

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: August 02, 2016

Time: The sale will begin at 1:00PM 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 April 20, 2004 and recorded in Document VOLUME 893, PAGE 666 real property records of VAL VERDE County, Texas, with JOSE H. SANTANA AND NANCY SANTANA, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by JOSE H. SANTANA AND NANCY SANTANA, securing the payment of the indebtednesses in the original principal amount of \$73,348.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. **Property to Be Sold.** 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

Nancy Gomez

~~BILLIE C. LEWIS, DR., BLAKE LEWIS, CALVIN SPEER, WENDY SPEER, MELODY SPEER, FREDERICK BRITTON, JACK BURNS II, EVAN PRESS, SHELIA BLAKE, PAMELA THOMAS, PATRICIA SANDERS, KRISTOPHER HOLZNER, PATRICK ZWIERS, KELLEY BURNS, TANYA GRAHAM, OR DANIEL WILLSIE~~

Substitute Trustee
c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP
4004 Belt Line Road, Suite 100
Addison, Texas 75001

My name is *Nancy Gomez* and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001. I declare under penalty of perjury that on 6/27/16 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: 6/27/16

FILED
Jun 27 2016 at 08:50A
County Clerk, Val Verde County, TX

Certificate of Posting

FILED
On: Jun 27, 2016 at 08:50A
Receipt# - 128959

Generosa Gracia-Ramon
County Clerk, Val Verde County, TX
By *Samuel Diaz*, Deputy



EXHIBIT "A"

BEING ALL OF LOT TWO (2), IN BLOCK "A", OF THE FIRST AIRPORT ADDITION, AN ADDITION TO THE CITY OF DEL RIO, VAL VERDE COUNTY, TEXAS, AS SHOWN BY THE MAP OR PLAT RECORDED IN VOLUME 2, PAGE 33, OF THE MAP RECORDS OF VAL VERDE COUNTY, TEXAS.



Notice of Foreclosure Sale

June 29, 2016

FILED
On: Jun 29, 2016 at 04:04P

Receipt# - 129048

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

By *[Signature]* Deputy

DEED OF TRUST ("Deed of Trust"):

Dated: March 8, 1988

Grantor: ANTONIO M RIZO and wife MARIA C RIZO

Trustee: WILLIAM J STROMAN

Lender: Alvin Ray Gibson

Recorded in: In Document Number 118195, Volume:00325, Page :335 of the deed records of Val Verde County, Texas

Legal Description: Lot Seven (7), in Block Forty (40) of the First Railroad Addition to the City of Del Rio, Val Verde County, Texas, according to plat thereof recorded in Volume 1 page 49 of the Map Records of said County.

Secures: Promissory Note ("Note") in the original principal amount of \$39,500.00, executed by ANTONIO M RIZO and wife MARIA C. RIZO ("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, August 2, 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 Alvin Ray Gibson'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, Alvin Ray Gibson, 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 Alvin Ray Gibson election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Alvin Ray Gibson'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 Alvin Ray Gibson 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.

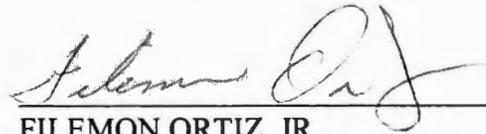
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain 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 Alvin Ray Gibson. 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) DENTIFIED 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
Fax (830) 775-5131

Handwritten notes:
Filemon Ortiz, Jr.
310 N. Main Street
Del Rio, TX 78840
Tel: (830) 775-0544
Fax: (830) 775-5131

Notice of Foreclosure Sale

July 6, 2016

FILED
On: Jul 06, 2016 at 03:21P
Receipt# - 129156
Generosa Gracia-Ramon
County Clerk, Val Verde County, TX
By *[Signature]* Deputy

Deed of Trust ("Deed of Trust"):

Dated: October 26, 2004

Grantor: Juan Jose Guerra

Trustee: F. David Ortiz

Lender: Filemon Ortiz, Jr. and Maria Elena Ortiz

Recorded in: Volume 918 Pages 312-317 of the real property records of Val Verde County, Texas.

Legal Description: Lot no. Eleven (11), Block No. Two (2), Villarreal Subdivision, Del Rio, Val Verde County, Texas, together with all improvements located thereon, including a 14 ft by 66 ft. mobile home , with Label No. LOU0027421.

Secures: Promissory Note ("Note") in the original principal amount of \$29,500.00, executed by Juan Jose Guerra ("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date: Tuesday, August 2, 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. and not later than three hours thereafter.

Place: 400 Pecan St, Del Rio, Val Verde County, Texas, 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 Filemon Ortiz, Jr. and Maria Elena Ortiz'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, Filemon Ortiz, Jr. and Maria Elena Ortiz, 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 Filemon Ortiz, Jr. and Maria Elena Ortiz's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Filemon Ortiz, Jr. and Maria Elena Ortiz'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.

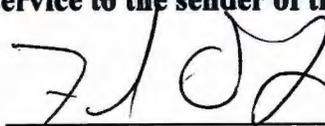
If Filemon Ortiz, Jr. and Maria Elena Ortiz passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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 Filemon Ortiz, Jr. and Maria Elena Ortiz. 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.

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.



F. David Ortiz
310 N. Main Street
DEL RIO, TX 78840
Telephone (830) 775-0544
Telecopier (830) 775-5131

Notice of Foreclosure Sale

July 8, 2016

FILED
On: Jul 08, 2016 at 02:55P

Receipt# - 129205

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

By Yvonne Qui Deputy

Deed of Trust ("Deed of Trust"):

Dated: November 21, 2008

Grantor: M&C, LLC

Trustee: ANTONIO HERNANDEZ

Lender: AMISTAD BANK

Recorded in: Document No. 00247533 of the Official Public Records of Val Verde County, Texas modified and extended by Modification and Extension of Real Estate Note and Lien recorded in Document No. 00281399, Official Public Records of Val Verde County, Texas; further modified and extended by Modification and Extension of Real Estate Note and Lien dated effective February 21, 2014, filed or to be filed in the Official Public Records of Val Verde County, Texas.

Legal Description: Tract I: Situated in Val Verde County and being more particularly described in Exhibit "A" attached hereto and made a part hereof.

Tract II: Situated in Val Verde County, Texas and being more particularly described in Exhibit "B" attached hereto and made a part hereof.

Secures: Promissory Note ("Note") in the original principal amount of \$390,000.00, executed by M&C, LLC ("Borrower") and payable to the order of Lender

Property: The real property, improvements, and personal property described in and mortgaged in the Deed of Trust, including the real property described in the attached Exhibit "A" and "B", and all rights and appurtenances thereto

Assignment: The Note and the liens and security interests of the Deed of Trust were transferred and assigned by AMISTAD BANK to MAX & MAC, LLC by an instrument dated April 24, 2014, recorded in Document No. 00283370 of the real property records of Val Verde County, Texas

Substitute Trustee: C. PAT ELLIS

Substitute Trustee's
Address: 304 E. Losoya Street, Del Rio, Texas, 78840

Foreclosure Sale:

Date: Tuesday, August 2, 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: Pecan Street Entrance
Val Verde County Courthouse
400 Pecan Street
Del Rio, Texas 78840

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that MAX & MAC, LLC'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, MAX & MAC, LLC, 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 MAX & MAC, LLC's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with MAX & MAC, LLC'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 MAX & MAC, LLC 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 MAX & MAC, LLC. 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.



C. PAT ELLIS, Substitute Trustee
304 E. Losoya Street
Del Rio, Texas 78840
Telephone (830) 778-1515
Telecopier (830) 775-6760

BEGINNING at the intersection of the East line of Lakeview Drive with the South line of U.S. Highway No. 90, as shown on plat recorded in Volume 3, Page 78, of the Map Records of Val Verde County, Texas, said point being South 89 deg. 50 min. West 1688 feet from the East line of Survey No. 19, Block 5, C.C. & S.F. R.R. Co., and North 00 deg. 57 min. East 2004.0 feet from the Southeast corner of said Survey No. 19, for a corner of this tract;

THENCE North 89 deg. 50 min. East 200 feet with the South line of U.S. Highway No. 90 to a point for Northeast corner of this tract;

THENCE South 00 deg. 10 min. East 330 feet to a point for a corner of this tract;

THENCE North 89 deg. 50 min. East 90 feet to a point for a corner of this tract;

THENCE South 00 deg. 10 min. East 171.6 feet to a point for a corner of this tract;

THENCE Westerly along arc of curve to left with degree of curve of 7 deg. 19.6 min., radius of 782.0 feet, and delta angle of 20 deg. 18 min., 227.02 feet to p.t. of curve for a corner of this tract:

THENCE South 69 deg. 32 min. West 32.9 feet to a point for a corner of this tract;

THENCE North 65 deg. 04 min. West 28.09 feet to p.c. of curved East boundary of Lakeview Drive, for a corner of this tract;

THENCE Northerly 201.6 feet along the curved East boundary of said Lakeview Drive, degree of curvature to right being 9 deg. 13.1 min. delta angle 38 deg. 00 min., and radius of 621.5 feet to p.t. of curve for a corner of this tract;

THENCE North 00 deg. 10 min. West 330.0 feet along the East boundary of Lakeview Drive to a point for the most Westerly Northwest corner of this tract;

THENCE North 44 deg. 50 min. East 28.28 feet along the East line of Lakeview Drive to the PLACE OF **BEGINNING**;

EXHIBIT A

BEING a 0.204 acre tract of land, more or less, out of and part of Survey No. 19, Block 5, G.C. & S.F.R.R.Co., Val Verde County, Texas, and out of and part of 7.007 acre tract of land as described in a Warranty Deed, dated February 21, 1989, from Lake Amistad Property, Inc., to Clifford E. Everett, et ux, of record in Vol. 509, Pages 145-146 of the Deed Records of Val Verde County, Texas.

DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING at a $\frac{1}{2}$ inch iron stake for the Southeast corner of a 3.02 acre tract of land as described in Deed from Dewey Turkington, et al, to Diablo Inn Enterprises of Record in Vol. 415, Page 383 of the Deed Records of Val Verde County, Texas, for a corner of tract of land as described in Deed from Amistad Land Company, Inc. to Outdoor Recreation, Inc. (Holiday Travel Park) of Record in Vol. 233, Page 1 of said Deed Records, for the Northeast corner of said Everett 7.007 acre tract and for the Northeast corner of this tract;

THENCE S. $77^{\circ}50'47''$ W. 75.6 ft., to a $\frac{1}{2}$ inch iron stake for a corner of this tract;

THENCE S. $7^{\circ}02'23''$ W. 48.75 ft., to a $\frac{1}{2}$ inch iron stake for the Southeast corner of this tract;

THENCE S. $76^{\circ}35'36''$ W. 177.01 ft., to a $\frac{1}{2}$ inch iron stake in the West line of said Everett 7.007 acre tract for the Southwest corner of this tract;

THENCE N. $0^{\circ}45'25''$ W. 41.25 ft., to a $\frac{1}{2}$ inch iron stake for a corner of said Diablo Inn Enterprises Tract, for the Northwest corner of said Everett Tract and for the Northwest corner of this tract;

THENCE N. $68^{\circ}33''$ E. 32.0 ft., to a $\frac{1}{2}$ inch iron stake for a corner of said Diablo Inn Enterprises Tract, a corner of said Everett Tract and for a corner of this Tract;

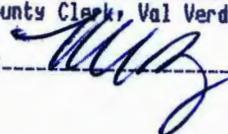
THENCE Northeasterly 237.02 ft., with arc of curve to the Right having a degree of curve of $7^{\circ}19'37''$, Radius of 702.0 ft., Chord of 226.22 ft., and a Chord bearing of N. $77^{\circ}50'47''$ E. to the place of BEGINNING.

EXHIBIT B

FILED
On: Jul 11, 2016 at 04:06P

Receipt# - 129240

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

By  Deputy

NOTICE OF FORECLOSURE SALE

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OR ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

1. Property to Be Sold. The property to be sold is described as follows: SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT TWO (2), BLOCK FOUR (4), CENIZA HILLS UNIT 1 SUBDIVISION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 3, PAGE 131, MAP RECORDS, VAL VERDE COUNTY, TEXAS.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 04/12/2010 and recorded in Document 00258875 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: 08/02/2016

Time: 01:00 PM

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.

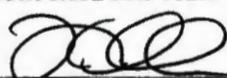
4. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of 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.

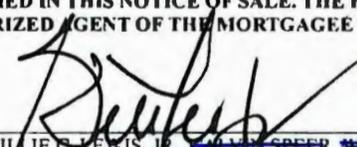
5. Obligations Secured. The Deed of Trust executed by ARTHUR L MUNOZ, provides that it secures the payment of the indebtedness in the original principal amount of \$277,500.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Nationstar Mortgage LLC d/b/a Champion Mortgage Company is the current mortgagee of the note and deed of trust and CHAMPION MORTGAGE COMPANY is mortgage servicer. A servicing agreement between the mortgagee, whose address is Nationstar Mortgage LLC d/b/a Champion Mortgage Company c/o CHAMPION MORTGAGE COMPANY, 8950 Cypress Waters Blvd, Coppell, TX 75019 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. Order to Foreclose. Nationstar Mortgage LLC d/b/a Champion Mortgage Company obtained a Order from the 83rd District Court of Val Verde County on 05/09/2016 under Cause No. 32425. The mortgagee has requested a Substitute Trustee conduct this sale pursuant to the Court's Order.

7. Substitute Trustee(s) Appointed to Conduct Sale. In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint BILLIE C. LEWIS, JR., CALVIN SPEER, WENDY SPEER, CHRIS LAFOND, MELODY SPEER OR BLAKE LEWIS, Substitute Trustee to act under and by virtue of said Deed of Trust.

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


Mackie Wolf Zientz & Mann, P.C.
Brandon Wolf, Attorney at Law
L. Keller Mackie, Attorney at Law
Lori Liane Long, Attorney at Law
Tracey Midkiff, Attorney at Law
Joseph Modric, Attorney at Law
Parkway Office Center, Suite 900
14160 North Dallas Parkway
Dallas, TX 75254


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

Certificate of Posting

I am _____ whose address is 14160 N. Dallas Pkwy, Suite 900, Dallas, TX 75254. I declare under penalty of perjury that on _____ I filed this Notice of Foreclosure Sale at the office of the Val Verde County Clerk and caused it to be posted at the location directed by the Val Verde County Commissioners Court.



Notice of Foreclosure Sale

July 11, 2016

FILED
On: Jul 12, 2016 at 11:11A

Receipt# - 129251

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

Deed of Trust:

Dated: February 8, 2013

Grantor: Jose E. Rodarte Chairez

Trustee: Gary Glick

Lender: Lake Ridge Ranch, LP

Recorded in: Instrument No. 00275672 of the real property records of Val Verde County, Texas

Secures: Real Estate Lien Note ("Note") dated February 8, 2013 in the original principal amount of \$31,000.00, executed by Jose E. Rodarte Chairez ("Borrower") and payable to the order of Lender.

Property: Lot 315 containing 1.002 acres of land, more or less Phase 3E, Lake Ridge Ranch Subdivision, according to the plat thereof recorded in Slide #464 of the Map Records of Val Verde County, Texas, together with all improvements, fixtures, and appurtenances thereto

Substitute Trustee: Gary Glick or Jane Whaley

Substitute Trustee's Address: 1301 S. Capital of Texas Highway, Suite A234; Austin, Texas 78746

Mortgage Servicer: Lone Star Land Company

Mortgage Servicer's Address: P.O. Box 4688; Horseshoe Bay, Texas 78657

Foreclosure Sale:

Date: Tuesday, August 2, 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: Front steps of the Val Verde County Courthouse located at 400 Pecan Street, Del Rio, Texas 78840.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Lender's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Lender, the owner and holder of the Note, has requested [Substitute] Trustee to sell the Property.

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

Mortgage Servicer is representing Lender in connection with the loan evidenced by the Note and secured by the Deed of Trust under a servicing agreement with Lender. The address of Mortgage Servicer is set forth above.

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

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

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Lender. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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

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

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


Trustee - Gary Glick

Notice of Foreclosure Sale

July 11, 2016

FILED
On: Jul 12, 2016 at 11:11A

Receipt# - 129251

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

By Ismael Diaz Deputy

Deed of Trust to Secure Assumption:

Dated: September 10, 2014

Grantor: Adan S. Hernandez and Erika Perez-Mendoza

Trustee: Gary Glick

Lender: Lake Ridge Ranch, LP

Recorded in: Instrument No. 00285863 of the real property records of Val Verde County, Texas

Secures: Real Estate Lien Note ("Note") dated May 1, 2012 in the original principal amount of \$35,000.00, executed by Hazel Manuel ("Borrower") and payable to the order of Lender. Said Note assumed by Adan S. Hernandez and Erika Perez-Mendoza on September 10, 2014 by Deed of Trust to Secure Assumption.

Property: Lot 228 containing 3.0 acres of land, more or less Phase 3B, Lake Ridge Ranch Subdivision, according to the plat thereof recorded in Slide #385A-B of the Map Records of Val Verde County, Texas, together with all improvements, fixtures, and appurtenances thereto

Substitute Trustee: Gary Glick or Jane Whaley

Substitute Trustee's Address: 1301 S. Capital of Texas Highway, Suite A234; Austin, Texas 78746

Mortgage Servicer: Lone Star Land Company

Mortgage Servicer's Address: P.O. Box 4688; Horseshoe Bay, Texas 78657

Foreclosure Sale:

Date: Tuesday, August 2, 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: Front steps of the Val Verde County Courthouse located at 400 Pecan Street, Del Rio, Texas 78840.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Lender's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Lender, the owner and holder of the Note, has requested [Substitute] Trustee to sell the Property.

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

Mortgage Servicer is representing Lender in connection with the loan evidenced by the Note and secured by the Deed of Trust under a servicing agreement with Lender. The address of Mortgage Servicer is set forth above.

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

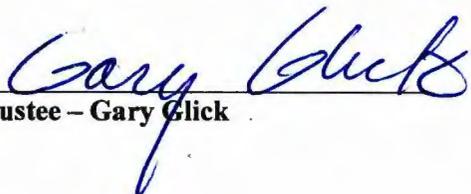
If Lender passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Lender. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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

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

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


Trustee - Gary Glick

Notice of Foreclosure Sale

July 11, 2016

FILED
On: Jul 12, 2016 at 11:11A

Receipt# - 129251

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

By Jmael Diaz Deputy

Deed of Trust:

Dated: January 22, 2015

Grantor: Sergio Sanchez, Jr. and Guadalupe Ramirez

Trustee: Gary Glick

Lender: Lake Ridge Ranch, LP

Recorded in: Instrument No. 00287852 of the real property records of Val Verde County, Texas

Secures: Real Estate Lien Note ("Note") dated January 22, 2015 in the original principal amount of \$33,000.00, executed by Sergio Sanchez, Jr. and Guadalupe Ramirez ("Borrower") and payable to the order of Lender.

Property: Lot 151 containing 1.700 acres of land, more or less Phase 3B, Lake Ridge Ranch Subdivision, according to the plat thereof recorded in Slide #385A-B of the Map Records of Val Verde County, Texas, together with all improvements, fixtures, and appurtenances thereto

Substitute Trustee: Gary Glick or Jane Whaley

Substitute Trustee's Address: 1301 S. Capital of Texas Highway, Suite A234; Austin, Texas 78746

Mortgage Servicer: Lone Star Land Company

Mortgage Servicer's Address: P.O. Box 4688; Horseshoe Bay, Texas 78657

Foreclosure Sale:

Date: Tuesday, August 2, 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: Front steps of the Val Verde County Courthouse located at 400 Pecan Street, Del Rio, Texas 78840.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Lender's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed

of Trust. Because of that default, Lender, the owner and holder of the Note, has requested [Substitute] Trustee to sell the Property.

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

Mortgage Servicer is representing Lender in connection with the loan evidenced by the Note and secured by the Deed of Trust under a servicing agreement with Lender. The address of Mortgage Servicer is set forth above.

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

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

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Lender. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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

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

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


Trustee - Gary Glick

FILED
On: Jul 12, 2016 at 03:29P

Receipt# - 129271

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

By Ismael Diaz 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 Carrington Mortgage Services LLC: .

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

Date: 8/2/2016

Time: The sale will begin no earlier than 1:00 PM or no later than three hours thereafter.
The sale will be completed by no later than 4:00 P.M.

TX150031



4583555

Place: **The Front steps of Courthouse being the Front Entrance**

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 refiling 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.

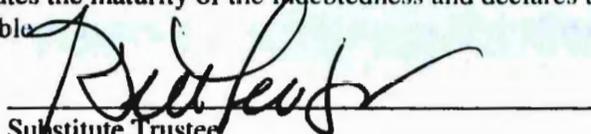
5. **Type of Sale.** The sale is a nonjudicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by Maria Fuentez, an unmarried woman.

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 Texas Foreclosure Management Corporation d/b/a Foreclosure Network of Texas, Sandy Desigenis, Billie C. Lewis, Jr., Blake Lewis, Calvin Speer, Wendy Speer, Melody Speer, Julie Mayer, Steven Westergren, Katherine Scheffler, Emily Priske, James Miller 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.

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.