

TS No.: 2019-02538-TX
20-00004-673

FILED
On: Jan 09, 2020 at 09:18A

Receipt# - 152861

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

Notice of [Substitute] Trustee Sale

By  Deputy

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: 03/03/2020

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: 125 RIATA DRIVE, 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 03/16/2005 and recorded 03/18/2005 in Book 936 Page 688 Document 0215449, real property records of Val Verde County, Texas, with **MARK A. MORALES, a single person** 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 **MARK A. MORALES, a single person**, securing the payment of the indebtedness in the original principal amount of **\$85,600.00**, 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:

SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT THIRTEEN (13), BLOCK ONE (1), ALTA VISTA UNIT VII SUBDIVISION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 6, PAGE 2, MAP RECORDS, 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**

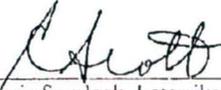
Phone: 877-744-2506

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.

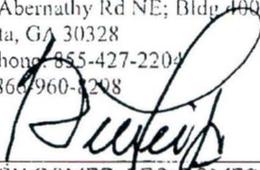
THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

Date: January 6, 2020



Stephanie Spurlock, Laterrika Thompkins, Camisha Scott, Iman Walcott, 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: 866-960-3208



NANCY GOMEZ, LEO GOMEZ, GALVIN SPEER, WENDY SPEER, MELODY SPEER, BARBARA SANDOVAL, MARTHA BOETA, RAMON PEREZ, GARRETT SANDERS, MARCIA CHAPA, STACEY SANDERS, AMY ORTZ, 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.

I am Billie C. Lewis Jr. Certificate of Posting
whose address is c/o AVT Title Services, LLC, AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 1-9-2020 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.

FILED
On: Feb 06, 2020 at 10:35A

Receipt# - 153409

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

By *[Signature]* 20-0021 Deputy

110 Pauline Avenue, Del Rio, TX 78840

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: 03/03/2020

Time: Between 10:00 AM and beginning not earlier than 10:00 AM or not later than three hours thereafter.

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

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

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated 07/25/2018 and recorded in the real property records of Val Verde County, TX and is recorded under Clerk's File/Instrument Number 00308929 with **Alejandro Campos and Cindy Campos** (grantor(s)) and Mortgage Electronic Registration Systems Inc., as nominee for Mortgage Lenders of America LLC mortgagee to which reference is herein made for all purposes.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by Alejandro Campos and Cindy Campos, securing the payment of the indebtedness in the original amount of \$141,882.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Wells Fargo Bank, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. **Property to be Sold.** SITUATED IN THE VAL VERDE COUNTY, TEXAS, AND BEING LOT FOUR (4), BLOCK ONE (1), KINGS COURT SUBDIVISION TO THE CITY OF DEL RIO, TEXAS ACCORDING TO THE PLAT OF RECORD IN VOLUME 4, PAGE 50, MAP RECORDS, VAL VERDE COUNTY, TEXAS.



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6. **Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Wells Fargo Home Mortgage, as Mortgage Servicer, is representing the current Mortgagee whose address is:

Wells Fargo Bank, N.A.
3476 Stateview Blvd.
Fort Mill, SC 29715



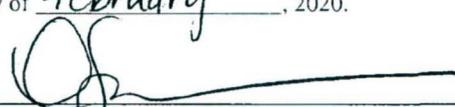
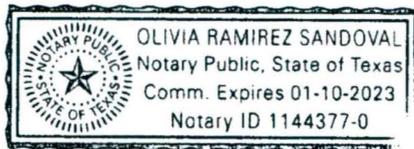
SUBSTITUTE TRUSTEE

Billie C. Lewis, Jr., Blake Lewis, Calvin Speer,
Wendy Speer, Melody Speer,
1320 Greenway Drive, Suite 300
Irving, TX 75038

STATE OF Texas
COUNTY OF Val Verde

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

GIVEN UNDER MY HAND AND SEAL OF OFFICE this 10 day of February, 2020.


NOTARY PUBLIC in and for

Val Verde Count COUNTY

My commission expires: 01-10-2023

Print Name of Notary: Olivia R. Sandoval

CERTIFICATE OF POSTING

My name is Billie C. Lewis Jr., and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on February 6, 2020 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.

Declarants Name: Billie C. Lewis Jr.

Date: February 6, 2020

Notice of Foreclosure Sale

February 6, 2020

FILED
On: Feb 07, 2020 at 12:17P

Receipt# - 153436

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

By MZ Deputy

Deed of Trust ("Deed of Trust"):

Dated: June 21, 2019

Grantor: **Veronica Terrones**

Trustee: Gary Glick

Lender: Lake Ridge Ranch, LP

Recorded in: Instrument No. 00314449 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 Veronica Terrones ("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 Slides #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 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, March 3, 2020**

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.

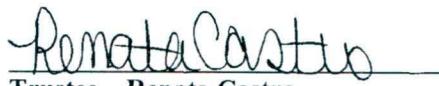
If Lender/Beneficiary passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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

Notice of Foreclosure Sale

FILED
On: Feb 07, 2020 at 12:17P

February 6, 2020

Receipt# - 153436

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

By CMF _____, Deputy

Deed of Trust ("Deed of Trust"):

Dated: May 28, 2018

Grantor: **Effrain Rodriguez, Jr. and Kassandra Van Hoozier**

Trustee: Gary Glick

Lender: Lake Ridge Ranch, LP

Recorded in: Instrument No. 00308049 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 Effrain Rodriguez, Jr. and Kassandra Van Hoozier ("Borrower") and payable to the order of Lender

[Original] Property: Lot 532 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, March 3, 2020**

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.

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Trustee – Renata Castro