

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

Receipt # - 125321

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

Auth. Wild

DEED OF TRUST INFORMATION:

Date: 03/26/2009
Grantor(s): JESUS E. MARTINEZ, JR. AND EUNICE M. LORADO MARTINEZ, HUSBAND AND WIFE
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR AMERIPRO FUNDING, INC. DBA LAND MORTGAGE, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$83,354.00
Recording Information: Instrument 00249818
Property County: Val Verde
Property: SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT TWENTY-FIVE (25), BLOCK C, NUEVA VISTA SUBDIVISION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN SLIDE 262-B, MAP RECORDS, VAL VERDE COUNTY, TEXAS.
Reported Address: 194 VISTA ORIENTE, DEL RIO, TX 78840

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: Wells Fargo Bank, NA
Mortgage Servicer: Wells Fargo Bank, N. A.
Current Beneficiary: Wells Fargo Bank, NA
Mortgage Servicer Address: 3476 Stateview Boulevard, Fort Mill, SC 29715

SALE INFORMATION:

Date of Sale: Tuesday, the 1st day of March, 2016
Time of Sale: 10:00AM or within three hours thereafter.
Place of Sale: AT THE FRONT STEPS OF THE COURTHOUSE, BEING THE FRONT ENTRANCE 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 Trustee(s): Nancy Gomez, Leo Gomez, Cristina Camarata, Sammy Hooda, Michael Burns, Alexander Wolfe, Suzanne Suarez or Adam Womack, any to act
Substitute Trustee Address: 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Nancy Gomez, Leo Gomez, Cristina Camarata, Sammy Hooda, Michael Burns, Alexander Wolfe, Suzanne Suarez or Adam Womack, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Nancy Gomez, Leo Gomez, Cristina Camarata, Sammy Hooda, Michael Burns, Alexander Wolfe, Suzanne Suarez or Adam Womack, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Very truly yours,

Buckley Madole, P.C.

Nancy Gomez

FILED
On: Dec 30, 2015 at 08:57A

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Receipt# - 125321

VAL VERDE County
Deed of Trust Dated: September 30, 2014
Amount: \$103,098.00
Grantor(s): DONALD MERKLE and LISA MALDONADO

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

Original Mortgage: FLAGSTAR BANK, FSB, A FEDERALLY CHARTERED SAVINGS BANK
Current Mortgage: FLAGSTAR BANK, FSB

Mortgagee Address: FLAGSTAR BANK, FSB, 5151 Corporate Drive, Troy, MI 48098

Recording Information: Document No. 00285949

Legal Description: BEING LOT SIX (6), IN BLOCK FORTY (40), OF THE FIRST RAILROAD ADDITION, AN ADDITION TO THE CITY OF DEL RIO, VAL VERDE COUNTY, TEXAS, AS SHOWN BY THE MAP OR PLAT RECORDED IN VOLUME 1, PAGE 139, OF THE MAP RECORDS (FORMERLY VOLUME 11, PAGE 185 OF THE DEED RECORDS), OF VAL VERDE COUNTY, TEXAS. SAID TRACT OF LAND BEING THE SAME PROPERTY AS DESCRIBED IN GENERAL WARRENTY DEED RECORDED IN VOLUME 1091, PAGE 21, OF THE OFFICIAL PUBLIC RECORDS OF VAL VERDE COUNTY, TEXAS.

Date of Sale: March 1, 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.

NANCY GOMEZ OR LEO GOMEZ, CALVIN SPEER, WENDY SPEER OR MELODY SPEER 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.

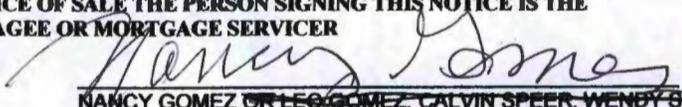
If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

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.
1201 Louisiana, Suite 2800
Houston, Texas 77002
Reference: 2015-009432


NANCY GOMEZ OR LEO GOMEZ, CALVIN SPEER, WENDY SPEER
OR MELODY SPEER
c/o Tejas Trustee Services
4100 Midway Rd Ste 1040
Carrollton, TX 75007

FILED
On: Dec 30, 2015 at 12:02P
Receipt# 125339
County Clerk, Val Verde County, TX

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

VAL VERDE County
Deed of Trust Dated: September 30, 2014
Amount: \$103,098.00
Grantor(s): DONALD MERKLE and LISA MALDONADO

Original Mortgagee: FLAGSTAR BANK, FSB, A FEDERALLY CHARTERED SAVINGS BANK
Current Mortgagee: FLAGSTAR BANK, FSB

Mortgagee Address: FLAGSTAR BANK, FSB, 5151 Corporate Drive, Troy, MI 48068

Recording Information: Document No. 00285949

Legal Description: BEING LOT SIX (6), IN BLOCK FORTY (40), OF THE FIRST RAILROAD ADDITION, AN ADDITION TO THE CITY OF DEL RIO, VAL VERDE COUNTY, TEXAS, AS SHOWN BY THE MAP OR PLAT RECORDED IN VOLUME 1, PAGE 139, OF THE MAP RECORDS (FORMERLY VOLUME 11, PAGE 185 OF THE DEED RECORDS), OF VAL VERDE COUNTY, TEXAS, SAID TRACT OF LAND BEING THE SAME PROPERTY AS DESCRIBED IN GENERAL WARRENTY DEED RECORDED IN VOLUME 1091, PAGE 21, OF THE OFFICIAL PUBLIC RECORDS OF VAL VERDE COUNTY, TEXAS.

Date of Sale: March 1, 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

NANCY GOMEZ OR LFO GOMEZ, CALVIN SPEER, WENDY SPEER OR MELODY SPEER 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 Dood 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.

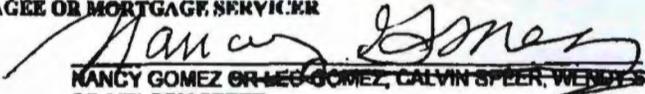
If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

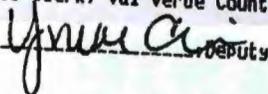
NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever,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


SARAH ROBBINS, ATTORNEY AT LAW
HUGHES, WATTERS & ASKANASF, L.L.P.
1201 Louisiana, Suite 2800
Houston, Texas 77002
Reference: 2015-009432


NANCY GOMEZ OR LFO GOMEZ, CALVIN SPEER, WENDY SPEER
OR MELODY SPEER
c/o Tejas Trustee Services
4100 Midway Rd Ste 1040
Carrollton, TX 75007

FILED
On: Dec 30, 2015 at 12:02P
Receipt# - 125339
Generosa Gracia-Ramon
County Clerk, Val Verde County, TX
By  Deputy

STATE OF TEXAS

COUNTY OF VAL VERDE

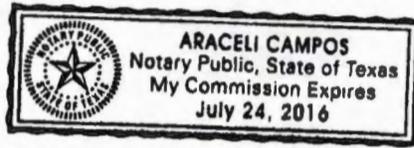
Before me, the undersigned authority, on this 30 day of December 2015 personally appeared Nancy Gomez, known to me to be the person(s) whose name is/are subscribed to the foregoing instrument, and acknowledged to me that he/she executed the same for the purposes and consideration therein expressed, and in the capacity therein stated.

[Handwritten signature]

NOTARY PUBLIC, STATE OF

TEXAS

AFTER RECORDING RETURN TO:
Hughes, Walters & Askanase, L.L.P.
1201 Louisiana, Suite 2800
Houston, Texas 77002
Reference: 2015-009432



[Faint handwritten notes on the left margin]

FILED
On: Dec 30, 2015 at 10:29A

Notice of Foreclosure Sale

Receipt# - 125324

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

PURSUANT TO TEXAS TAX CODE SECTION 32.06, THE FORECLOSURE SALE REFERRED TO IN THIS DOCUMENT IS A SUPERIOR TRANSFER TAX LIEN SUBJECT TO THE RIGHT OF REDEMPTION UNDER CERTAIN CONDITIONS. THE FORECLOSURE IS SCHEDULED TO OCCUR ON MARCH 1, 2016.

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

RANGE 1 NORTH DEL RIO BLOCK 2, LOT W1/2 4; also known as BEING all of the West One-Half (W 1/2) of Lot Four, in Block Two (2), Range One (1) in that part of the City of Del Rio, Texas, known as North Del Rio, as shown by the Map Records of the said City of Del Rio, Val Verde County, Texas. The lot, tract or parcel of land herein and hereby conveyed fronting Sixty-Eight (68) feet on Griner Street, and running back to division fence a distance of One Hundred Twenty-Seven and One-Half (127.5) feet, and also being the same property conveyed in Deed dated September 3, 1938, in Volume 95, Pages 194-195 of the Deed Records of Val Verde County, Texas; more commonly known as 604 Griner Street, Del Rio, Texas 78840.

2. *Instrument to be Foreclosed.* The instruments to be foreclosed are the Property Tax Lien Deed of Trust (Deed of Trust) recorded in Document No. 00255193 of the real property records of Val Verde County, Texas and the Transferred Tax Lien recorded in Document Nos. 00255437 and 00280381 of the 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: March 1, 2016.

Time: The sale will begin no earlier than 10:00 a.m. or no later than three hours thereafter. The sale will be completed by no later than 4:00 p.m.

Place: Front steps of Val Verde County Courthouse or as otherwise designated by County Commissioner.

4. *Terms of 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.

Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

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 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.

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.

Pursuant to section 51.0075 of the Texas Property Code, the Trustee or any Substitute 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.

5. *Type of Sale.* The sale is an expedited foreclosure sale of a Transferred Tax Lien created pursuant to Sections 32.06 and 32.065, Texas Tax Code, Section 51.002, Texas Property Code and the power of sale granted by the Deed of Trust executed by Jeffrey O. Kemp.

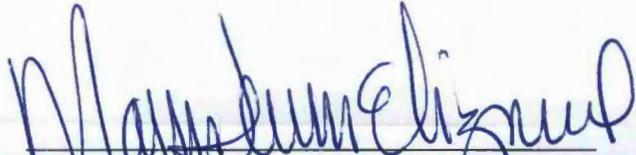
6. *Obligations Secured.* The Deed of Trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to (a) the Note in the original principal amount of \$1,830.38, executed by Jeffrey O. Kemp, and payable to the order of Hunter-Kelsey I, LLC; (b) all renewals and extensions of the Note; and (c) any and all present and future indebtednesses of Jeffrey O. Kemp to Hunter-Kelsey I, LLC. Hunter-Kelsey I, LLC is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

Questions concerning the sale may be directed to Nikolaos P. Stavros or Lindsey

Kelly at 3624 N. Hills Drive, Suite B-100, Austin, Texas 78731.

7. *Default and Request to Act.* Default has occurred under the Deed of Trust, and the beneficiary has requested me, as substitute trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

Dated: December 30, 2015



Maria Teresa Elizondo, Nikolaos P Stavros,
Lindsey Kelly, Michelle Brown, Daniel Andrews,
or John Daves

3624 North Hills Dr., Suite B-100

Austin, TX 78731

Telephone: (512) 346-6011

Fax: (512) 346-6005

AFTER RECORDING RETURN TO:

Stavros & Kelly, PLLC

3624 North Hills Dr., Suite B-100

Austin, TX 78731

Tel: (512) 346-6011

Fax: (512) 346-6005

NOTICE OF FORECLOSURE SALE

Receipt# - 125505

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

EXHIBIT A

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

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust Document 0225104 real property records of Val Verde County, Texas.

By LM, Deputy
dated 04/12/2006 and recorded in

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

Date: 03/01/2016

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.

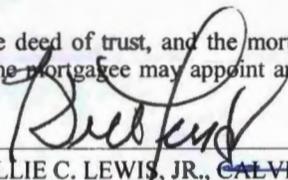
Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation 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.

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


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

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.



4558287

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 (1/2) 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 (1/2) 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 Ed

Receipt# - 125579

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

NOTICE OF SUBSTITUTE TRUSTEE'S 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 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. Property to Be Sold. The property to be sold is described as follows:

Situated in Val Verde County, Texas and being parts of Lots Nine (9) and Ten (10), Block "D", Foster Estates to the City of Del Rio according to the plat record in Volume 3, Page 72, Map Records, Val Verde County, Texas and more fully described by metes and bounds as follows:

Beginning at a point for the Southeast corner of said Lot 9, the Northeast corner of Lot 6, of this Block in the west line of said Lot 10 for a corner of this tract;

Thence, N. 83° 33' W., 29.9 ft. with the North line of said Lot 6, for the Southwest corner of this tract;

Thence N. 3°55' W. 133.7 ft. to a point in the South line of Mary Lou Drive for the Northwest corner this tract;

Thence N. 86°05' E, 78.0 ft. with the South line of Mary Lou Drive, at 48.0 ft. pass point for the original Northeast corner of Lot 9, the Northwest corner of said Lot 10 and the Northeast corner of this tract;

Thence S. 3° 55' E, 139.4 ft. to a point for the Southeast corner of this tract;

Thence S. 86° 05' W, 49.5 ft. to the place of beginning.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the deed of trust to New Century Mortgage Corporation, recorded on 01/31/2005 as DOC# 0214367 VOL# 930 PG# 403-421 in the real property records of Val Verde County, Texas. Assignment of Deed of Trust to Deutsche Bank National Trust Company, as Indenture Trustee, for New Century Home Equity Loan Trust 2005-2 recorded on 03/03/2010 as DOC# 00256394 of the real property records of Val Verde County, Texas. The holder or servicer of the instrument is: .

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

Date: 03/01/2016

Time: The sale will begin no earlier than 10:00 AM or no later than three hours thereafter.
The sale will be completed by no later than 4:00 P.M.

Place: Front steps of Courthouse

The deed of trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust 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.

4. **Terms of 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.

Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

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 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.

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.

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.

Pursuant to section 51.0075 of 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.

5. **Type of Sale.** The sale is a nonjudicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by Maria Fuentez, an unmarried woman.

6. **Obligations Secured.** The deed of trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to (a) the promissory note in the original principal amount of \$78,400.00, executed by Maria Fuentez, and payable to the order of New Century Mortgage Corporation; (b) all renewals and extensions of the note; (c) any and all present and future indebtednesses of Maria Fuentez, an unmarried woman to New Century Mortgage Corporation. Deutsche Bank National Trust Company, as Indenture Trustee, for New Century Home Equity Loan Trust 2005-2 is the current holder of the Obligations and is the beneficiary under the deed of trust.

7. Default and Request to Act. Default has occurred under the deed of trust, and the beneficiary has requested Statewide Civil Process, Inc., 13279 Pond Springs Rd., Suite 2, Austin, TX 78729, Rita Kamback, Steven Westergren, Julie Mayer, Nora Agnes, Sheila Rankin, and C. Morgan Lasley, 925 E. 4th St., Waterloo, IA 50703, as substitute trustees, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person as substitute trustee to conduct the sale.

8. Acceleration. Default has occurred in the payment of the Indebtedness secured by the deed of trust. Therefore, the beneficiary accelerates the maturity of the Indebtedness and declares the entire Indebtedness immediately due and payable.


Substitute Trustee

Sent to obligors via certified mail by Klatt, Augustine, Sayer, Treinen, & Rastede, P.C., 925 E. 4th St., Waterloo, IA 50703, 319-234-2530.

months in default. As of October 26, 2012, the amount owed to cure the default was Six Thousand Four Hundred Ninety-Six Dollars and Sixteen Cents (\$6,496.16), and the amount owed to pay off the lien was One Hundred One Thousand Six Hundred Twenty-Two Dollars and Twenty-Six Cents (\$101,622.26);

- (f) The requisite notices to cure the default and accelerate the maturity of the debt under the security instrument, Tex. Prop. Code §51.002, and applicable law have been given to each person, and the opportunity to cure has expired; and
- (g) Prior to filing the Application, all actions required by applicable law and the lien sought to be foreclosed have been performed.

3. The mailing address of the property sought to be foreclosed is 220 Mary Lou Drive, Del Rio, TX 78840 ("Property"), and is more particularly described, to-wit:

SITUATED IN VAL VERDE COUNTY, TEXAS AND BEING PARTS OF LOTS NINE (9) AND TEN (10), BLOCK "D", FOSTER ESTATES TO THE CITY OF DEL RIO ACCORDING TO THE PLAT OF RECORD IN VOLUME 3, PAGE 72, MAP RECORDS, VAL VERDE COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS IN EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES.

4. Respondent, Maria Fuentez is subject to this Order, and Respondent's last known address is: 220 Mary Lou Drive, Del Rio, TX 78840.

5. The Security Instrument encumbering the Property is recorded in the official real property records of Val Verde County, Texas under County Clerk Number: 0214367, where all or part of the property is located.

The Court further finds that the Application complies with Tex. R. Civ. P. 736; that the Application has been properly served in accordance with Tex. R. Civ. P. 736.3; that in accordance with Tex. R. Civ. P. 736.7(c), the required Return of Service has been on file with the clerk of the Court for at least 10 days, exclusive of the filing date, except that, if service by certified mail is unsuccessful, the return of service need not contain a return receipt as stated by Tex. R. Civ. P. 736.3(b)(2).

THE COURT THEREFORE GRANTS Petitioner's Application for Order Permitting Foreclosure of Lien Created under Tex. Const. art. XVI, §50a(6).

IT IS THEREFORE ORDERED that Petitioner may proceed with a foreclosure sale of the lien on the Property under the terms of the security instrument and Texas Property Code §51.002.

IT IS FURTHER ORDERED that Petitioner shall send Respondent a copy of this signed Order with the notice of foreclosure sale sent to Respondent.

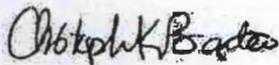
IT IS FURTHER ORDERED that if Respondent is represented by counsel, Petitioner shall, by certified mail, send Respondent's attorney notice of the foreclosure sale date.

IT IS FURTHER ORDERED that Petitioner may communicate with Respondent and all third parties as may be reasonably necessary to conduct the foreclosure sale of the Property.

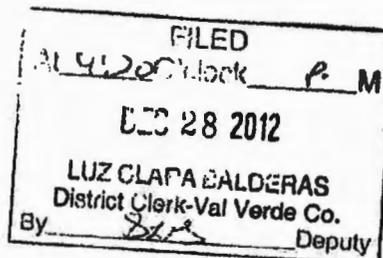
SIGNED this 28th day of December, 2012.


PRESIDING DISTRICT COURT JUDGE

Approved as to Form and Content:
MARINOSCI LAW GROUP, P.C.
MARINOSCI & BAXTER



Christopher K. Baxter
State Bar: 90001747
14643 Dallas Parkway, Suite 750
Dallas, Texas 75254
Phone: (972) 331-2300
Fax: (972) 331-5240
ATTORNEY FOR PETITIONER



63RD VOL 420 PG 269

0214367

Exhibit "A"

Situated in Val Verde County, Texas and being parts of Lots Nine (9) and Ten (10), Block "D", Foster Estates to the City of Del Rio according to the plat of record in Volume 3, Page 72, Map Records, Val Verde County, Texas and more fully described by metes and bounds as follows:

Beginning at a point for the Southeast corner of said Lot 9, the Northeast corner of Lot 6, of this Block in the west line of said Lot 10, for a corner of this tract;

Thence, N. 83° 33' W, 29.6 ft. with the North line of said Lot 6, for the Southwest corner of this tract;

Thence N. 3° 56' W, 133.7 ft. to a point in the South line of Mary Lou Drive for the Northwest corner of this tract;

Thence N. 86° 05' E, 78.0 ft. with the South line of Mary Lou Drive, at 48.0 ft. pass point for the original Northeast corner of Lot 9, the Northwest corner of said Lot 10 and the Northeast corner of this tract;

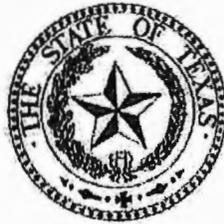
Thence S. 3° 56' E, 136.4 ft. to a point for the Southeast corner of this tract;

Thence S. 86° 05' W, 48.5 ft. to the place of Beginning.

and being the same property conveyed to the insured herein by Deed dated January 7, 2002 executed by Albert Aguilon and wife, Maria de Jesus Aguilon filed and recorded in Volume 797, Page 228-230, Official Public Records, Val Verde County, Texas.

ma

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:

ORDER FOR FORECLOSURE

in cause number **30130** Styled

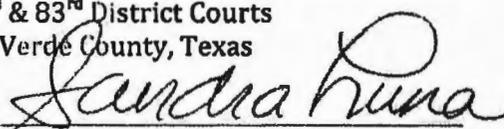
IN RE: ORDER FOR FORECLOSURE CONCERNING
220 MARY LOU DRIVE
DEL RIO, TEXAS 78840
UNDER TEX. R. CIV. PROC. 736

MARIA FUENTEZ, RESPONDENT

as the same appears of record in my office in the 63RD JUDICIAL DISTRICT COURT Minute Book No. 420, page(s) 267-270.

WITNESS MY HAND AND OFFICIAL SEAL OF OFFICE in Del Rio, Val Verde County,
this 9th day of November, 2015.

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

By: 
Deputy

PHH MORTGAGE CORPORATION (PHH)
LINCOLN, MARVIN
44 RIO VISTA DRIVE, DEL RIO, TX 78840

CONVENTIONAL
Our File Number: 14-018822

NOTICE OF TRUSTEE'S SALE

WHEREAS, on April 16, 2003, MARVIN J. LINCOLN, AN UNMARRIED MAN, as Grantor(s), executed a Deed of Trust conveying to BURKE, WILSON, CASTLE, DAFFIN & FRAPPIER, as Trustee, the Real Estate hereinafter described, to PHH MORTGAGE SERVICES in payment of a debt therein described. The Deed of Trust was filed in the real property records of VAL VERDE COUNTY, TX and is recorded under Clerk's File/Instrument Number 0199940 Volume 845, Page 838, rerecorded on January 8, 2016, as Instrument 00293453 to which reference is herein made for all purposes.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness;

WHEREAS, the undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on TUESDAY, March 1, 2016 between ten o'clock AM and four o'clock PM and beginning not earlier than 10:00 A.M. or not later than three hours thereafter, I will sell said Real Estate in the area designated by the Commissioners Court, of Val Verde county, pursuant to Section §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.

Said Real Estate is described as follows: In the County of Val Verde, State of Texas:

SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING 23.935 ACRE TRACT OF LAND OUT OF AND PART OF SURVEY NO. 169 DESCRIBED IN DEED FROM PRESTON BRIGGS, ET UX. TO RIO BRAVO, INC. OF RECORD IN VOL. 212, PAGE 307 OF THE DEED RECORDS OF VAL VERDE COUNTY, TEXAS AND BEING MORE FULLY DESCRIBED BY METES ON ATTACHED EXHIBIT "A".

Property Address: 44 RIO VISTA DRIVE
DEL RIO, TX 78840
Mortgage Servicer: PHH MORTGAGE CORPORATION
Noteholder: PHH MORTGAGE CORPORATION
1 MORTGAGE WAY
MOUNT LAUREL, NEW JERSEY 08054

The Mortgage Servicer is authorized to represent the Noteholder by virtue of a servicing agreement with the Noteholder. 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 property securing the above referenced loan.



~~SUBSTITUTE TRUSTEE~~
~~NANCY GOMEZ~~ OR LEO GOMEZ OR CALVIN SPEER
OR WENDY SPEER OR MELODY SPEER OR BILLIE
C. LEWIS, JR. OR BLAKE LEWIS OR FREDERICK
BRITTON OR JACK BURNS II OR EVAN PRESS OR
JUDY POST OR PAMELA THOMAS OR PATRICIA
SANDERS OR KRISTOPER HOLUB OR PATRICK
ZWIERS OR KELLEY BURNS OR TANYA GRAHAM
OR DANIEL WILLSIE
c/o Shapiro Schwartz, LLP
13105 Northwest Freeway, Suite 1200
Houston, TX 77040
(713)462-2565

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 military service to the sender of this notice immediately.

FILED
On: Jan 21, 2016 at 08:54A

Receipt# - 125724

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

By  Deputy

0185793

EXHIBIT A

SITUATED IN VAL VERDE COUNTY,
TEXAS, AND BEING 83.535 ACRES TRACT OF LAND OUT OF AND PART OF SURVEY NO. 189,
FOURCKEY AND BURNS AND OUT OF AND PART OF A 845.20 ACRES TRACT OF LAND AS
DESCRIBED IN DEED FROM FURSTEN BERGER, ET AL, TO RIO BRAVO, INC., OF RECORD IN VOL.
218, PAGE 307 OF THE DEED RECORDS OF VAL VERDE COUNTY, TEXAS.

DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING at a 5/8 inch iron stake found in the North line of Rio Vista Drive, a county road, from which point the Northwest corner of Lot No. 40, Block E, Vega Verde Estates as shown on plat filed in Vol. 4, Page 24 of the Deed Records of Val Verde County, Texas, same being the Northeast corner of Lot No. 1, Block F, Vega Verde Estates as shown on plat filed in Vol. 4, Page 19 of the Deed Records, NRS.; S.17°48'W. 60.9 ft., to the South corner of this tract;

THENCE N.75°10'W. 445.6 ft., with the North line of Rio Vista Drive, at 295.5 ft., pass 5/8 inch iron stake, at 443.0 ft., and at a 1/2 inch iron stake offset S.75°10'E. 2.0 ft., from actual corner.

THENCE N.02°22'W. 281.0 ft., with the North line of Rio Vista Drive to a 1/2 inch iron stake found in fence for the West corner of this tract;

THENCE N.22°45'W. 1818.8 ft., with fence to a 1/2 inch iron stake found and being 40.0 ft., Southerly from fence on the South E.O.W. line of Southern Pacific Railroad Company for the South corner of this tract;

THENCE S.02°42'54"W. 481.54 ft., parallel to fence on the South line of Southern Pacific Railroad Property, to a 1/2 inch iron stake set for the west Northwly and for a corner of this tract;

THENCE S.28°13'16"W. 54.6 ft., to a 3/8 inch iron stake found for a corner of this tract;

THENCE S.01°46'44"E. 48.20 ft., to a 3/8 inch iron stake found in fence for a corner of this tract;

THENCE S.26°08'11"W. 1,381.87 ft., with fence to a 5/8 inch iron stake found near fence corner for a corner of this tract;

THENCE S.57°37'20"E. 68.6 ft., to the place of BEGINNING.

COUNTY CLERK'S MEMO
PORTIONS OF THIS DOCUMENT
NOT LEGIBLE AND/OR REPRODUCIBLE
WHEN RECEIVED

VOL 767 PAGE 476

EXHIBIT
A

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.

On: Jan 21, 2016 at 11:37A

Receipt# - 125731

Notice of Foreclosure Sale

March 1, 2016

Generosa Gracia-Ramon
County Clerk, Val Verde County, TX
By *[Signature]* Deputy

Deed of Trust ("Deed of Trust"):

Dated: November 21, 2014

Grantor: RICKY HOWARD and CHERYL HOWARD

Trustee: RICHARD F. GUTIERREZ

Lender: BILLY WHEELER

Recorded in: Document Number 00286728 of the real property records of Val Verde County, Texas

Legal Description: TRACT I: Situated in Val Verde County, Texas, and being approximately 0.54 acres of land out of and part of Survey 14, Block Five (5), G. C. & S. F. Ry. Co., and being more fully described by metes and bounds on attached Exhibit "A";

TRACT II: Situated in Val Verde County, Texas and being approximately 1.899 acres of land out of and part of Tract Sixty-one (61), Black Brush Ranchitos Unit 11, according to the plat of record in Volume 45, Page 27, Map Records, Val Verde County, Texas and being more fully described by metes and bounds on attached Exhibit "B".

Secures: Promissory Note ("Note") in the original principal amount of \$55,000.00, executed by RICKY HOWARD and CHERYL HOWARD ("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date: Tuesday, March 1, 2016

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 10:00 a.m..

Place: 400 Pecan St., on the front steps of the Val Verde County Courthouse

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 BILLY WHEELER'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, BILLY WHEELER, the owner and holder of the Note, has requested Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of BILLY WHEELER's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with BILLY WHEELER's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

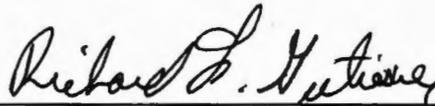
Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If BILLY WHEELER 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 BILLY WHEELER. 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, 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.



RICHARD F. GUTIERREZ, Trustee
113 E. Losoya St.
Del Rio, Texas 78840
Telephone (830) 774-5591
Telecopier (830) 774-5593

EXHIBIT "A"

TRACT I:

Being approximately 0.54 acres of land out of and part of Survey 14, Block 5, G. C. & S. F. Ry. Co., and being described by metes and bounds as follows:

BEGINNING at the Northeast corner of a tract of land being Tract III as described in deed executed by Lake Amistad Properties, Inc. to H. A. Pokorny and wife, dated February 23, 1981, and recorded in Vol. 382, pages 270-273 of the Deed Records of Val Verde County, Texas, and also being the most Northerly NW corner of Lot 61, of the Black Brush Ranchitos Unit II Subdivision, as shown on plat of record in Vol. 5, page 27, of the Map Records of Val Verde County, Texas.

THENCE S. 0° 35' 43" W. 130.4 feet to an iron stake for a corner of said Lot 61 and for the Southeast corner of this tract;

THENCE N. 89° 24' 16" West 180 feet for the Southwest corner of this tract;

THENCE N. 0° 35' 43" E. 130.4 feet for the Northwest corner of this tract;

THENCE S. 89° 24' 16" East 180 feet to the place of BEGINNING.

And being the same property as described in Deed from H. A. Pokorny and wife to Jack W. Butchofsky dated 10-1-82 and recorded in Vol. 409, pgs 104-106, of the Deed Records of Val Verde County, Texas.

EXHIBIT "B"

TRACT II:

A 1.899 acre tract of land out of and part of Tract No. 61, Black Brush Ranchitos Unit II
Subdivision as shown on plat in Vol. 5, Page 27 of the Map Records of Val Verde County, Texas,
DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING at an iron stake in the West line of Lakeshore Drive for the Northeast corner
of said Tract No. 61 and for the Northeast corner of this tract;

THENCE S.0°35'43"W. 25.88 ft., to an iron stake;

THENCE S.1°21'44"W. 190.0 ft., with the West line of Lakeshore Drive to an iron stake for
the Southeast corner of this tract;

THENCE N.88°04'13"W. 525.11 ft., to an iron stake in the West line of said Tract No. 61
for the Southwest corner of this tract;

THENCE N.1°36'24"E. 77.11 ft., with the West line of Tract No. 61 to an iron stake for the
most Westerly Northwest corner of this tract;

THENCE S.89°24'16"E. 215.02 ft., to an iron stake for the Southeast corner of a 0.54 acre
tract of land as described in Deed from H. A. Pokorny et ux, to Jack W. Butchofsky of record in
Vol. 409, Page 104 of the Deed Records of said County, and for a corner of this tract;

THENCE N.0°35'43"E. 126.57 ft., with the East line of said 0.54 acre tract, for the most
Northerly Northwest corner of this tract;

THENCE S.89°24'16"E. 315.0 ft. with the North line of Tract No. 61 to the place of
BEGINNING.

And being the same property as described in a Deed from Clarence Good et ux,
to Jack W. Butchofsky et ux, as recorded in Vol. 442, ages 355-357, of the
Deed Records of Val Verde County, Texas.

Notice of Foreclosure Sale

February 1, 2016

DEED OF TRUST ("Deed of Trust"):

FILED
On: Feb 01, 2016 at 11:55A

Dated: MARCH 9, 2009

Receipt# - 125943

Grantor: MARINA JNEKINS ARAUJO

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

Trustee: BILLIE C. LEWIS, JR.

By Y. Garcia, Deputy

Lender: Eldon D. Brown

Recorded in: In Document Number 00249764 of the real property records of Val Verde County, Texas

Legal Description: Situated in Val Verde County, Texas, and being Lot One (1), Trey Subdivision to the City of Del Rio, Texas, according to the plat of records in Slide 370-B, Map records, Val Verde County, Texas.

Secures: Promissory Note ("Note") in the original principal amount of \$69,500.00, executed by MARINA JNEKINS ARAUJO ("Borrower") and payable to the order of Lender and all other indebtedness of Borrower to Lender

Substitute Trustee: FILEMON ORTIZ, JR.

Substitute Trustee's Address: 310 N. Main Street, DEL RIO, TX, 78840

Foreclosure Sale:

Date: Tuesday, March 1, 2016

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 p.m.

Place: 400 Pecan Street, Del Rio, TX, 778840, in the lobby of the courthouse

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 Eldon D. Brown'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, Eldon D. Brown, 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 Eldon D. Brown's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Eldon D. Brown's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

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 Eldon D. Brown 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 Eldon D. Brown. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

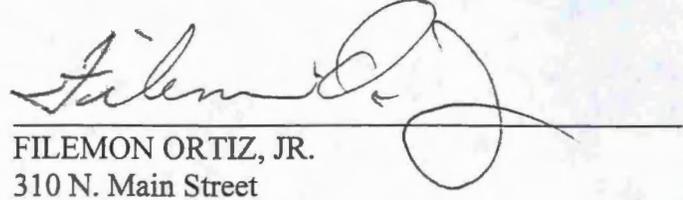
Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical 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.

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.



FILEMON ORTIZ, JR.
310 N. Main Street
DEL RIO, TX 78840
Telephone (830) 775-0544
Telecopier (830) 775-5131

Filemon Ortiz, Jr.

8-1-11

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: March 01, 2016

Time: The sale will begin at 10:00AM 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 May 13, 2008 and recorded in Document CLERK'S FILE NO. 00243115 real property records of VAL VERDE County, Texas, with NORA LINDA MARTINEZ AKA NORA L MARTINEZ, grantor(s) and WELLS FARGO FINANCIAL TEXAS, INC., mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by NORA LINDA MARTINEZ AKA NORA L MARTINEZ, securing the payment of the indebtednesses in the original principal amount of \$49,920.70, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO FINANCIAL TEXAS, INC. 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. WELLS FARGO BANK, N.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o WELLS FARGO BANK, N.A.
3476 STATEVIEW BLVD
FORT MILL, SC 29715

On: Feb 08, 2016 at 08:44A
Receipt# - 126063
Generosa Gracia-Ramon
County Clerk, Val Verde County, TX
By: Yvonne Cisneros Deputy

Nancy Gomez
NANCY GOMEZ OR LEO GOMEZ
Substitute Trustee

c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP
15000 Surveyor Boulevard, Suite 100
Addison, Texas 75001

My name is Nancy Gomez and my address is c/o 15000 Surveyor Boulevard, Suite 100, Addison, Texas 75001.
I declare under penalty of perjury that on 2/8/16 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.

NANCY GOMEZ
Declarant Name:
Date: 2/8/16

EXHIBIT "A"

SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT FIVE (5), BLOCK FIFTEEN (15), MCKINNEY ADDITION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 1, PAGE 33, MAP RECORDS, VAL VERDE COUNTY, TEXAS.

Handwritten notes:
Mckinney Addition
Block 15
Lot 5



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: March 01, 2016

Time: The sale will begin at 10:00AM 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 January 23, 2007 and recorded in Document VOLUME 01039, PAGE 00538 real property records of VAL VERDE County, Texas, with FLORA MCCALL, grantor(s) and JPMORGAN CHASE BANK, N.A., mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by FLORA MCCALL, securing the payment of the indebtednesses in the original principal amount of \$61,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. JPMORGAN CHASE BANK, N.A. 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. JPMORGAN CHASE BANK, N.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o JPMORGAN CHASE BANK, N.A.
8333 RIDGEPOINT DRIVE
IRVING, TX 75063

Nancy Gomez
NANCY GOMEZ OR LEO GOMEZ
Substitute Trustee
c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP
15000 Surveyor Boulevard, Suite 100
Addison, Texas 75001

FILED
On: Feb 08, 2016 at 08:44A
Receipt# - 126063
George Garcia, Val Verde County, TX
By *ymua* Deputy

Active Duty Notifications: Special Loans Unit /CHASE Home Lending Attn: SCRA/2210 Enterprise Drive /Florence, SC 29501 /Fax: 843 413 5433/scra.military.orders@chase.com

Nancy Gomez Certificate of Posting
My name is *Nancy Gomez* and my address is c/o 15000 Surveyor Boulevard, Suite 100, Addison, Texas 75001.
I declare under penalty of perjury that on 2/18/16 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.

NANCY GOMEZ
Declarant's Name: _____
Date: 2/18/16

EXHIBIT "A"

SITUATED IN VAL VERDE COUNTY, TEXAS AND BEING A 0.52 ACRE TRACT OF LAND OUT OF AND PART OF SURVEY NO. 6, BLOCK 4, I. AND G. N. RR. CO., TO THE CITY OF DEL RIO, TEXAS, BEING DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A "X" FOUND IN THE SOUTH LINE OF FOX DRIVE FOR THE NORTHEAST CORNER OF 0.60 ACRE TRACT OF LAND AS DESCRIBED IN DEED RECORDS IN VOLUME 24, PAGE 499 OF THE MECHANICS LIEN RECORDS OF VAL VERDE COUNTY, TEXAS AND FOR THE NORTHWEST CORNER OF THIS TRACT;

THENCE N. 87 DEGREES 11 MINUTES E. 127.0 FT., WITH THE SOUTH LINE OF FOX DRIVE TO A ONE-HALF INCH IRON STAKE FOUND OR THE NORTHEAST CORNER OF THIS TRACT;

THENCE S. 2 DEGREES 49 MINUTES E. 184.44 FT., TO A ONE-HALF INCH IRON STAKE FOUND OR THE SOUTHEAST CORNER OF THIS TRACT;

THENCE N. 88 DEGREES 08 MINUTES W. 127.8 FT., TO A ONE-HALF INCH IRON STAKE FOUND OR THE SOUTHEAST CORNER OF SAID 0.60 ACRE TRACT AND FOR THE SOUTHWEST CORNER OF THIS TRACT;

THENCE N. 2 DEGREES 49 MINUTES W. 173.8 FT., WITH THE EAST LINE OF SAID 0.60 ACRE TRACT TO THE PLACE OF BEGINNING, AND BEING THE SAME TRACT OF LAND AS DESCRIBED IN A DEED DATED JUNE 8, 1995, FILED FOR RECORD JUNE 8, 1995, IN VOLUME 619, PAGES 744-748, OFFICIAL PUBLIC RECORDS, VAL VERDE COUNTY, TEXAS, EXECUTED BY CALVIN C. MILLER AND WIFE, LEE S. S. MILLER TO STEVEN R. ALLISON AND MICHELLE M. ALLISON.



NOTICE OF 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. Sender is: Codilis & Stawiarski, PC, 650 North Sam Houston Parkway East, Suite 450, Houston, Texas 77060

FILED
On: Feb 09, 2016 at 11:02A

Date of Security Instrument: March 23, 2007
Grantor(s): Oscar J. Rodarte and Martha Rodarte
Original Trustee: Michael S. Crutcher
Original Mortgagee: Beneficial Texas, Inc.

Receipt# - 126112
Generosa Gracia-Ramon
County Clerk, Val Verde County, TX
By Yvonne Au, Deputy

Recording Information: Vol. 1045, Page 706, or Clerk's File No. 00232966, in the Official Public Records of VAL VERDE County, Texas.

Current Mortgagee: Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not in its individual capacity, but solely as trustee for RMAC Trust, Series 2015-5T

Mortgage Servicer: Rushmore Loan Management Services, LLC, whose address is C/O 15480 Laguna Canyon Road, Suite 100 Irvine, CA 92618 Pursuant to a Servicing Agreement between the Mortgage Servicer and Mortgagee, the Mortgage Servicer is authorized to represent the Mortgagee. Pursuant to the Servicing Agreement and Section 51.0025 of the Texas Property Code, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property.

Date of Sale: 03/01/2016 **Earliest Time Sale Will Begin:** 1:00 PM

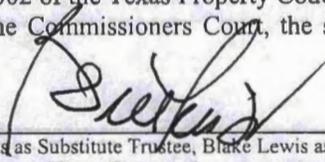
The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above, or within three (3) hours after that time.

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 Mortgagee, the Mortgagee or the Mortgagee's attorney.

Legal Description:
LOT SIXTEEN (16), BLOCK TWENTY-SEVEN (27), BLUM ADDITION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 3, PAGE 578, DEED RECORDS, VAL VERDE COUNTY, TEXAS

Place of Sale of Property: The foreclosure sale will be conducted 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 the 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.

For Information:
Codilis & Stawiarski, P.C.
650 N. Sam Houston Parkway East
Suite 450
Houston, TX 77060
(281) 925-5200


Billie C. Lewis as Substitute Trustee, Blake Lewis as Successor Substitute Trustee, Calvin Speer as Successor Substitute Trustee, Wendy Speer as Successor Substitute Trustee, Melody Speer as Successor Substitute Trustee, or Cathy Cagle as Successor Substitute Trustee
c/o Servicelink Default Abstract Solutions
7301 N. State Hwy 161, Ste 305.
Irving, TX 75039



4562460