure Sale

October 11, 2018

Deed of Trust ("Deed of Trust"):

Dated: October 8, 2014

Grantor: Julio C. Jimenez

Trustee: Gary Glick

Lender: Lake Ridge Ranch, LP

Recorded in: Instrument No. 00286332 of the real property records of Val Verde County, Texas

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$22,500.00, executed by Julio C. Jimenez ("Borrower") and payable to the order of Lender

[Original] Property: Lot 268 containing 1.002 acres of land, more or less Phase 3C, Lake Ridge Ranch Subdivision, according to the plat thereof recorded in Slide #440A and #440B 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, November 6, 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

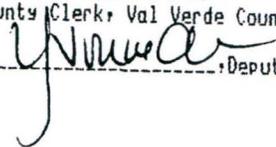
Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Lender's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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.

FILED  
On: Oct 12, 2018 at 12:40P

Receipt# - 144716

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

By  Deputy

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.

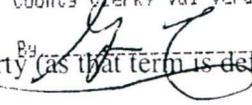
Pursuant to section 51.0075(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

**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**

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

By  Deputy

Notice is hereby given that a public sale at auction of the Property (as that term is defined below) will be held at the date, time, and place specified herein.

**Information regarding the indebtedness and deed of trust lien that is the subject of this appointment:**

Promissory Note :

*Capital Farm Credit Loan No. 482598*

Date: July 30, 2014

Maker(s): Amistad Ready Mix, Inc., Sergio Galindo, and Judy Sandy Galindo

Payee: Capital Farm Credit, FLCA

Original Principal Amount: \$300,000.00

Deed of Trust:

Date: July 30, 2014

Grantor(s): Amistad Ready Mix, Inc., a Texas corporation, acting herein by and through its duly authorized officer(s) Sergio Galindo, President; the address for which is PO Box 420789, Del Rio, TX 78842

Trustee: Ben R. Novosad

Recorded in: Clerk's File, Document No. 00284911, Official Records of Val Verde County, Texas

Property:

The property described in "Exhibit A" attached hereto and made a part hereof (the "Property"); together with all rights, easements, appurtenances, royalties, surface, subsurface and/or mineral rights, oil and gas rights, crops, timber, all diversion payments or third party payments made to crop producers, all water and riparian rights, wells, ditches, reservoirs, and water stock, and all improvements, structures, fixtures and replacements being a part of said Property and subject to the Deed of Trust.

Present Owner of Note and Beneficiary under Deed of Trust:

Capital Farm Credit, FLCA

**Information regarding the public sale to be held:**

Substitute Trustee: Alan Castetter  
U.S. Legal Support  
5100 Lassant Cove  
Austin, Texas 78749

Appointed by written instrument dated June 6, 2018, executed by Capital Farm Credit, FLCA, and recorded under Document Number 00308084 in the Official Public Records of Val Verde County, Texas.

Date of Sale: November 6, 2018, being the first Tuesday in said month.

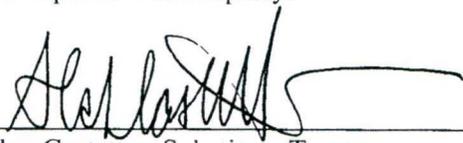
Time of Sale: The earliest time at which the sale will occur is 1:00 p.m., Val Verde County, Texas, local time, but in no event later than 3 hours thereafter.

Place of Sale: In the area designated by the Commissioners Court of such County, pursuant to § 51.002 of the Texas Property Code as the place where foreclosure sales are to take place (if no such place is so designated, the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted).

Default has occurred in the payment of the indebtedness evidenced by the Note. Because of such default, Capital Farm Credit, FLCA appointed a Substitute Trustee and has requested the Substitute Trustee to enforce the Deed of Trust.

Therefore, notice is given that, on the date and time and at the place set forth hereinabove, I, as Substitute Trustee, will sell the above-referenced Property by public sale to the highest bidder for cash in accordance with the Deed of Trust and the laws of the State of Texas.

Prospective bidders are advised to make their own examination of title to the Property to determine the existence of any easements, restrictions, liens, or other matters affecting the title to the Property. Neither the Substitute Trustee nor Capital Farm Credit, FLCA makes any representation of warranty (express or implied) regarding the title to or the condition of the Property. The Property to be sold at the public sale will be sold in its present "AS IS" condition and subject to all ad valorem taxes then-owing with respect to the Property.

  
\_\_\_\_\_  
Alan Castetter, Substitute Trustee

**DALE L. OLSON**

Registered Professional Land Surveyor  
711 Water Street  
Bastrop, TX 78602  
Phone (512) 321-5476 \* Fax (512) 303-5476

FIELD NOTES FOR A 261.167 ACRE TRACT IN THE FRANCISCO VALDEZ SURVEY NO. 163, FRANCISCO ZAVALA SURVEY NO. 164 AND D. BRAVO SURVEY NO. 165 IN VAL VERDE COUNTY, TEXAS.

BEING a 261.167 acre tract or parcel of land out of and being a part of the Francisco Valdez Survey No. 163, A-1694, the Francisco Zavala Survey No. 164, A-1467, and the D. Bravo Survey No. 165, A-1612, in Val Verde County, Texas, and being all of that certain 67.94 acre tract described as 89.45 acres less 15.00 acres and less 6.51 acres in a deed from Bill Davis, et ux, to Ronald J. Persyn, et ux, recorded in Vol. 508, Page 423, Val Verde County Deed Records, and being all of those certain tracts described as First Tract and Second Tract of Parcel One and all of that certain 10.40 acre tract described as Parcel Two in a deed from the Estate of Cecil Bernard Smith, Jr., to Ronald J. Persyn, recorded in Vol. 564, Page 285, Val Verde County Deed Records, and being all of that certain 50.27 acre tract described in a deed from Zacatosa Ranch Inc., to Ronald J. Persyn and wife, Gladys Persyn, recorded in Vol. 407, Page 75, Val Verde County Deed Records. Herein described tract or parcel of land being more particularly described by metes and bounds as follows:

BEGINNING at the most northerly corner of the said 89.45 acre tract, a 1/2 inch iron rod found in the east or southeast line of Cienegas Road, the west or southwest corner of the Fred Cox Slover 15.24 acre tract described in a deed from the Veterans Land Board of Texas, recorded in Vol. 249, Page 438, Val Verde County Deed Records, for the most northerly corner of this tract.

THENCE with the north or northeast line of the 89.45 acre tract, the south or southwest line of the Slover 15.24 acre tract and south line of that certain 5.39 acre tract described in a deed from Sheriff of Val Verde County to Eddie Rahe Slover, et ux, recorded in Vol. 702, Page 599, Val Verde County Deed Records, S 63 deg. 04 min. 34 sec. E, 27.89 feet to a fence corner post; S 78 deg. 28 min. 40 sec. E, 483.52 feet to a 1/2 inch iron rod found; S 64 deg. 54 min. 11 sec. E, 18.75 feet to a 1/2 inch iron rod found; S 65 deg. 52 min. 03 sec. E, 288.05 feet to a 2 inch steel fence post in concrete; S 65 deg. 15 min. 26 sec. E, 183.14 feet to a railroad tie fence post; S 59 deg. 19 min. 03 sec. E, 115.11 feet to a 3/8 inch iron rod found; S 59 deg. 02 min. 39 sec. E, 393.21 feet to a 2 inch steel fence post in concrete; S 62 deg. 24 min. 52 sec. E, 173.70 feet to a 1/2 inch iron rod found; S 52 deg. 25 min. 00 sec. E, 299.47 feet to a railroad tie fence post; S 50 deg. 16 min. 02 sec. E, 199.03 feet to a 5/8 inch iron rod set at fence angle corner; S 34 deg. 48 min. 24 sec. E, 178.49 feet to a railroad tie fence post; S 33 deg. 31 min. 47 sec. W, 131.95 feet to a 5/8 inch iron rod set at fence angle post; S 33 deg. 55 min. 38 sec. E, 165.67 feet to a 5/8 inch iron rod set at fence angle post; S 70 deg. 57 min. 11 sec. E, 433.93 feet to a point in the center of Cienegas Creek, the northeast corner of the said 89.45 acre tract for northeast corner of this tract, from which a 5/8 inch iron rod set for reference on bank of said creek bears N 70 deg. 57 min. 11 sec. W, 50.00 feet. Said point being in the west line of the City of Del Rio 82.38 acre tract described in a deed from the Moody Foundation, et al, to the City of Del Rio, recorded in Vol. 170, Page 498, Val Verde County Deed Records.

THENCE with the meanders of the center of Cienegas Creek and east line of the 89.45 acre tract and west line of the City of Del Rio tract, S 00 deg. 48 min. 33 sec. W, 288.27 feet to a point; S 24 deg. 36 min. 24 sec. E, 158.84 feet to a point; S 21 deg. 48 min. 41 sec. E, 133.73 feet to a point; S 44 deg. 46 min. 37 sec. W, 98.72 feet to a point; S 16 deg. 42 min. 25 sec. W, 189.29 feet to a point; S 37 deg. 07 min. 42 sec. W, 68.78 feet to a point; S 30 deg. 04 min. 15 sec. W, 20.43 feet to the southwest corner of the City of Del Rio tract, the north or northwest corner of that certain 17.43 acre tract described in a deed from Antelmo L. Mata, et ux, to Isidoro Mata, et ux, recorded in Vol. 733, Page 390, Val Verde County Deed Records, from which a concrete monument found at a fence corner on east bank of said creek bears S 44 deg. 43 min. 48 sec. E, 53.35 feet.

THENCE continuing with the center of Cienegas Creek and southeast line of the 89.45 acre tract, the northwest line of the Mata tract, S 30 deg. 04 min. 15 sec. W,

38.99 feet to a point; S 58 deg. 26 min. 07 sec. W, 65.17 feet to a point; S 58 deg. 30 min. 51 sec. W, 212.41 feet to a point; S 56 deg. 04 min. 06 sec. W, 196.66 feet to an axle found at the south corner of the 89.45 acre tract, the east corner of that certain 15.56 acre tract described as First Tract in a deed from Charles R. Ross, et ux, to Alfredo Gutierrez, Jr., recorded in Vol. 213, Page 17, Val Verde County Deed Records, for an angle corner of this tract, from which a 5/8 inch iron rod set for reference on bank of said creek bears N 52 deg. 49 min. 23 sec. W, 50.00 feet.

THENCE leaving said creek with the southwest line of the 89.45 acre tract and northeast line of the Gutierrez tract, N 52 deg. 49 min. 23 sec. W, 1034.44 feet to the north corner of the Gutierrez tract, a fence corner post found, for an interior corner of this tract.

THENCE with the northeast line of the Gutierrez tract, S 35 deg. 55 min. 54 sec. W, 786.38 feet to the west corner of same, a fence corner post found, for an interior corner of this tract.

THENCE with the southwest line of the Gutierrez 15.56 acre tract, S 61 deg. 36 min. 44 sec. E, 693.89 feet to a 2 inch steel fence angle post in concrete; N 82 deg. 00 min. 00 sec. E, 26.59 feet to a 2 inch steel fence angle post in concrete; S 54 deg. 47 min. 09 sec. E, 122.33 feet to the south corner of same, a 2 inch steel fence corner post in concrete found near a power pole, for an interior corner of this tract.

THENCE with the lower southeast line of the Gutierrez tract, N 42 deg. 43 min. 49 sec. E, 197.14 feet to an interior corner of same, a 1/2 inch iron rod found for angle corner of this tract.

THENCE with the upper southwest line of the Gutierrez tract, S 57 deg. 01 min. 00 sec. E, 143.10 feet to a upper south or southeast corner of same, a point in the center of Cienegas Creek for an angle corner of this tract, from which a 5/8 inch iron rod set near a fence corner post bears N 57 deg. 01 min. 00 sec. W, 70.00 feet.

THENCE with the meanders of the center of Cienegas Creek, S 38 deg. 49 min. 50 sec. W, 173.52 feet to a point; S 15 deg. 42 min. 51 sec. W, 238.70 feet to a point; S 02 deg. 39 min. 50 sec. E, 174.01 feet to a point; S 32 deg. 59 min. 04 sec. E, 127.54 feet to a point; S 13 deg. 27 min. 40 sec. E, 247.28 feet to a point; S 00 deg. 24 min. 51 sec. E, 156.68 feet to a point; S 28 deg. 48 min. 16 sec. W, 162.09 feet to a point where same intersects the low bank of the Rio Grande River, for the southeast corner of this tract.

THENCE with the meanders of the low bank of the Rio Grande River, N 47 deg. 43 min. 17 sec. W, 366.40 feet to a point; N 56 deg. 49 min. 41 sec. W, 895.04 feet to a point; N 56 deg. 20 min. 28 sec. W, 445.72 feet to a point; N 78 deg. 50 min. 05 sec. W, 490.26 feet to a point; S 86 deg. 16 min. 56 sec. W, 155.58 feet to a point; S 83 deg. 30 min. 46 sec. W, 213.33 feet to a point; S 81 deg. 12 min. 39 sec. W, 450.23 feet to a point; S 83 deg. 24 min. 46 sec. W, 434.43 feet to a point; S 85 deg. 00 min. 20 sec. W, 917.39 feet to the southeast corner of Lot No. 1, Block A, Vega Verde Estates, a subdivision in said county, as recorded in Book 4, Page 30, Val Verde County Plat Records, for an angle corner of this tract.

THENCE leaving said river with the east line of Lot No. 1, Vega Verde Estates, N 30 deg. 04 min. 49 sec. W, at 5.00 feet pass a 3 inch steel fence corner post in concrete, in all 144.45 feet to the northeast corner of same, a 5/8 inch iron rod set for an interior corner of this tract, from which the southeast corner of the before mentioned 50.27 acre tract bears N 30 deg. 04 min. 49 sec. E, 68.42 feet.

THENCE with the north line of Lot No. 1, Block A, N 85 deg. 07 min. 21 sec. E, 88.69 feet to a 5/8 inch iron rod set where same intersects the south line of Rio Vista Drive, at termination, for an angle corner of same.

THENCE with the east line of Rio Vista Drive a 80 foot roadway in said subdivision, N 04 deg. 52 min. 39 sec. E, 80.00 feet to a 5/8 inch iron rod set at for the northeast corner of same in the south line of the 50.27 acre tract, for an interior corner of this tract.

THENCE with the north line of Rio Vista Drive and south line of the 50.27 acre tract, N 85 deg. 07 min. 21 sec. W, 200.59 feet to a 5/8 inch iron rod set near a fence angle corner; S 79 deg. 47 min. 09 sec. W, 753.44 feet to a steel fence angle corner; N 80 deg. 54 min. 27 sec. W, 305.18 feet to a steel fence angle corner; N 72 deg. 26 min. 12 sec. W, 340.15 feet to a steel fence angle corner; N 64 deg. 02 min. 24 sec. W, 479.25 feet to a steel fence corner post found where same intersects the east line of Cienegas Road, the southwest corner of the said 50.27 acre tract, for the southwest corner of this tract.

THENCE with the east line of Cienegas Road and west line of the 50.27 acre tract, N 22 deg. 25 min. 44 sec. E, 44.60 feet to a fence angle corner; N 22 deg. 12 min. 36 sec. E, 877.62 feet to a 5/8 inch iron rod set at fence angle; N 62 deg. 48 min. 17

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sec. E, 567.24 feet to a point for the southwest corner of that certain 23.640 acre tract described as Tract Two in a Contract of Sale between Fred Foster, Jr., to Gustavo Flores, recorded in Vol. 661, Page 381, Val Verde County Deed Records, the northwest corner of the 50.27 acre tract, for an angle corner of this tract.

THENCE with the north line of the said 50.27 acre tract and south line of the Flores 23.640 acre tract and south line of that certain 22.536 acre tract described as Tract One in the Flores Contract of Deed, S 54 deg. 09 min. 49 sec. E, at 6.00 feet pass a fence corner post, in all 907.76 feet to a 5/8 inch iron rod found at a common corner of the 23.640 acre and 22.536 acre tracts, continuing S 65 deg. 34 min. 21 sec. E, 247.73 feet to a fence angle post; S 73 deg. 30 min. 01 sec. E, 17.35 feet to a steel fence angle corner; S 66 deg. 19 min. 44 sec. E, 602.37 feet to a 1/4 inch iron rod found at a fence corner in the west line of the before mentioned tract described as First Tract, Parcel One in the before mentioned deed recorded in Vol. 564, Page 285, Val Verde County Deed Records, the northeast corner of the 50.27 acre tract, the southwest corner of the Flores 22.536 acre tract, for an interior corner of this tract.

THENCE with the west line of said Parcel One and west line of the 10.40 acre Parcel Two, the east line of the Flores 22.536 acre tract, as fenced; N 27 deg. 31 min. 02 sec. E, 682.16 feet to a steel fence angle post; N 36 deg. 09 min. 07 sec. E, 190.08 feet to a steel fence angle post; N 40 deg. 55 min. 10 sec. E, 226.64 feet to a steel fence angle post; N 11 deg. 46 min. 04 sec. E, 194.96 feet to a steel fence angle post found; N 46 deg. 11 min. 48 sec. E, 492.45 feet to a steel fence angle post found where same intersects the southeast line of Cienegas Road at angle of same, the north or northeast corner of the Flores 22.536 acre tract, for an angle corner of this tract.

THENCE with the east or southeast line of Cienegas Road and west or northwest line of the 10.40 acre tract, N 46 deg. 10 min. 30 sec. E, 685.38 feet to a steel fence corner post found at the north or northwest corner of the 10.40 acre tract, the west or southwest corner of the before mentioned 89.45 acre tract, for an angle corner of this tract.

THENCE continuing with the southeast line of Cienegas Road, the west or northwest line of the 89.45 acre tract, N 53 deg. 49 min. 58 sec. E, 22.47 feet to a 1/2 inch iron rod found at a fence corner, the west or southwest corner of that 15 acre tract described in a deed from Fernando Fernandez, et ux, to Eduardo R. Fernandez, et al, recorded in Vol. 595, Page 805, Val Verde County Deed Records, for an angle corner of this tract.

THENCE with the south or southwest line of the 15 acre tract, S 53 deg. 05 min. 59 sec. E, 61.32 feet to a steel fence angle post; S 53 deg. 33 min. 16 sec. E, 1435.71 feet to the south or southeast of corner of same, a 3 inch steel fence corner post found for an interior corner of this tract.

THENCE with the east or southeast line of the Fernandez 15 acre tract and east or southeast line of that certain 6.561 acre tract described in a deed from Wylene Hennigan Thurman, et al, to Eduardo R. Fernandez, et ux, recorded Vol. 395, Page 143, Val Verde County Deed Records, N 38 deg. 03 min. 13 sec. E, 650.84 feet to the east or northeast corner of the 6.561 acre tract, a 1/2 inch iron rod found at a fence corner, for an interior corner of this tract.

THENCE with the north or northeast line of the 6.561 acre tract, N 53 deg. 26 min. 00 sec. W, 1439.95 feet to the north or northwest corner of same, a 5/8 inch iron rod set in the southeast line of Cienegas Road and northwest line of the 89.45 acre tract, for an angle corner of this tract.

THENCE with the southeast line of Cienegas Road and northwest line of the 89.45 acre tract, N 35 deg. 15 min. 00 sec. E, 227.17 feet to the POINT OF BEGINNING, containing 261.167 acres of land.



Dale L. Olson  
Reg. Pro. Land Surveyor 1753

OR Michael D. Olson  
Reg. Pro. Land Surveyor 5386

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Order #: 14-306-12B

Date Created: 05/18/09  
Updated: 5-18-14

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

FILED  
On: Oct 15, 2018 at 12:03P

Receipt# - 144744

**Date:** October 15, 2018

Generosa Gracia-Ramon  
County Clerk, Val Verde County, TX  
County, Texas 78613  
By: Abeyate, Deputy

**Trustee:** Veronica Swinson, 701 Edwards Walk Drive, Cedar Park, Williamson

**Substitute Trustee:** Merry Doring, 517 Johnson Street, Del Rio, Val Verde County, TX 78840

**Beneficiary:** Thomas E. Swinson, 701 Edwards Walk Drive, Cedar Park, Williamson County, Texas 78613; Douglas A. Newton, Jr., P. O. Box 6312, San Antonio, Bexar County, TX 78209; and, Kathleen Newton, P. O. Box 6312, San Antonio, Bexar County, Texas 78209

**Deed of Trust:**

Date: February 2, 2014

Grantor: Sergio Villar and wife, Rosa Villar

Grantor's Mailing Address: 706 E. Adobe Street, Del Rio, Val Verde County, Texas 78840

Trustee: Veronica Swinson, 701 Edwards Walk Drive, Cedar Park, Williamson County, Texas 78613

Beneficiary: Thomas E. Swinson, 701 Edwards Walk Drive, Cedar Park, Williamson County, Texas 78613; Douglas A. Newton, Jr., P. O. Box 6312, San Antonio, TX 78209; and, Kathleen Newton, P. O. Box 6312, San Antonio, TX 78209

Recording Information: Document #00283031, of the Official Public Records of Val Verde County, Texas

Property: Situated in Val Verde County, Texas, and being all of Lot Thirteen(13), in Block Thirty-two (32), Blum Addition to the City of Del Rio, Val Verde County, Texas, according to the plat of record in Volume 3, Page 578, of the Deed Records of Val Verde County, Texas, reference to which is hereby made for all purposes.

**Note:**

Date: February 2, 2014

Amount: Sixteen Thousand Five Hundred and no/100 (\$16,500.00) Dollars

Maker: Sergio Villar and wife, Rosa Villar

Payee: Thomas E. Swinson, Douglas A. Newton, Jr., and Kathleen Newton

Maturity Date: February 2, 2026

Terms of Payment: Monthly installments as provided in note

**Date of Sale of Property:** November 6, 2018

**Earliest Time of Sale of Property:** 11:00 a.m. The sale will begin at the earliest time stated or within three hours after that time.

**Place of Sale of Property:** At the Val Verde County Courthouse at such place as designated by the Val Verde County Commissioners' Court.

Merry Doring has been appointed Substitute Trustee in accordance with the Deed of Trust. Beneficiary has instructed Substitute Trustee to offer the property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Substitute Trustee will offer the property for sale at public action at the Place of Sale, to the highest bidder for cash, "AS IS."

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.

  
Merry Doring  
Substitute Trustee

DANISWINSON\VILLARSERGIO\NoticeAcceleration&NoticeSale