

**Notice of Foreclosure Sale**

FILED  
On: Dec 17, 2018 at 03:38P

Receipt# - 145764

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

By Mary Aguirre

**Deed of Trust**

Dated: January 28, 2009

Grantor: **Jose Angel Almaraz and Jessica Yvette Blanco**

Trustee: Filemon Ortiz, Jr.

Lender: Martin G. Mata and wife, Teresa R. Mata

Recorded in: Document number 00240215, of the Official Public Records of Val Verde County, Texas

Legal Description: Being all of that certain tract or parcel of land, situated in the City of Del Rio, County of Val Verde, and State of Texas, being out of and a part of that certain tract of land described in deed from Margarito Hernandez to Manuel Mata, dated April 21, 1920, of record in Volume 46, Pages 110-111, out of part of Section 1 of Division A of the S.F.A.M.&I. Company's Subdivision of Original Survey No. 183, patented to the heirs of James Mitchell, Deceased.

Beginning at the North corner of that certain 50X100 foot tract of land described in deed from Manuel Mata to Manuel Mata, Jr., dated January 11, 1964, and recorded in Volume 174, Pages 233-234 of the Deed Records of Val Verde County, Texas;

Thence South 45 deg. West 100 feet with the Northwest line of said Manuel Mata, Jr., tract to a point:

Thence North 45 deg. West 50 feet to a point;

Thence North 45 deg. East 100 feet to a point;

Thence South 45 deg. East 50 feet to the place of Beginning.

Secures: A Deed of Trust and a Promissory Note dated January 28, 2008 in the original principal amount of \$36,000.090 executed by Jose Angel Almaraz and Jessica Yvette Blanco ("Borrower") and payable to the order of Lender.

Foreclosure Sale:

Date: Tuesday, February 5, 2019

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 1:30 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 Martin G. Mata and wife, Teresa R. Mata'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, Martin G. Mata and wife, Teresa R. Mata, the owners and holders 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 Martin G. Mata and wife, Teresa R. Mata's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Martin G. Mata and wife, Teresa R. Mata'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 Martin G. Mata and wife, Teresa R. Mata 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 Martin G. Mata and wife, Teresa R. Mata. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

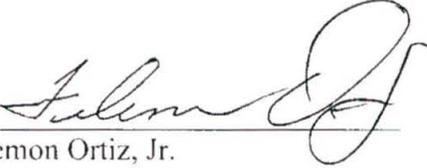
Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for

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.**

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

By:   
Filemon Ortiz, Jr.

## Notice of Foreclosure Sale

January 7, 2019

Deed of Trust to Secure Assumption ("Deed of Trust"):

Dated: November 4, 2014

Grantor: Romeo Rosas Valdez

Trustee: Gary Glick

Lender: Lake Ridge Ranch, LP

Recorded in: Instrument No. 00287493 of the real property records of Val Verde County, Texas which secures the assumption of the Deed of Trust dated October 28, 2006 recorded under Instrument No. 0229785 of the real property records of Val Verde County, Texas.

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$44,000.00, executed by Lazaro and Berth Valdez ("Borrower") dated October 28, 2006 and payable to the order of Lender and assumed by Romeo Rosas Valdez on November 4, 2014

[Original] Property: Tract 8, containing 10.032 acres of land, Phase 1 of Lake Ridge Ranch situated in Val Verde County, Texas, more fully described on attached Exhibit A 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, February 5, 2019

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.

FILED  
On: Jan 09, 2019 at 12:58P

Receipt# - 146093

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

By *Yvonne Albe* Deputy

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

Exhibit "A"

**DALE L. OLSON**

Registered Professional Land Surveyor

711 Water Street

Bastrop, TX 78602

Phone (512) 321-5476 \* Fax (512) 303-5476

FIELD NOTES FOR TRACT NO. 8, A 10.032 ACRE TRACT OUT OF SECTION 876, C.F. STRODE SURVEY AND SECTION 494, T.M. KELLEY SURVEY, VAL VERDE COUNTY, TEXAS.

BEING a 10.032 acre tract or parcel of land out of and being a part of Section 876, C.F. Strode Survey, A-1815, and Section 494, T.M. Kelley Survey, A-1948, in Val Verde County, Texas, and being a part of that certain 450.000 acre tract out of Section 494, T.M. Kelley Survey, Section 876, C.F. Strode Survey, A-1815, Section 746, C.L. Kelley Survey, A-1995, and Section 7, Block 5, G.C.&S.F. RR Co. Survey, A-576, described in a deed from Lake Ridge Properties, Inc., to Lake Ridge Ranch, LP, recorded in Page 927, Pages 600-611, Official Public Records of Val Verde County. Said 450.000 acre tract being a part of that certain 2018.20 acre tract described in a deed from Ruth Greenwood to Lake Ridge Properties, recorded in Volume 177, Page 499, Val Verde County Deed Records. Herein described tract or parcel of land being more particularly described by metes and bounds as follows:

COMMENCING FOR REFERENCE at the southwest corner of the said 450.000 acre tract, a 5/8 inch iron rod set near a fence corner in the north line of Section 11, Block 4, I&GN RR Co. Survey and south line of the before mentioned Section 876, C.F. Strode Survey, an angle corner of Arbor Hills Avenue, a 50 foot roadway as shown on the plat of Block 137 and 138, Lake Ridge Estates, a subdivision as recorded in Book 4, Page 107, Val Verde County Map Records.

THENCE with the southeast line of Arbor Hills Avenue, N 56 deg. 15 min. 05 sec. E, at 47.7 feet pass a common line of the before mentioned Section 876, C.F. Strode Survey and Section 494, T.M. Kelley Survey, in all, 234.30 feet to a 5/8 inch iron rod set where same intersects the northeast line of Lenawee Avenue, the east or southeast corner of Block 137 & 138, Lake Ridge Estates, an interior corner of the said 450.000 acre tract.

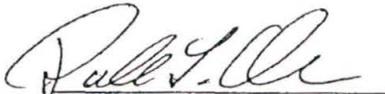
THENCE with the northeast line of Lenawee Avenue and Blocks 137 & 138, Lake Ridge Estates, the southwest line of the said 450.000 acre tract, N 33 deg. 43 min. 53 sec. W, 560.39 feet to a 5/8 inch iron rod set for the POINT OF BEGINNING, the southwest corner of this tract.

THENCE continuing with the northeast line of Lenawee Avenue and Blocks 137 & 138, Lake Ridge Estates, the southwest line of the 450.000 acre tract, N 33 deg. 43 min. 53 sec. W, at 352.29 feet pass the west line of Section 494, T.M. Kelley Survey and lower east line of Section 876, C.F. Strode Survey, in all, 406.92 feet to a 5/8 inch iron rod set for the northwest corner of this tract.

THENCE N 56 deg. 15 min. 05 sec. E, 1074.03 feet to a 5/8 inch iron rod set for the northeast corner of this tract.

THENCE S 33 deg. 41 min. 51 sec. E, 406.92 feet to a 5/8 inch iron rod set for the southeast corner of this tract.

THENCE S 56 deg. 15 min. 05 sec. W, 1073.79 feet to the POINT OF BEGINNING, containing 10.032 acres of land.



Dale L. Olson  
Reg. Pro. Land Surveyor 1753

OR

Michael D. Olson  
Reg. Pro. Land Surveyor 5386

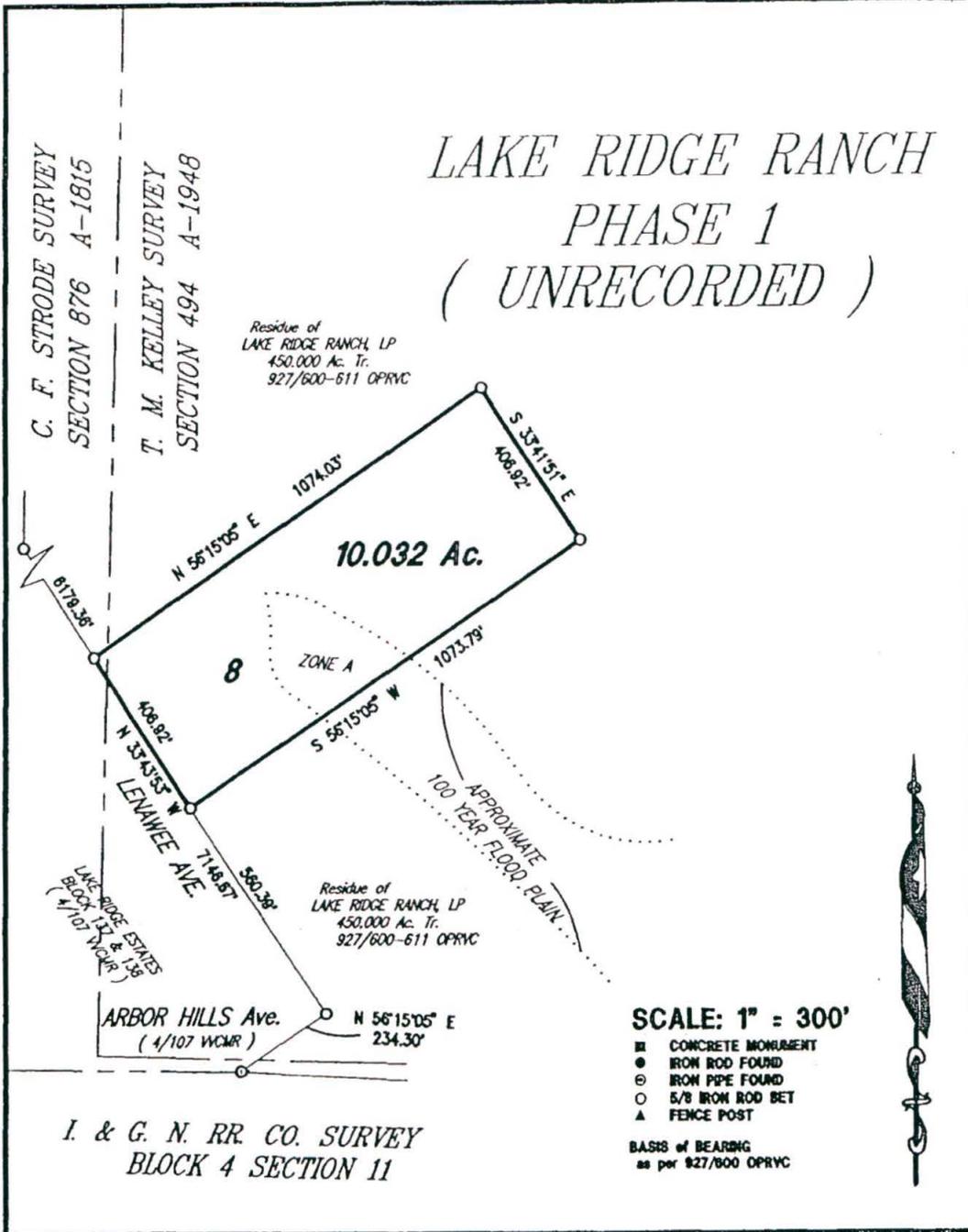
©2004 Dale L. Olson Surveying Co.

Order #: 152604-8

Date Created: 12/06/04

Exhibit "A"

LAKE RIDGE RANCH  
PHASE 1  
( UNRECORDED )



SCALE: 1" = 300'

- CONCRETE MONUMENT
- IRON ROD FOUND
- ⊙ IRON PIPE FOUND
- 5/8 IRON ROD BET
- ▲ FENCE POST

BASIS of BEARING  
as per 927/600 OPRYC



I. & G. N. RR. CO. SURVEY  
BLOCK 4 SECTION 11

A portion of this tract appears to be in a Federally designated FLOOD PRONE AREA according to FEMA No. 481187 00134 A for VAL VERDE COUNTY, TEXAS.  
Effective Date: 10/17/78  
This Tract lies in Zone(s) A & X  
Base Flood Elevation: None

The undersigned does hereby certify to the Title Agency, Underwriter, Lender, Mortgage Co. and/or Purchaser, that this survey was, this day, made on the ground, so the property is properly described hereon, and is correct, and there are no discrepancies, conflicts, shortages in area, boundary line conflicts, encroachments, overlapping of improvements, visible utility lines, or roads in place, except as shown hereon, and that said property has access to and from a dedicated road way, except as shown hereon.

DALE L. OLSON  
REGISTERED PROFESSIONAL LAND SURVEYOR  
711 WATER STREET (512) 321-5476 BASTROP, TEXAS

SURVEY PLAT  
of a 10.032 ACRE TRACT, in the  
T. M. KELLEY SURVEY, SECTION 494,  
A-1948, and C. F. STRODE SURVEY,  
SECTION 876, A-1815, all in  
VAL VERDE COUNTY, TEXAS.

**WARNING:**  
This Flood Statement, as determined by a FEMA, DOES NOT IMPLY that the Property or Improvements hereon will be free from Flooding or Flood Damage. On rare occasions, Greater Floods Can And Will Occur, and Flood Heights may increase by Man-Made or Natural Causes.

*Dale L. Olson*

DALE L. OLSON      MICHAEL D. OLSON  
REG. NO. 9753      REG. NO. 5388  
DALE L. OLSON SURVEYING COMPANY  
DATE: 06 DEC 04

THIS STATEMENT SHALL NOT CREATE LIABILITY ON THE PART OF THE SURVEYOR  
© 2004 Dale L. Olson Surveying Company  
ALL RIGHTS RESERVED

SCALE: 1" = 300.00'	LAKE RIDGE RANCH LP.		
DRAWN BY: K. Gooden	DESK-FILE: 756-1s	ORDER: 152604-8	PLAT FILE: -0-
DATE: 06 DEC 04			

## Notice of Foreclosure Sale

January 7, 2019

Deed of Trust to Secure Assumption ("Deed of Trust"):

Dated: June 9, 2010

Grantor: Eduardo Flores

Trustee: Gary Glick

Lender: Lake Ridge Ranch, LP

Recorded in: Instrument No. 00258887 of the real property records of Val Verde County, Texas which secures the assumption of the Deed of Trust dated April 29, 2010 recorded under Instrument No. 00258059 of the real property records of Val Verde County, Texas.

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$32,000.00, executed by Richard R. Jimenez ("Borrower") dated April 29, 2010 and payable to the order of Lender and assumed by Eduardo Flores on June 9, 2010

[Original] Property: Lots 134 and 135 containing 3.400 acres of land, more or less Phase 3B, Lake Ridge Ranch Subdivision, according to the plat thereof recorded in Slide #385A and #385B 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, February 5, 2019

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.**

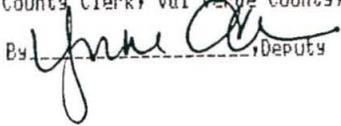
Place: Val Verde County Courthouse located at 400 Pecan Street, Del Rio, Texas 78840

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.

FILED  
On: Jan 09, 2019 at 12:58P

Receipt# - 146093

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

By:  Deputy

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

## Notice of Foreclosure Sale

January 8, 2019

Deed of Trust ("Deed of Trust"):

Dated: February 22, 2018

Grantor: Loida S. Arellano

Trustee: Gary Glick

Lender: Lake Ridge Ranch, LP

Recorded in: Instrument No. 00306378 of the real property records of Val Verde County, Texas

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$27,500.00, executed by Loida S. Arellano ("Borrower") and payable to the order of Lender

[Original] Property: Lot 558 containing 1.006 acres of land, more or less Phase 5, Lake Ridge Ranch Subdivision, according to the plat thereof recorded in Slide #499 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, February 5, 2019

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

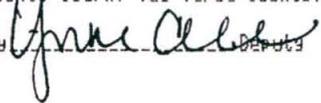
Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Lender's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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.

FILED  
On: Jan 09, 2019 at 12:58P

Receipt# - 146093

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

By 

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.

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**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 [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:** February 05, 2019

**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 September 06, 2016 and recorded in Document CLERK'S FILE NO. 2016-00297890 real property records of VAL VERDE County, Texas, with JOSE CHARLES AND MARIA ISABEL CHARLES, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by JOSE CHARLES AND MARIA ISABEL CHARLES, securing the payment of the indebtednesses in the original principal amount of \$135,320.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. DITECH FINANCIAL 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. DITECH FINANCIAL LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o DITECH FINANCIAL LLC  
345 SAINT PETER STREET  
ST. PAUL, MN 55102

*Nancy Gomez*

NANCY GOMEZ, LEO GOMEZ, CALVIN SPEER, WENDY SPEER, MELODY SPEER, BARBARA SANDOVAL, MARTHA BOETA, RAYMOND PEREZ, GARRETT SANDERS, MARCIA CHAPA, STACEY BENNETT, OR AMY ORTIZ  
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 1/14/19 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

FILED  
On: Jan 14, 2019 at 10:04A

NANCY GOMEZ  
Declarant's Name:  
Date: 1/14/19

Receipt# - 146176

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

By *May Aguirre*, Deputy

0000008031155

VAL VERDE

**EXHIBIT "A".**

SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT ELEVEN (11), RIO DIABLO ESTATES NEAR THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 5, PAGES 11-13, MAP RECORDS. VAL VERDE COUNTY, TEXAS.

NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
(CXE)  
HOBRECHT, ALBERT  
206 QUAIL CREEK DRIVE, DEL RIO, TX 78840

VA 62-62-6-1253844  
Firm File Number: 18-031828

FILED  
On: Jan 14, 2019 at 10:01A

**NOTICE OF TRUSTEE'S SALE**

Receipt# - 146175

WHEREAS, on September 15, 2015, ALBERT J HOBRECHT AND STEFANI LUU NONGERSON, GRANTOR(S), executed a Deed of Trust conveying to TOM WOOD, as Trustee, the Real Estate herein described to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR USAA FEDERAL SAVINGS BANK in payment of a debt therein described. The Deed of Trust was filed in the real property records of VAL VERDE COUNTY, TEXAS and is recorded under Clerk's File/Instrument Number 00291656, to which reference is herein made for all purposes.

General Order # Reason  
County Clerk, Val Verde County, TX  
Deputy  
MAY AGUIRRE

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

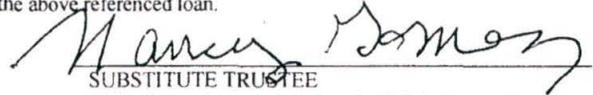
NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, February 5, 2019** between ten o'clock AM and four o'clock PM and beginning not earlier than 10:00 A.M. or not later than three hours thereafter, I will sell said Real Estate in the area designated by the Commissioners Court, of Val Verde county, 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:

BEING LOT FOUR (4), IN BLOCK ONE (1), OF THE CENIZA HILLS UNIT VI, AN ADDITION TO THE CITY OF DEL RIO, VAL VERDE COUNTY, TEXAS, AS SHOWN BY THE MAP OR PLAT RECORDED IN VOLUME 4, PAGE 151, OF THE MAP RECORDS OF VAL VERDE COUNTY, TEXAS.

Property Address: 206 QUAIL CREEK DRIVE  
DEL RIO, TX 78840  
Mortgage Servicer: NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
Noteholder: USAA FEDERAL SAVINGS BANK  
8950 CYPRESS WATERS BLVD  
COPPELL, TEXAS 75019

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  
Billie C. Lewis, Jr., Blake Lewis, Calvin Speer, Wendy Speer, Melody Speer, Fred Britton, Jonathan Schendel, Patricia Sanders, Cary Corenblum, Raymond Perez, Nancy Gomez or Leo Gomez  
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.**