

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: SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT TEN (10), BLOCK "G", BUENA VISTA SUBDIVISION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 2, PAGE 59, MAP RECORDS, VAL VERDE COUNTY, TEXAS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 03/21/2013 and recorded in 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: 10/06/2020

Time: 01:00 PM

Place: Val Verde County, 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 VICTOR CARDENAS JR AND YOHANA NARVAEZ, provides that it secures the payment of the indebtedness in the original principal amount of \$149,246.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. SFMC, LP DBA SERVICE FIRST MORTGAGE COMPANY is the current mortgagee of the note and deed of trust and SERVICE FIRST MORTGAGE COMPANY is mortgage servicer. A servicing agreement between the mortgagee, whose address is SFMC, LP DBA SERVICE FIRST MORTGAGE COMPANY c/o SERVICE FIRST MORTGAGE COMPANY, 1 Corporate Dr., Ste 360, Lake Zurich, IL 60047 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 AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, 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.

THIS FORECLOSURE SALE IS BEING CONDUCTED UNDER THE EXCEPTION REFERENCED IN GOVERNOR ABBOTT'S EXECUTIVE ORDER GA-28(1)(A)

Mackie Wolf Zientz & Mann, P.C.
Brandon Wolf, Attorney at Law
L. Keller Mackie, Attorney at Law
Michael Zientz, Attorney at Law
Lori Liane Long, Attorney at Law
Chelsea Schneider, Attorney at Law
Ester Gonzales, Attorney at Law
Parkway Office Center, Suite 900
14160 Dallas Parkway
Dallas, TX 75254

FILED
On: Sep 03, 2020 at 11:14A

Receipt# - 157067

Generosa Gracia Ramon
County Clerk, Val Verde County, TX

By Yvonne, Deputy



I am Billie C. Lewis Jr. Certificate of Posting
whose address is c/o AVT Title Services, L.L.C, 5177 Richmond Avenue, Suite 1230,
Houston, TX 77056. I declare under penalty of perjury that on Sept. 3, 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.

Receipt# - 157226

Generoso Gracia Ramon
County Clerk, Val Verde County, TX

By Mary Aguirre Deputy

0000008950750

1200 S MAIN ST
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: October 06, 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, 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 December 19, 2008 and recorded in Document VOLUME 01136, PAGE 00728 real property records of VAL VERDE County, Texas, with LINDA CHRISTINA A CONCHAS AND RAUL RENE GONCHAS, JR, grantor(s) and BENEFICIAL TEXAS INC., mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by LINDA CHRISTINA A CONCHAS AND RAUL RENE CONCHAS, JR, securing the payment of the indebtednesses in the original principal amount of \$117,500.21, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST 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. CALIBER HOME LOANS, INC., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o CALIBER HOME LOANS, INC.
13801 WIRELESS WAY
OKLAHOMA CITY, OK 73134



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, 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.

Il sb

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 9/14/20 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: Nancy Gomez
Date: 9/14/20

EXHIBIT "A"

SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING THE NW CORNER OF BLOCK EIGHTEEN (18), RANGE FIVE (5), SOUTH DEL RIO TO THE CITY OF DEL RIO, TEXAS, DESCRIBED BY METES AND BOUNDS AS FOLLOWS, TO-WIT:

BEGINNING AT THE MOST NORTHWESTERLY CORNER OF SAID BLOCK NO. EIGHTEEN (18), AND WHICH IS AT THE INTERSECTION OF SOUTH MAIN AND ACADEMY STREETS;

THENCE IN A SOUTHERLY DIRECTION ALONG THE WESTERLY BOUNDARY LINE OF SAID BLOCK NO. EIGHTEEN (18) AND THE MOST EASTERLY BOUNDARY LINE OF SOUTH MAIN STREET, A DISTANCE OF 111 FEET TO A POINT IN SAID LINES;

THENCE IN AN EASTERLY DIRECTION AND PARALLEL WITH ACADEMY STREET AND ALONG THE MOST NORTHERLY BOUNDARY LINE OF C.C. KELLER PROPERTY A DISTANCE OF 131 FEET TO A POINT IN THE MOST NORTHERLY BOUNDARY LINE OF SAID KELLER PROPERTY;

THENCE IN A NORTHERLY DIRECTION A DISTANCE OF APPROXIMATELY 111 FEET TO A POINT IN THE MOST NORTHERLY BOUNDARY LINE OF SAID BLOCK NO. EIGHTEEN (18), AND THE MOST SOUTHERLY BOUNDARY LINE OF ACADEMY STREET;

THENCE IN A WESTERLY DIRECTION ALONG THE MOST NORTHERLY BOUNDARY LINE OF SAID BLOCK NO. EIGHTEEN (18) AND THE MOST SOUTHERLY BOUNDARY LINE OF SAID ACADEMY STREET, A DISTANCE OF 130 FEET AND 9 INCHES TO THE MOST NORTHERLY CORNER OF SAID BLOCK NO. EIGHTEEN (18), AND WHICH IS ALSO THE INTERSECTION OF SOUTH MAIN AND ACADEMY STREETS, BEING THE PLACE OF BEGINNING.