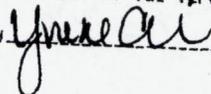


FILED
On: Dec 03, 2015 at 11:10A

Receipt# - 124857

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

By  Deputy

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

VAL VERDE County
Deed of Trust Dated: September 2, 1994
Amount: \$51,775.00
Grantor(s): SHERRELL MCKENZIE

Original Mortgagee: DEL RIO BANK AND TRUST COMPANY
Current Mortgagee: DITECH FINANCIAL LLC

Mortgagee Address: DITECH FINANCIAL LLC, 4250 North , Fort Worth, TX 76137

Recording Information: Volume 614, Page 790-797

Legal Description: LOT NO. FOURTEEN (14), BLOCK NO. FOUR (4), AMISTAD PARK SUBDIVISION UNIT 1, TO THE CITY OF DEL RIO, VAL VERDE COUNTY, TEXAS, ACCORDING TO PLAT OF SAID SUBDIVISION OF RECORD IN VOLUME 3, PAGE 47, OF THE MAP RECORDS OF SAID COUNTY.

Date of Sale: January 5, 2016 between the hours of 1:00 PM and 4:00 PM.

Earliest Time Sale Will Begin: 1:00 PM

Place of Sale: The foreclosure sale will be conducted at public venue in the area designated by the VAL VERDE County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

BILLIE C. LEWIS OR BLAKE LEWIS, CALVIN SPEER, WENDY SPEER, MELODY SPEER, FREDERICK BRITTON, JACK BURNS II, EVAN PRESS, JUDY POST, PAMELA THOMAS, PATRICIA SANDERS, KRISTOPER HOLUB, PATRICK ZWIERS, KELLEY BURNS, TANYA GRAHAM, DANIEL WILLSIE, NANCY GOMEZ OR LEO GOMEZ have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust.

The Substitute Trustee will sell the Property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

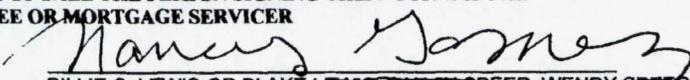
If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. app. Section 501 et seq.), and state law, including Section 51.015 Texas Property Code. Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice.

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

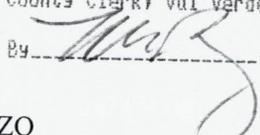

SARAH ROBBINS, ATTORNEY AT LAW
HUGHES, WATTERS & ASKANASE, L.L.P.
333 Clay, Suite 2900
Houston, Texas 77002
Reference: 2014-022571


BILLIE C. LEWIS OR BLAKE LEWIS, CALVIN SPEER, WENDY SPEER,
MELODY SPEER, FREDERICK BRITTON, JACK BURNS II, EVAN
PRESS, JUDY POST, PAMELA THOMAS, PATRICIA SANDERS,
KRISTOPER HOLUB, PATRICK ZWIERS, KELLEY BURNS, TANYA
GRAHAM, DANIEL WILLSIE, NANCY GOMEZ OR LEO GOMEZ
c/o AUCTION.COM, LLC
1 Mauchly
Irvine, California 92618

FILED
On: Dec 14, 2015 at 02:53P

Receipt# - 125076

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

By  Deputy

Notice of Substitute Trustee's Sale

Date: December 14, 2015

Substitute Trustee: MARIA ELENA DEL POZO

Substitute Trustee's Address: 2211 N. Bedell Blvd., Del Rio, Texas 78840

Mortgagee: BORDER FEDERAL CREDIT UNION

Note: Note dated April 25, 2014 in the amount of \$15,000.00

Deed of Trust

Date: April 25, 2014

Grantor: ELOY MORENO, JR.

Mortgagee: BORDER FEDERAL CREDIT UNION, a federal credit union

Recording information: Document Number 00283281, Official Public Records, Val Verde County, Texas

Property:

Being Lot Two Hundred Sixty (260), of the Lake Ridge Ranch Phase 3C Subdivision, an addition to Val Verde County, Texas, according to the map or plat recorded in Slide 440, Side A and Slide 440, Side B, of the Map Records of Val Verde County, Texas.

County: Val Verde

Date of Sale (first Tuesday of month): January 5, 2016

Time of Sale: 10:00 am or within three hours thereafter.

Place of Sale: The Front steps of the Val Verde County Courthouse, Pecan Street Entrance or at such other location as designated by the Val Verde County Commissioner's Court.

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.

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, BORDER FEDERAL CREDIT UNION, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

Mortgagee has appointed Maria Elena Del Pozo as Substitute Trustee under the Deed of Trust.

Mortgagee 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 auction at the Place of Sale, to the highest bidder for cash, "AS IS". The sale will begin at the Time of Sale or not later than three hours thereafter.

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

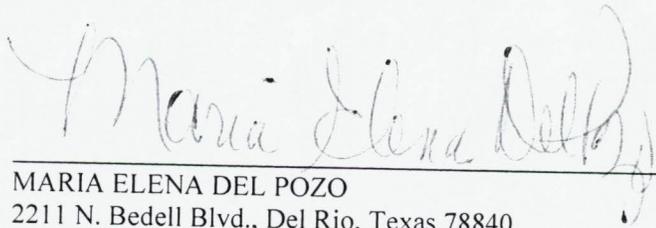
If Border Federal Credit Union passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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 BORDER FEDERAL CREDIT UNION. 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.

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.



MARIA ELENA DEL POZO
2211 N. Bedell Blvd., Del Rio, Texas 78840

NOTICE OF FORECLOSURE SALE

1. **Property to Be Sold.** The property to be sold is described as follows:

EXHIBIT A

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 04/12/2006 and recorded in Document 0225104 real property records of Val Verde County, Texas.

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

Date: 01/05/2016

Time: The sale will begin no earlier than 01:00 PM or no later than three hours thereafter.

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.

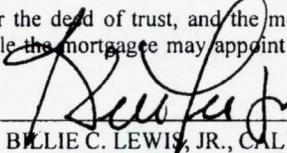
4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

Prospective bidders are reminded that by law the 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. The sale shall not cover any part of the property that has been released of public record from the lien of the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

5. **Obligations Secured.** The Deed of Trust executed by **ESPERANZA G. DOMINGUEZ AND EDWIN DOMINGUEZ**, provides that it secures the payment of the indebtedness in the original principal amount of \$50,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR SOUNDVIEW HOME LOAN TRUST 2006-OPT5, ASSET-BACKED CERTIFICATES, SERIES 2006-OPT5 is the current mortgagee of the note and deed of trust and OCWEN LOAN SERVICING, LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR SOUNDVIEW HOME LOAN TRUST 2006-OPT5, ASSET-BACKED CERTIFICATES, SERIES 2006-OPT5 c/o OCWEN LOAN SERVICING, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. **Default and Request to Act.** Default has occurred under the deed of trust, and the mortgagee has requested a Substitute Trustee conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.


BILLIE C. LEWIS, JR., CALVIN SPEER, WENDY SPEER,
MELODY SPEER OR BLAKE LEWIS
c/o AVT Title Services, LLC
13770 Noel Road #801529
Dallas, TX 75380-1529

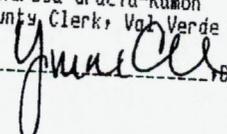
15-003993-670
413 EDNA ST
DEL RIO, TX 78840-5715

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.

FILED
On: Dec 14, 2015 at 03:12P

Receipt# - 125077

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

By  Deputy



4554471

EXHIBIT "A"

Situated in Val Verde County, Texas and being All of that certain tract or parcel of land comprising the west 37.5 feet of Lot Six (6) and the east 12.5 feet of Lot Five (5) in Block Two (2) of the Rosewood Park Addition to the City of Del Rio, Val Verde County, Texas, according to corrected plat of record in Volume 2 on page 1 of the Map Records of Val Verde County, Texas, and being further described by metes and bounds as follows, to-wit:

BEGINNING at a point in the northwest line of Edna Street for the south corner of Lot Six (6) and the east corner of Lot Seven (7);

THENCE south 55 degrees 0 minutes 0 seconds west a distance of 12.5 feet with the northwest line of Edna Street to a three (3) inch steel stake found for the south corner of this tract;

THENCE north 22 degrees 0 minutes 0 seconds west a distance of 125.0 feet to a one-half (½) inch metal pipe in fence for the west corner of this tract;

THENCE north 55 degrees 0 minutes 0 seconds east a distance of 50.0 feet with the northwest line of Lots Five (5) and Six (6), at 12.5 feet pass the north corner of Lot Five (5), same being the west corner of Lot Six (6), to a one-half (½) inch steel stake found for the north corner of this street;

THENCE south 22 degrees 0 minutes 0 seconds east a distance of 125.0 feet to a five-eighths (5/8) inch steel stake found in the northwest line of Edna Street for the east corner of this tract;

THENCE south 55 degrees 0 minutes 0 seconds west a distance of 37.5 feet with the northwest line of Edna Street to the place of BEGINNING.

and being the same property conveyed to Austin B. Phillips and wife, Luz R. Phillips by Deed dated March 29, 2004, filed for record April 12, 2004 in Volume 891, Pages 814-817, Official Public Records, Val Verde County, Texas, executed by 4-G Holdings, Ltd.

INITIAL
HERE
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FILED
On: Dec 14, 2015 at 03:31P

Receipt# - 125079

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

Notice of Substitute Trustee's Sale

Date: December 14 2015

Substitute Trustee: MARIA ELENA DEL POZO

Substitute Trustee's Address: 2211 N. Bedell Blvd., Del Rio, Texas 78840

Mortgagee: BORDER FEDERAL CREDIT UNION, a federal credit union

Note: Note dated February 6, 2015 in the amount of \$29,450.00

Deed of Trust

Date: February 16, 2015

Grantor: EFRAIN GUZMAN JR. aka EFRAIN R. GUZMAN JR.; and MELVA NELIA GUZMAN

Mortgagee: BORDER FEDERAL CREDIT UNION, a federal credit union

Recording information: Document Number 00287870, Official Public Records, Val Verde County, Texas

Property:

Situated in Val Verde County, Texas, and being all of Lot Twelve (12), in Block Three (3), of the San Felipe Heights Addition to the City of Del Rio, Texas, according to the plat of record in Volume 1, Page 13, Map Records, Val Verde County, Texas;

SAVE AND EXCEPT a 0.068 acre tract of land out of Lot 12, being more particularly described in Deed conveyed to Dalia R. Guzman, recorded in Volume 398, Page 363, Deed Records, Val Verde County, Texas.

County: Val Verde

Date of Sale (first Tuesday of month): January 5, 2016

Time of Sale: 10:00 am or within three hours thereafter.

Place of Sale: The Front steps of the Val Verde County Courthouse, Pecan Street Entrance or at such other location as designated by the Val Verde County Commissioner's Court.

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.

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, BORDER FEDERAL CREDIT UNION, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

Mortgagee has appointed Maria Elena Del Pozo as Substitute Trustee under the Deed of Trust. Mortgagee 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 auction at the Place of Sale, to the highest bidder for cash, "AS IS". The sale will begin at the Time of Sale or not later than three hours thereafter.

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

A Default Order was signed on December 9, 2015 by the presiding judge of the 63rd Judicial District Court, Val Verde County, Texas under Case Number 32194, authorizing the foreclosure sale.

If Border Federal Credit Union 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.

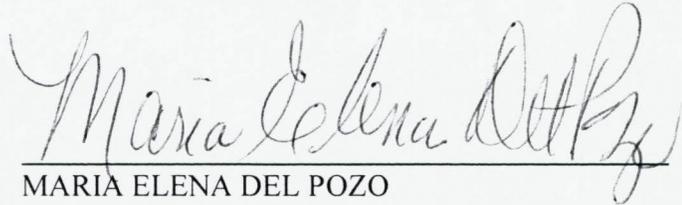
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain 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 BORDER FEDERAL CREDIT UNION. 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.

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.

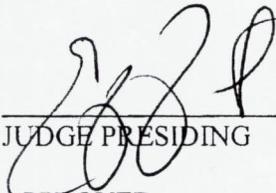
A handwritten signature in cursive script, reading "Maria Elena Del Pozo". The signature is written in dark ink and is positioned above a horizontal line.

MARIA ELENA DEL POZO

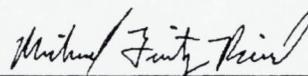
2211 N. Bedell Blvd., Del Rio, Texas 78840

4. The lien to be foreclosed is indexed or recorded at Document Number 00287870 and recorded in the real property records of Val Verde County, Texas.
5. The material facts establishing Respondents' default are alleged in Petitioner's application and the supporting affidavit. Those facts are adopted by the court and incorporated by reference in this order.
6. Based on the affidavit of Petitioner, no Respondent subject to this order is protected from foreclosure by the Servicemembers Civil Relief Act, 50 U.S.C. App. § 501 et seq.
7. Therefore, the Court grants Petitioner's motion for a default order under Texas Rules of Civil Procedure 736.7 and 736.8. Petitioner may proceed with foreclosure of the property described above in accordance with applicable law and the lien sought to be foreclosed.
8. This order is not subject to a motion for rehearing, a new trial, a bill of review, or an appeal. Any challenge to this order must be made in a separate, original proceeding filed in accordance with Texas Rule of Civil Procedure 736.11.

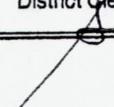
SIGNED this 9th day of December, 2015



JUDGE PRESIDING
APPROVED:



Michael Fritz Baird, Attorney for Petitioner

FILED At 4:17 O'Clock <u>P</u> M DEC 09 2015 JO ANN CERVANTES District Clerk-Val Verde Co. By  Deputy

JO ANN CERVANTES
DISTRICT CLERK
VAL VERDE COUNTY
P.O. Box 1544
100 E. Broadway
1st Floor
Del Rio, Texas 78841-1544



SANDRA LUNA
DEPUTY CLERK
Civil (830) 774-7538
Child Support (830) 774-7540
Jury (830) 774-7541
Criminal/Juvenile (830) 774-7539
Asst. Civil (830) 774-7536
Fax (830) 774-7643

THE STATE OF TEXAS
COUNTY OF VAL VERDE

I, **JO ANN CERVANTES**, District Clerk in and for Val Verde County, Texas, do hereby certify that the above and foregoing is a true and correct copy of:

DEFAULT ORDER

in cause number **32194** Styled

IN RE: ORDER FOR FORECLOSURE CONCERNING
300 SAN FELIPE AVE.
DEL RIO, TEXAS 78840
UNDER TEX. R. CIV. PROC. 736

PETITIONER: BORDER FEDERAL CREDIT UNION
RESPONDENTS: EFRAIN GUZMAN JR., AKA EFRAIN R. GUZMAN JR.
AND MELVA NELIA GUZMAN

same having been filed of record on the 9th day of December, 2015 in the 63RD JUDICIAL DISTRICT COURT.

WITNESS MY HAND AND OFFICIAL SEAL OF OFFICE in Del Rio, Val Verde County,
this 10th day of December, 2015.

JO ANN CERVANTES, DISTRICT CLERK
63rd & 83rd District Courts
Val Verde County, Texas

By: Sandra Luna
Deputy

NOTICE OF TRUSTEE'S SALE

DEED OF TRUST INFORMATION:

Grantor(s)	Joann C. Williams	Deed of Trust Date	October 16, 2008
Original Mortgagee	James B. Nutter Company	Recording Information	Instrument #: 00247010 in Val Verde County, Texas
Original Trustee	Tommy Bastian	Original Principal	\$82,500.00
Property County	Val Verde	Property Address	807 East 8th Street, Del Rio, TX 78840

MORTGAGE SERVICER INFORMATION:

Current Mortgagee	James B. Nutter & Company	Mortgage Servicer	James B. Nutter & Company
Current Beneficiary	James B. Nutter & Company	Mortgage Servicer Address	4153 Broadway, Kansas City, MO 64111

SALE INFORMATION:

Date of Sale	01/05/2016
Time of Sale	10:00 AM or no later than 3 hours thereafter
Place of Sale	The front steps of the Courthouse, being the front entrance County Courthouse in Val Verde County, Texas, or if the preceding area is no longer the designated area, at the area most recently designated by the Val Verde County Commissioner's Court.
Substitute Trustees	Nancy Gomez, Nancy Gomez, Cabrin Speer, Wendy Speer, Melody Speer, Solim Taherzadeh, Mo Taherzadeh, or Michael Linke, any to act
Substitute Trustees' Address	5001 Spring Valley Road, Suite 1020W, Dallas, Texas 75244

PROPERTY INFORMATION:

Legal Description as per the Deed of Trust:
SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT FOUR 4. BLOCK FIFTY SIX 56, COLLEGE HEIGHTS ADDITION TO THE CITY OF DEL RIO, TEXAS.

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Default has occurred under the Deed of Trust and all sums secured by the Deed of Trust were declared immediately due and payable. The Beneficiary has, or caused another to, removed the Original Trustee and appointed Substitute Trustees. On behalf of the Mortgagee, Mortgage Servicer, and Substitute Trustees, the undersigned is providing this Notice of Trustee's Sale.

The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Beneficiary thereunder to have the bid credited to the Note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

The 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 sale will necessarily be made subject to all other 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. The sale shall not cover any part of the property that has been released from the lien of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the Beneficiary 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.

TAHERZADEH, PLLC

NOTICE OF TRUSTEE'S SALE- 816-00186

PAGE 1

Nancy Gomez

FILED
On: Dec 15, 2015 at 09:22A

Receipt# - 125085

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

By *[Signature]*, Deputy

NOTICE OF TRUSTEE'S SALE

Pursuant to 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. Purchasers will buy the property "at the purchaser's own risk" and "at his/her peril", and no representation is made concerning the quality of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property.

Pursuant to the Texas Property Code, the Trustee reserves the right to set further reasonable conditions for conducting the Sale. Any such further conditions shall be announced before bidding is opened for the first Sale of the day held by the Trustee or any Substitute Trustee.

The Deed of Trust permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee, or any subsequently appointed Trustee, need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiled may be after the date originally scheduled for this sale.

Interested parties are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Assert and protect your rights as a member of the armed forces of the United States. If you 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.

Dated November 13, 2015.

/s/ Selim H. Taherzadeh
Selim H. Taherzadeh
5001 Spring Valley Road
Suite 1020W
Dallas, TX 75244
(469) 729-6800

Return to:
TAHERZADEH, PLLC

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Jo Ann Cervantes, District Clerk
Val Verde County, Texas
Mary Jane Patino

CAUSE NUMBER 32164

IN RE: ORDER FOR FORECLOSURE CONCERNING	§ § § § § § § § § § §	IN THE DISTRICT COURT
807 EAST 8TH STREET DEL RIO, TX 78840		63rd JUDICIAL DISTRICT OF
UNDER TEX. R. CIV. PROC. 736		VAL VERDE COUNTY, TEXAS

DEFAULT ORDER ALLOWING FORECLOSURE

James B. Nutter & Company, Petitioner, on behalf of itself, its successors and assigns, has brought before this Court for consideration its Application for Court Order Allowing Foreclosure of a Lien Under Texas Constitution article 16, section 50(k) (Application). Having considered the evidence presented, the Court finds that:

- 1) the Application complies with Rule 736.1;
- 2) the Application was properly served in accordance with Rule 736.3;
- 3) a respondent did not file a response to the Application by the due date; and
- 4) the return of service has been on file with the Clerk of the Court for at least 10 days;
and
- 5) Petitioner has established the basis for foreclosure and finds that:
 - (a) Petitioner is the holder of a Texas Home Equity Note secured by a lien created under Texas Constitution article XVI, section 50(k). A debt exists.
 - (b) Installment payments have not been made when due and owing pursuant to the terms of the Note and Decd of Trust.

DEFAULT ORDER

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(c) The obligation secured by the lien sought to be foreclosed is in default.

(d) The requisite notice to cure the default has been mailed to each person as required under applicable law and the loan agreement, contract, or lien sought to be foreclosed and the opportunity to cure has expired. Before the Application was filed, any other action required under applicable law and the loan agreement, contract, or lien sought to be foreclosed was performed.

IT IS THEREFORE ORDERED that:

1. James B. Nutter & Company, together with its successors and assigns, is hereby authorized to serve Notice of Sale on each Respondent and may proceed with a foreclosure sale in accordance with the security agreement and Texas Property Code section 51.002 concerning the property with a commonly known mailing address of 807 East 8th Street, Del Rio, TX 78840 and legal description as described in the Real Property Records of VAL VERDE COUNTY, Texas as follows:

SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT FOUR 4,
BLOCK FIFTY SIX 56, COLLEGE HEIGHTS ADDITION TO THE CITY OF
DEL RIO, TEXAS.

2. The name and last known address of each respondent subject to the order are:

Joann C. Williams
101 Silver King CT
Bonaire, GA 31005

3. The recording or indexing information of each lien to be foreclosed is as follows:

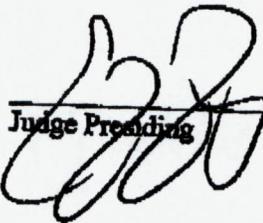
DEFAULT ORDER

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Instrument #: 00247010 in the Real Property Records of Val Verde
County, Texas.

4. A conformed copy of an Order Allowing Foreclosure must be attached to the trustee or substitute trustee's foreclosure deed in accordance with Rule 736.12 of the Texas Rules of Civil Procedure.
5. Petitioner may communicate with each Respondent and all third parties as reasonably necessary to conduct a foreclosure sale.
6. Notice of Foreclosure Sale must be mailed to respondent's counsel by certified mail if a respondent is represented by counsel.

Signed, this ^{pl} 13 day of November, 2015.



Judge Preeding