

[RECORDING REQUESTED BY
AND WHEN RECORDED MAIL TO:]

Carrington Foreclosure Services, LLC
P.O. Box 3309
Anaheim, California 92803
For Sale Information: (888) 313-1969
For Reinstatement Requests: 1-866-874-5860
Pay Off Requests: 1-800-561-4567

FILED
On: Mar 01, 2018 at 09:33A
Receipt# - 140188
Generosa Gracia-Ramon
County Clerk, Val Verde County, TX
By: *[Signature]* Deputy

TS#: 18-19834

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 9/26/2014, **MARCELINO MEZA AND BERTHA I CHAVEZ DE MEZA**, HUSBAND AND WIFE, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of **MICHAEL L. RIDDLE**, as Trustee, Mortgage Electronic Registration Systems, Inc. as nominee for **CARRINGTON MORTGAGE SERVICES, LLC**, its successors and assigns, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$89,351.00, payable to the order of Mortgage Electronic Registration Systems, Inc. as nominee for **CARRINGTON MORTGAGE SERVICES, LLC**, its successors and assigns, which Deed of Trust is Recorded on 9/29/2014 as Volume 00285937, Book ,Page , in Val Verde County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including, but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

BEING LOT SIXTEEN (16), IN BLOCK THREE (3), OF THE TESORO HILLS SUBDIVISION, PHASE I, AN ADDITION TO VAL VERDE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN SLIDE 380, SIDES A AND B, OF THE MAP RECORDS OF VAL VERDE COUNTY, TEXAS.

Commonly known as: **1015 TESORO HILLS, DEL RIO, TX 78840**

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Billie C. Lewis, Jr., Blake Lewis, Calvin Speer, Wendy Speer, Melody Speer, Billie C. Lewis, Jr., Blake Lewis, Calvin Speer, Wendy Speer, Melody Speer**

or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Carrington Mortgage Services, LLC whose address is 1600 Douglass Road, Suite 200 A, Anaheim, CA 92806 is acting as the mortgage servicer for **Carrington Mortgage Services, LLC**, which is the mortgagee of the Note and Deed of Trust or mortgage and the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that



4649137

agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on **TUESDAY, 5/1/2018 at 1:00 PM**, or no later than three (3) hours after such time, being the first Tuesday of such month, of **Val Verde County, Texas**, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **THE FRONT STEPS OF THE VAL VERDE COUNTY COURTHOUSE, PECAN STREET ENTRANCE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

NOTICE IS FURTHER GIVEN that , except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied.

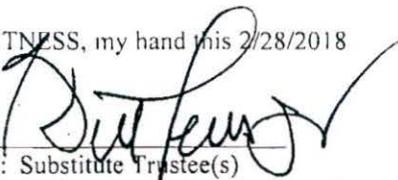
If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

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.

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.

WITNESS, my hand this 2/28/2018



By: Substitute Trustee(s)

Billie C. Lewis, Jr., Blake Lewis, ~~Calvin Speer, Wendy Speer, Melody Speer~~, Billie C. Lewis, Jr., Blake Lewis, ~~Calvin Speer, Wendy Speer, Melody Speer~~

C/O Carrington Foreclosure Services, LLC
P.O. Box 3309
Anaheim, California 92803

*THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE
USED FOR THAT PURPOSE.*



NOTICE OF SUBSTITUTE TRUSTEE'S SALE

FILED
On: Mar 08, 2018 at 01:55P

VAL VERDE County
Deed of Trust Dated: August 26, 2011
Amount: \$150,000.00
Grantor(s): GUADALUPE SAUCEDA and MARIA SAUCEDA

Receipt # - 140345

Generosa Gracia-Ramon
County Clerk Val Verde County TX

By: 

Original Mortgagee: AMERICAN ADVISORS GROUP
Current Mortgagee: Finance of America Reverse, LLC

Mortgagee Servicer and Address: c/o REVERSE MORTGAGE SOLUTIONS, INC., 14405 WALTERS ROAD, SUITE 200, HOUSTON, TX 77014

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

Recording Information: Document No. 00266709

Legal Description: THE PROPERTY IS LOCATED IN THE COUNTY OF VAL VERDE, STATE OF TEXAS, DESCRIBED AS FOLLOWS: SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT TEN (10), BLOCK THREE (3), AMISTAD PARK SUBDIVISION UNIT 1 TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 3, PAGE 47, MAP RECORDS, VAL VERDE COUNTY, TEXAS.

Whereas, an Order to Proceed with Expedited Foreclosure under the Texas Rule Civil Procedure 736 was entered on June 26, 2015 under Cause No. 31824 in the 83RD Judicial District Court of VAL VERDE County, Texas.

Date of Sale: May 1, 2018 between the hours of 10:00 AM and 1:00 PM.

Earliest Time Sale Will Begin: 10:00 AM

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

BILLIE C. LEWIS, JR. OR BLAKE LEWIS, CALVIN SPEER, WENDY SPEER, MELODY SPEER, FRED BRITTON, JONATHAN SCHENDEL, PATRICIA SANDERS, CARY CORENBLUM, RAYMOND PEREZ, NANCY GOMEZ, LEO GOMEZ OR CHRIS LAFOND 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.

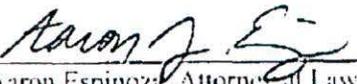
The Substitute Trustee will sell the Property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

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. §§ 3901 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 OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.


Aaron Espinoza, Attorney at Law

HUGHES, WATTERS & ASKANASE, L.L.P.
1201 Louisiana, SUITE 2800
Houston, Texas 77002
Reference: 2014-028300

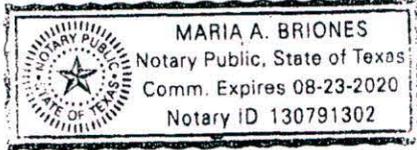


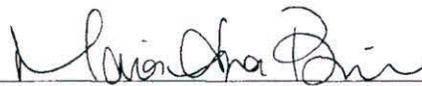
BILLIE C. LEWIS, JR. OR BLAKE LEWIS, CALVIN SPEER,
WENDY SPEER, MELODY SPEER, FRED BRITTON, JONATHAN
SCHENDEL, PATRICIA SANDERS, CARY CORENBLUM,
RAYMOND PEREZ, NANCY GOMEZ, LEO GOMEZ OR CHRIS
LAFOND
c/o Tejas Trustee Services
14800 Landmark Blvd, Suite 850
Addison, TX 75254

STATE OF TEXAS

COUNTY OF VAL VERDE

Before me, the undersigned authority, on this 8th day of March, 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.




NOTARY PUBLIC, STATE OF TEXAS

AFTER RECORDING RETURN TO:
Hughes, Watters & Askanase, L.L.P.
1201 Louisiana, Suite 2800
Houston, Texas 77002
Reference: 2014-028300

Notice of Foreclosure Sale

April 3, 2018

FILED
On: Apr 04, 2018 at 03:53P
Receipt# - 140921

Deed of Trust ("Deed of Trust"):

Dated: April 4, 2013
Grantor: Heriberto Avila or Anita M. Avila
Trustee: Gary Glick
Lender: Lake Ridge Ranch, LP

Generosa Gracia-Ramon
County Clerk, Val Verde County, TX
By *Y. Gracia-Ramon*

Recorded in: Instrument No. 00277093 of the real property records of Val Verde County, Texas

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$26,500.00, executed by Heriberto Avila or Anita M. Avila ("Borrower") and payable to the order of Lender

[Original] Property: Lot 235 containing 2.001 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 and mortgaged in the Deed of Trust and all rights and appurtenances thereto

Substitute Trustee: Gary Glick or Jane Whaley

[Substitute] Trustee's Address: 1301 S. Capital of Texas Hwy. #A234, Austin, TX 78746

Mortgage Servicer: Lone Star Land Company

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

Foreclosure Sale:

Date: Tuesday, May 1, 2018

Time: The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; **the earliest time at which the Foreclosure Sale will begin is 1:00.**

Place: Val Verde County Courthouse located at 400 Pecan Street, Del Rio, Texas 78840

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

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

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

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

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

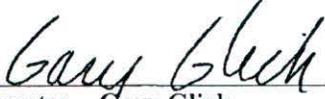
If Lender/Beneficiary passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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

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

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

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



Trustee - Gary Glick

Receipt# - 140932

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

By: *Mary Aguirre*

Notice of Substitute Trustee's Sale

Notice Concerning Military Duty: **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. Tex. Prop. Code § 51.002(i)**

Deed of Trust Date: April 18, 2009	Original Mortgagor/Grantor: JAY J. JOHNSON
Original Beneficiary / Mortgagee: WAF WORLD ALLIANCE FINANCIAL CORP	Current Beneficiary / Mortgagee: REVERSE MORTGAGE SOLUTIONS INC.
Recorded in: Volume: N/A Page: N/A Instrument No: 00250294	Property County: VAL VERDE
Mortgage Servicer: Reverse Mortgage Solutions, Inc.	Mortgage Servicer's Address: 14405 Walters Rd. Suite 200, Houston, TX 77014

* 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 property securing the above referenced loan.

Secures: Note in the original principal amount of \$690,000.00, executed by **JAY J. JOHNSON** ("Borrower") and payable to the order of Lender.

Property Address/Mailing Address: 123 HUDSON DRIVE, DEL RIO, TX 78840

Legal Description of Property to be Sold: SITUATED IN VAL VERDE COUNTY, TEXAS AND BEING A 1.706 ACRE TRACT OF LAND, MORE OR LESS, OUT OF AND PART OF SECTION 1 AND 2, OF THE GARDEN DIVISION E OF S.F.A.M.&I. CO. SUBDIVISION OF SURVEY NO. 183, JAMES MITCHELL, AND FURTHER DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON STAKE IN THE WEST LINE OF HUDSON STREET, SAID STAKE BEING SOUTH 19 DEG. 30 MIN. EAST 287 FEET FROM THE NORTHEAST CORNER OF THE AFOREMENTIONED 20 ACRE TRACT;

THENCE SOUTH 19 DEG. 30 MIN. EAST 196.25 FEET ALONG THE WEST LINE OF HUDSON STREET TO IRON STAKE FOR THE NORTHEAST CORNER OF THAT CERTAIN TRACT DESCRIBED IN DEED FROM ALLANE N. HUDSPETH TO W.R. MCWILLIAMS DATED AUGUST 23, 1945, OF RECORD IN VOL. 107, PAGES 493-494, OF THE DEED RECORDS OF VAL VERDE COUNTY, TEXAS;

THENCE SOUTH 48 DEG. 30 MIN WEST ALONG THE NORTH LINE OF SAID MCWILLIAMS TRACT 310 FEET TO IRON PIPE FOR THE NORTHWEST CORNER OF SAID TRACT;

THENCE SOUTH 45 DEG. WEST 88.10 FEET TO IRON PIPE IN FENCE LINE FOR THE SOUTHWEST CORNER OF THIS TRACT;

THENCE NORTH 31 DEG. 57 MIN. WEST 171.85 FEET TO IRON PIPE IN THE SOUTH LINE OF THAT CERTAIN TRACT DESCRIBED IN DEED FROM MARY R. FOSTER AND JOHN J. FOSTER TO MARY LOU FOSTER DATED JANUARY 16, 1928, OF RECORD IN VOL. 68, PAGES 92-93, OF THE DEED RECORDS OF VAL VERDE COUNTY, TEXAS;

THENCE NORTH 44 DEG. EAST ALONG THE SOUTH LINE OF SAID MARY LOU FOSTER TRACT 106 FEET TO CEDAR POST;



4652996

THENCE CONTINUING ALONG THE SOUTH LINE OF SAID MARY LOU FOSTER TRACT NORTH 48 DEG. EAST 355 FEET TO THE PLACE OF BEGINNING.

Date of Sale: May 01, 2018

Earliest time Sale will begin: 1:00PM

Place of sale of Property: On the front steps of the entrance facing Pecan Street of the Val Verde County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.

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.

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *REVERSE MORTGAGE SOLUTIONS INC.*, the owner and holder of the Note, has requested Billie C. Lewis, Jr., Blake Lewis, Calvin Speer, Wendy Speer, Melody Speer, whose address is 1320 Greenway Drive Suite 300 Irving, TX 75038, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

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 *REVERSE MORTGAGE SOLUTIONS INC.* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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

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



SUBSTITUTE TRUSTEE

Billie C. Lewis, Jr., Blake Lewis, ~~Calvin Speer, Wendy Speer, Melody Speer~~, Trustee

c/o RAS CRANE, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, Georgia 30097; PH: (470)321-7112

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. FILED On: Mar 29, 2018 at 02:41P

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

Date: May 01, 2018

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.

Receipt# - 140805

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

2. **Terms of Sale.** Cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated October 21, 2015 and recorded in Document CLERK'S FILE NO. 00292296 real property records of VAL VERDE County, Texas, with OMAR GARZA, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS") AS NOMINEE FOR, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by OMAR GARZA, securing the payment of the indebtedness in the original principal amount of \$84,442.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. LAKEVIEW LOAN SERVICING, LLC 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. FLAGSTAR BANK, F.S.B., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o FLAGSTAR BANK, F.S.B
5151 CORPORATE DRIVE
TROY, MI 48098

BILLIE C. LEWIS, BLAKE LEWIS, CALVIN SPEER, WENDY SPEER, MELODY SPEER, FRED BRITTON, JONATHAN SCHENDEL, PATRICIA SANDERS, CARY CORENBLUM, RAYMOND PEREZ, NANCY GOMEZ, OR LEO GOMEZ

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 3/29/18 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.

Certificate of Posting

NANCY GOMEZ
Declarant's Name
Date 3/29/18



NOS0000007347404

EXHIBIT "A"

BEING LOT FIVE (5), IN BLOCK EIGHT (8), OF THE FIFTH RAILROAD ADDITION, AN ADDITION TO THE CITY OF DEL RIO, VAL VERDE COUNTY, TEXAS, AS SHOWN BY THE MAP OR PLAT RECORDED IN VOLUME 15, PAGE 85, OF THE DEED RECORDS OF VAL VERDE COUNTY, TEXAS



NOS0000007347404

Nichole Cahero and Luciano Cahero, Jr
300 Silver Sage Drive
Del Rio, Texas 78840
Our file #0218-036F

ATTENTION SERVICE MEMBERS:

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, or if you have recently been discharged from active military duty, please send written notice of the active duty military service to the sender of this notice immediately.

NOTICE OF TRUSTEE'S SALE

WHEREAS, on May 17, 2007, Nichole Cahero and Luciano Cahero, Jr executed a Deed of Trust conveying to Allan B. Polunsky, a Trustee, the Real Estate hereinafter described, to secure Home Loan Corporation DBA Expanded Mortgage Credit in the payment of a debt therein described, said Deed of Trust being recorded in Instrument Number 00234287 in the Real Property Records of Val Verde County, Texas; and

WHEREAS, The undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust, the street address for the substitute trustees is 1126 W. Gray, Houston, Texas 77019; and

WHEREAS, Default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder of said debt has requested the undersigned to sell said property to satisfy said indebtedness.

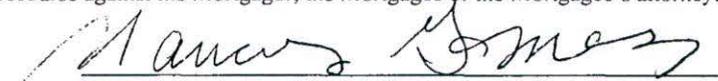
NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, May 1, 2018, the foreclosure sale will be conducted in Val Verde County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than 10 am and not later than 1pm and must be concluded within three hours of such starting time. Said sale shall be to the highest bidder for cash.

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

SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT ONE (1), BLOCK NINE (9) CENIZA HILLS UNIT XV SUBDIVISION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN SLIDE 337-B, MAP RECORDS, VAL VERDE COUNTY, TEXAS.

Nationstar Mortgage LLC, d/b/a Mr. Cooper is the mortgage servicer for the mortgagee of the Deed of Trust. Nationstar Mortgage LLC, d/b/a Mr. Cooper and the mortgagee have entered into an agreement granting Nationstar Mortgage LLC, d/b/a Mr. Cooper authority to service the mortgage. Nationstar Mortgage LLC, d/b/a Mr. Cooper, as mortgage servicer, is representing the Mortgagee under a servicing agreement with the Mortgagee (the "Servicing Agreement"). The name of the Mortgagee is Nationstar Mortgage LLC, d/b/a Mr. Cooper. Pursuant to the Servicing Agreement, Nationstar Mortgage LLC, d/b/a Mr. Cooper is granted authority to collect and service the debt associated with the Deed of Trust. Under Section 51.0025 of the Texas Property Code, Nationstar Mortgage LLC, d/b/a Mr. Cooper, as mortgage servicer, is authorized to administer any resulting foreclosure of the property covered by the Deed of Trust on behalf of the Mortgagee. The Mortgagee's address is c/o the mortgage servicer, Nationstar Mortgage LLC, d/b/a Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019.

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.

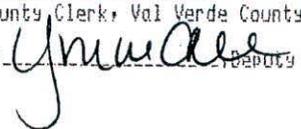


**Nancy Gomez, Substitute Trustee, or
Leo Gomez, Successor Substitute Trustee, or
Calvin Speer, Successor Substitute Trustee, or
Wendy Speer, Successor Substitute Trustee, or
Melody Speer, Successor Substitute Trustee**

Notice sent by:
HARVEY LAW GROUP
P.O. Box 131407
Houston, Texas 77219
Tel.: (832) 922-4000
Fax: (832) 922-6262

FILED
On: Apr 09, 2018 at 09:55A
Receipt# - 140985

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

By  Deputy

NOTICE OF TRUSTEE'S SALE

DEED OF TRUST INFORMATION:

Grantor(s)	John J. Morony aka John Joseph Morony	Deed of Trust Date	April 30, 2016
Original Mortgagee	Compass Bank	Original Principal	\$40,000.00
Recording Information	Instrument #: 00295667 in Val Verde County, Texas	Original Trustee	Ben Hayes Riggs
Property Address	1471 Packsaddle Circle, Del Rio, TX 78840	Property County	Val Verde

MORTGAGE SERVICER INFORMATION:

Current Mortgagee	COMPASS BANK, an Alabama banking corporation, authorized to do business as BBVA COMPASS	Mortgage Servicer	BBVA Compass RECEIPT - 141027
Current Beneficiary	COMPASS BANK, an Alabama banking corporation, authorized to do business as BBVA COMPASS	Mortgage Servicer Address	401 West Valley Avenue, Homewood, AL 35209

FILED
On: Apr 19, 2018 at 08:41A

Compass Georgia-Rugan
401 West Valley Avenue, Val Verde County, TX
Ps. 35209
Yuhua

SALE INFORMATION:

Date of Sale	05/01/2018
Time of Sale	10:00 AM or no later than 3 hours thereafter
Place of Sale	The front steps of the Courthouse, being the front entrance County Courthouse in Val Verde County, Texas, or if the preceding area is no longer the designated area, at the area most recently designated by the Val Verde County Commissioner's Court.
Substitute Trustees	Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer, Melody Speer, Billie C. Lewis Jr., Blake Lewis, Chris LaFond, Selim Taherzadeh, Mo Taherzadeh, or Michael Linke, any to act
Substitute Trustees' Address	5001 Spring Valley Road, Suite 1020W, Dallas, Texas 75244

PROPERTY INFORMATION:

Legal Description as per the Deed of Trust:
BEING LOT TWENTY-FIVE 25, IN BLOCK ONE 1, OF THE QUAIL RUN SUBDIVISION, AN ADDITION NEAR THE CITY OF DEL RIO, VAL VERDE COUNTY, TEXAS, AS SHOWN BY THE MAP OR PLAT RECORDED IN VOLUME 4, PAGE 144, OF THE MAP RECORDS OF VAL VERDE COUNTY, TEXAS.

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

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

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

The sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all other matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. The sale shall not cover any part of the property that has been released from the lien of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

TAHERZADEH, PLLC

NOTICE OF TRUSTEE'S SALE- 205-00633

PAGE 1

NOTICE OF TRUSTEE'S SALE

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 the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the Deed of Trust. Purchasers will buy the property "at the purchaser's own risk" and "at his/her peril", and no representation is made concerning the quality of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property.

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

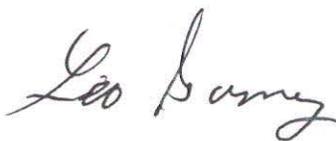
The Deed of Trust permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee, or any subsequently appointed Trustee, need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice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

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

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

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.

Dated April 2, 2018.


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

Return to: TAHERZADEH, PLLC
5001 Spring Valley Road, Suite 1020W, Dallas, TX 75244

662
CAUSE NUMBER 33367

IN RE: ORDER FOR FORECLOSURE	§	IN THE DISTRICT COURT
CONCERNING	§	
	§	
	§	83RD
1471 PACKSADDLE CIRCLE	§	63RD JUDICIAL DISTRICT OF
DEL RIO, TX 78840	§	
	§	
	§	
UNDER TEX. R. CIV. PROC. 736	§	VAL VERDE COUNTY, TEXAS

DEFAULT ORDER ALLOWING FORECLOSURE

COMPASS BANK, an Alabama banking corporation, authorized to do business as BBVA COMPASS, Petitioner, on behalf of itself, its successors and assigns, has brought before this Court for consideration its Application for Court Order Allowing Foreclosure of a Lien Under Texas Constitution article 16, section 50(a)(6)(D) (Application). Having considered the evidence presented, the Court finds that:

- 1) the Application complies with Rule 736.1;
 - 2) the Application was properly served in accordance with Rule 736.3;
 - 3) a respondent did not file a response to the Application by the due date; and
 - 4) the return of service has been on file with the Clerk of the Court for at least 10 days;
- and

5) Petitioner has established the basis for foreclosure and finds that:

(a) Petitioner is the holder of a Texas Home Equity Note secured by a lien created under Texas Constitution article XVI, section 50(a)(6). A debt exists.

(b) Installment payments have not been made when due and owing pursuant to the terms of the Note and Deed of Trust.

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

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

IT IS THEREFORE ORDERED that:

1. COMPASS BANK, an Alabama banking corporation, authorized to do business as BBVA COMPASS, together with its successors and assigns, is hereby authorized to serve Notice of Sale on each Respondent and may proceed with a foreclosure sale in accordance with the security agreement and Texas Property Code section 51.002 concerning the property with a commonly known mailing address of 1471 Packsaddle Circle, Del Rio, TX 78840 and legal description as described in the Real Property Records of VAL VERDE COUNTY, Texas as follows:

BEING LOT TWENTY-FIVE 25, IN BLOCK ONE 1, OF THE QUAIL RUN SUBDIVISION, AN ADDITION NEAR THE CITY OF DEL RIO, VAL VERDE COUNTY, TEXAS, AS SHOWN BY THE MAP OR PLAT RECORDED IN VOLUME 4, PAGE 144, OF THE MAP RECORDS OF VAL VERDE COUNTY, TEXAS.

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

John J. Morony aka John Joseph Morony, Deceased
1471 Packsaddle Circle
Del Rio, TX 78840

Kateri R. Morony
414 East Thorn Street
Brackettville, TX 78832

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

Instrument #: 00295667 in the Real Property Records of Val Verde
County, Texas.

4. A conformed copy of an Order Allowing Foreclosure must be attached to the trustee or substitute trustee's foreclosure deed in accordance with Rule 736.12 of the Texas Rules of Civil Procedure.

5. Petitioner may communicate with each Respondent and all third parties as reasonably necessary to conduct a foreclosure sale.

6. Notice of Foreclosure Sale must be mailed to respondent's counsel by certified mail if a respondent is represented by counsel.

Signed, this 29th day of March, 2018.

Robert E. Cadena
Judge Presiding