

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**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.**

Matter No.: 086001-TX

Date: October 15, 2019

County where Real Property is Located: Val Verde

ORIGINAL MORTGAGOR:

**GILBERT SALINAS, A MARRIED MAN AND LINDA SALINAS,  
SIGNING PRO FORMA TO PERFECT LIEN ONLY**

FILED  
On: Oct 17, 2019 at 10:28A  
Receipt# - 151486

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

ORIGINAL MORTGAGEE:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS  
BENEFICIARY, AS NOMINEE FOR SFMC, LP DBA SERVICE FIRST  
MORTGAGE COMPANY, ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE:

SFMC, LP DBA SERVICE FIRST MORTGAGE COMPANY

MORTGAGE SERVICER:

SFMC, LP DBA SERVICE FIRST MORTGAGE COMPANY

DEED OF TRUST DATED 11/29/2016, RECORDING INFORMATION: Recorded on 12/1/2016, as Instrument No. 00298854

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT TWO (2), BLOCK TWO (2), CENIZA HILLS UNIT I SUBDIVISION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 3, PAGE 131, MAP RECORDS, VAL VERDE COUNTY, TEXAS.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **12/3/2019**, 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 the 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**, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

SFMC, LP DBA SERVICE FIRST MORTGAGE COMPANY is acting as the Mortgage Servicer for SFMC, LP DBA SERVICE FIRST MORTGAGE COMPANY who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. SFMC, LP DBA SERVICE FIRST MORTGAGE COMPANY, as Mortgage Servicer, is representing the Mortgagee, whose address is:

SFMC, LP DBA SERVICE FIRST MORTGAGE COMPANY  
2105 Waterview Pkwy, Ste 102  
Richardson, TX 75080

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is



Matter No.: 086001-TX

authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

**WHEREAS**, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE BILLIE C. LEWIS, JR., BLAKE LEWIS, CALVIN SPEER, WENDY SPEER, MELODY SPEER, PAUL A. HOEFKER, ROBERT L. NEGRIN** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Aldridge Pite, LLP, 701 N. Post Oak Road, Suite 205, Houston, TX 77024. (713) 293-3618.

**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.**

By:   
Paul A. Hoefker, Attorney  
Robert L. Negrin, Attorney  
Aldridge Pite, LLP  
701 N. Post Oak Road, Suite 205  
Houston, TX 77024

**Return to:**  
ALDRIDGE PITE, LLP  
4375 JUTLAND DR., SUITE 200  
P.O. BOX 17935  
SAN DIEGO, CA 92177-0935  
FAX #: 619-590-1385  
866-931-0036

**AFFIDAVIT OF POSTING**

THE STATE OF TEXAS

ss.  
ss.  
ss.

COUNTY OF Val Verde

Pursuant to the applicable provisions of Texas law, I, BILLIE C. LEWIS, JR., BLAKE LEWIS, CALVIN SPEER, WENDY SPEER, MELODY SPEER, PAUL A. HOEFKER, ROBERT L. NEGRIN on October 17, 2019, on behalf of and at the specific instruction and request of Dovenmuehle Mortgage, Inc did file a Notice of Trustees Sale with the County Clerk of Val Verde County, Texas and did post a like Notice at the door of the Courthouse of Val Verde County, Texas. The land described in the Notice of Trustee's Sale is located in Val Verde County, Texas and is described in Exhibit "A" set out below/attached hereto and incorporated herein by reference for all purposes.

DATED: October 17, 2019

\_\_\_\_\_  
BILLIE C. LEWIS, JR., BLAKE LEWIS, CALVIN SPEER,  
WENDY SPEER, MELODY SPEER, PAUL A. HOEFKER,  
ROBERT L. NEGRIN

SUBSCRIBED AND SWORN TO BEFORE ME, the undersigned authority, on this day personally appeared Billie C. Lewis, Jr., Blake Lewis, Calvin Speer, Wendy Speer, Melody Speer, Paul A. Hoetker, Robert L. Negrin who, if not a substitute trustee, is acting as their agent and is known to me personally or through state-issued identification and acknowledged to me that he or she recorded and posted this notice in compliance with Texas Property Code §51.002.

GIVEN UNDER MY HAND AND SEAL OF OFFICE the 17 day of October, 2019

  
\_\_\_\_\_  
Notary Public in and for the State of Texas

My commission expires \_\_\_\_\_

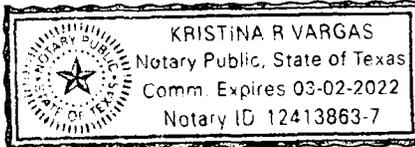


Exhibit "A"

SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT TWO (2), BLOCK TWO (2), CENIZA HILLS UNIT I SUBDIVISION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 3, PAGE 131, MAP RECORDS, VAL VERDE COUNTY, TEXAS.

**Return to:**  
ALDRIDGE PITE, LLP  
4375 Jutland Drive, Suite 200  
P.O. Box 17935  
San Diego, CA 92117  
T.S. No : 086001-TX  
ASAP# 4708137

704 AVENUE Q  
DEL RIO, TX 78840

FILED  
On: Oct 24, 2019 at 12:45P  
Receipt# - 151611  
Generosa Garcia-Ramon  
County Clerk, Val Verde County, TX  
00000008644056  
By: \_\_\_\_\_ Deputy

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

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

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

- Date:** December 03, 2019
- Time:** The sale will begin at 10:00 AM or not later than three hours after that time.
- Place:** THE FRONT STEPS OF THE VAL VERDE COUNTY COURTHOUSE, PECAN STREET ENTRANCE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

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

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated June 25, 2003 and recorded in Document CLERK'S FILE NO. 0209028 real property records of VAL VERDE County, Texas, with **RALPH OCHOA AND NAOMI OCHOA**, grantor(s) and MIDFIRST BANK, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by RALPH OCHOA AND NAOMI OCHOA, securing the payment of the indebtednesses in the original principal amount of \$24,775.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

**6. Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK  
999 N.W. GRAND BLVD  
STE 110  
OKLAHOMA CITY, OK 73118-6077



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.

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead NANCY GOMEZ, LEO GOMEZ, CALVIN SPEER, WENDY SPEER, MELODY SPEER, BARBARA SANDOVAL, MARTHA BOETA, RAMON PEREZ, GARRETT SANDERS, MARCIA CHAPA, STACEY BENNETT, OR AMY ORTIZ whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.

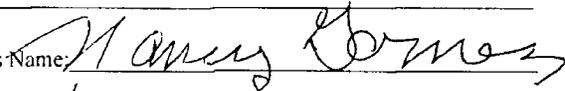


Israel Saucedo

**Certificate of Posting**

My name is NANCY GOMEZ, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 10/24/19 I filed at the office of the VAL VERDE County Clerk and caused to be posted at the VAL VERDE County courthouse this notice of sale.

Declarant's Name:



Date:

10/24/19

704 AVENUE Q  
DEL RIO, TX 78840

0000008644056

0000008644056

VAL VERDE

**EXHIBIT "A"**

THE FOLLOWING REAL PROPERTY SITUATE IN THE CITY OF DEL RIO COUNTY OF VAL VERDE STATE OF TEXAS TO-WIT SITUATED IN VAL VERDE COUNTY TEXAS AND BEING LOT EIGHT (8) BLOCK SIX (6) NORTH HEIGHTS ADDITION TO THE CITY OF DEL RIO TEXAS ACCORDING TO THE PLAT OF RECORD IN VOLUME 1 PAGE 40 MAP RECORDS VAL VERDE COUNTY TEXAS.

Receipt# - 151725

TS No.: 2019-02123-TX  
19-006919-673

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

By  Deputy

### Notice of [Substitute] Trustee Sale

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

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

**Date:** 12/03/2019

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

**Place:** 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 PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS

Property Address: 907 HOWELL STREET, DEL RIO, TX 78840

**2. 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. Any conveyance of the property is subject to all matters of record affecting the property.

**3. Instrument to be Foreclosed:** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 03/31/2005 and recorded 04/01/2005 in Book 938 Page 673 Document 0215780, real property records of Val Verde County, Texas, with **JOSE CAMPOS, Jr., joined herein pro forma by his wife, MARIA G. CAMPOS,** grantor(s) and RESMAE MORTGAGE CORPORATION, as Lender, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary.

**4. Appointment of Substitute Trustee:** In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint NANCY GOMEZ, LEO GOMEZ, CALVIN SPEER, WENDY SPEER, MELODY SPEER, BARBARA SANDOVAL, MARTHA BOETA, RAMON PEREZ, GARRETT SANDERS, MARCIA CHAPA, STACEY SANDERS, AMY ORTIZ, BILLIE C. LEWIS, JR., CHRIS LAFOND OR BLAKE LEWIS, Substitute Trustee to act under and by virtue of said Deed of Trust.

**5. Obligation Secured:** Deed of Trust or Contract Lien executed by **JOSE CAMPOS, Jr., joined herein pro forma by his wife, MARIA G. CAMPOS,** securing the payment of the indebtedness in the original principal amount of \$57,200.00, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2005-RM2 ASSET BACKED PASS-THROUGH CERTIFICATES** is the current mortgagee of the note and deed of trust or contract lien.



### Notice of [Substitute] Trustee Sale

**6. Default:** A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

**7. Property to be sold:** The property to be sold is described as follows:

**BEING ALL OF LOT SEVEN (7), IN BLOCK "G", OF THE SKYWAYS ADDITION, AN ADDITION TO THE CITY OF DEL RIO, VAL VERDE COUNTY, TEXAS, AS SHOWN BY THE MAP OR PLAT RECORDED IN VOLUME 2, PAGE 96, OF THE MAP RECORDS OF VAL VERDE COUNTY, TEXAS.**

**8. Mortgage Servicer Information:** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the property referenced above. **PHH Mortgage Corporation**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

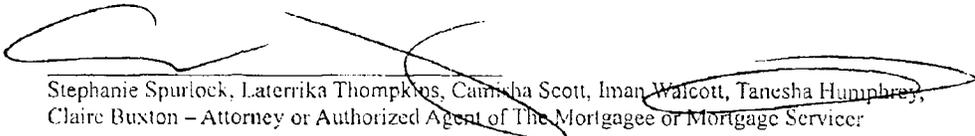
**C/O PHH Mortgage Corporation  
1 Mortgage Way  
Mt. Laurel, NJ 08054  
Phone: 877-744-2506**

### Notice of [Substitute] Trustee Sale

**9. Limitation of Damages:** 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.

**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.**

Date: October 25, 2019

  
Stephanie Spurlock, Laterrika Thompkins, Camisha Scott, Iman Waicott, Tanesha Humphrey,  
Claire Buxton – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

C/O Power Default Services, Inc.  
Northpark Town Center  
1000 Abernathy Rd. NE; Bldg. 400, Suite 200  
Atlanta, GA 30328  
Telephone: 855-427-2204  
Fax: 866-960-8298

  
NANCY GOMEZ, LEO GOMEZ, CALVIN SPEER, WENDY SPEER, MELODY SPEER,  
BARBARA SANDOVAL, MARTHA BOETA, RAMON PEREZ, GARRETT SANDERS,  
MARCIA CHAPA, STACEY SANDERS, AMY ORTIZ, BILLIE C. LEWIS, JR., CHRIS  
LAFOND OR BLAKE LEWIS  
- Substitute Trustee(s)

C/O AVT Title Services, LLC  
5177 Richmond Avenue Suite 1230  
Houston, TX 77056

**POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR  
ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR  
THAT PURPOSE.**

Certificate of Posting  
I am \_\_\_\_\_ whose address is c/o AVT Title Services, L.L.C., 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

November 8, 2019

FILED  
On: Nov 12, 2019 at 12:44P

Receipt# - 151913

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

By *[Signature]* Deputy

Deed of Trust ("Deed of Trust"):

- Dated: June 5, 2019
- Grantor: April Renee Little and Robert Ryan Moran-McDowell
- Trustee: Gary Glick
- Lender: Lake Ridge Ranch, LP
- Recorded in: Instrument No. 00314209 of the real property records of Val Verde County, Texas
- Secures: Real Estate Lien Note ("Note") in the original principal amount of \$29,500.00, executed by April Renee Little and Robert Ryan Moran-McDowell ("Borrower") and payable to the order of Lender
- [Original] Property: Lot 518 containing 1.004 acres of land, more or less Phase 5, Lake Ridge Ranch Subdivision, according to the plat thereof recorded in Slide #499 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 or Renata Castro
- [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, December 3, 2019
- 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 – Renata Castro