

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Matter No.: 077578-TX

Date: January 17, 2019

County where Real Property is Located: Val Verde

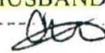
ORIGINAL MORTGAGOR:

**ROBERTO ZARAGOZA JR, AND ANGELA ZARAGOZA, HUSBAND
AND WIFE**

FILED
On: Jan 18, 2019 at 03:28P

Receipt# - 146310

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

By:  Deputy

ORIGINAL MORTGAGEE:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., AS
NOMINEE FOR AMERISAVE MORTGAGE CORPORATION, A
GEORGIA CORPORATION, ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE:

PennyMac Loan Services, LLC

MORTGAGE SERVICER:

PennyMac Loan Services, LLC

DEED OF TRUST DATED 10/4/2012, RECORDING INFORMATION: Recorded on 10/5/2012, as Instrument No. 00273492

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): **SITUATED IN VAL VERDE COUNTY, TEXAS, AND LOT "C", BLOCK TWENTY-ONE (21), RANGE SIX (6), SOUTH DEL RIO ADDITION ACCORDING TO THE PLAT OF RECORD IN SLIDE 454, MAP RECORDS, VAL VERDE COUNTY, TEXAS, BEING A REPLAT OF SLIDE 438 AND SLIDE 361-A, BOTH MAP RECORDS, VAL VERDE COUNTY, TEXAS.**

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **3/5/2019**, 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 the 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 **1:00 PM**, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

PennyMac Loan Services, LLC is acting as the Mortgage Servicer for PennyMac Loan Services, LLC who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. PennyMac Loan Services, LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

PennyMac Loan Services, LLC
3043 Townsgate Rd, Suite 200
Westlake Village, CA 91361

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.



Matter No.: 077578-TX

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.



By: _____ Substitute Trustee
BILLIE C. LEWIS, JR., BLAKE LEWIS, CALVIN SPEER,
WENDY SPEER, MELODY SPEER, PAUL A. HOEFKER,
ROBERT L. NEGRIN

Return to:
ALDRIDGE PITE, LLP
4375 JUTLAND DR., SUITE 200
P.O. BOX 17935
SAN DIEGO, CA 92177-0935
FAX #: 619-590-1385
866-931-0036

AFFIDAVIT OF POSTING

THE STATE OF TEXAS

§
§
§

COUNTY OF Val Verde

Pursuant to the applicable provisions of Texas law, I, BILLIE C. LEWIS, JR., BLAKE LEWIS, CALVIN SPEER, WENDY SPEER, MELODY SPEER, PAUL A. HOEFKER, ROBERT L. NEGRIN on January 18, 2019, on behalf of and at the specific instruction and request of PennyMac Loan Services, LLC did file a Notice of Trustees Sale with the County Clerk of Val Verde County, Texas and did post a like Notice at the door of the Courthouse of Val Verde County, Texas. The land described in the Notice of Trustee's Sale is located in Val Verde County, Texas and is described in Exhibit "A" set out below/attached hereto and incorporated herein by reference for all purposes.

DATED: Jan. 18, 2019

BILLIE C. LEWIS, JR., BLAKE LEWIS, CALVIN SPEER,
WENDY SPEER, MELODY SPEER, PAUL A. HOEFKER,
ROBERT L. NEGRIN

SUBSCRIBED AND SWORN TO BEFORE ME, the undersigned authority, on this day personally appeared Billie C. Lewis, Jr., Blake Lewis, Calvin Speer, Wendy Speer, Melody Speer, Paul A. Hoefker, Robert L. Negrin who, if not a substitute trustee, is acting as their agent and is known to me personally or through state-issued identification and acknowledged to me that he or she recorded and posted this notice in compliance with Texas Property Code §51.002.

GIVEN UNDER MY HAND AND SEAL OF OFFICE the 18 day of January, 2019

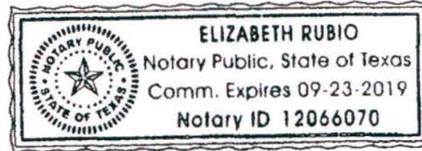
Notary Public in and for the State of Texas
My commission expires: 9-23-19

Exhibit "A"

Situated in Val Verde County, Texas, and Lot "C", Block Twenty-one (21), Range Six (6), South Del Rio Addition according to the plat of record in Slide 454, Map Records, Val Verde County, Texas, being a replat of Slide 438 and Slide 361-A, both Map Records, Val Verde County, Texas.

Return to:
ALDRIDGE PITE, LLP
4375 Jutland Drive, Suite 200
P.O. Box 17935
San Diego, CA 92117
T.S. No.: 077578-TX
ASAP# 4682326

SN SERVICING CORPORATION (SNE)
ZAPATA, JESUS AND JUDITH
910 EAST GUTIERREZ, DEL RIO, TX 78840

CONVENTIONAL
Firm File Number: 16-023492

NOTICE OF TRUSTEE'S SALE

WHEREAS, on September 2, 2010, JESUS HERNANDEZ ZAPATA, JUDITH Q. ZAPATA, AKA JUDITH QUINTERO ZAPATA, HUSBAND AND WIFE, as Grantor(s), executed a Texas Home Equity Security Instrument conveying to I. TIJERINA, as Trustee, the Real Estate hereinafter described, to CITIFINANCIAL, INC. in payment of a debt therein described. The Texas Home Equity Security Instrument was filed in the real property records of VAL VERDE COUNTY, TX and is recorded under Clerk's File/Instrument Number 00259951, to which reference is herein made for all purposes.

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

WHEREAS, the undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon contingency and in the manner authorized by said Texas Home Equity Security Instrument; and

WHEREAS, an Order to Proceed with Notice of Foreclosure Sale and Foreclosure Sale was entered on August 17, 2017 under Cause No. 33249 in the Judicial District Court of Val Verde COUNTY, TEXAS.;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, March 5, 2019** between ten o'clock AM and four o'clock PM and beginning not earlier than 10:00 AM 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 ELEVEN (11), BLOCK SIXTY-ONE (61), OF THE BLUM ADDITION TO THE CITY OF DEL RIO, VAL VERDE COUNTY, TEXAS.

Property Address: 910 EAST GUTIERREZ
DEL RIO, TX 78840
Mortgage Servicer: SN SERVICING CORPORATION
Noteholder: U.S. BANK TRUST NATIONAL ASSOCIATION AS TRUSTEE OF AMERICAN
HOMEOWNER PRESERVATION TRUST SERIES 2015A+
323 5TH STREET
EUREKA, CALIFORNIA 95501

The Mortgage Servicer is authorized to represent the Noteholder by virtue of a servicing agreement with the Noteholder. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.


SUBSTITUTE TRUSTEE

Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer or
Melody Speer
c/o Shapiro Schwartz, LLP
13105 Northwest Freeway, Suite 1200
Houston, TX 77040
(713)462-2565

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

FILED
On: Jan 31, 2019 at 10:35A

Receipt# - 146509

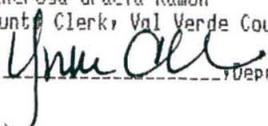
Generosa Gracia-Ramon
County Clerk, Val Verde County, TX

By:  Deputy

Notice of Foreclosure Sale

February 5, 2019

Deed of Trust ("Deed of Trust"):

Dated:	May 17, 2018	FILED On: Feb 06, 2019 at 01:59P Receipt# - 146631
Grantor:	Humberto Meza, Jr. and Aracely Meza	Generosa Gracia-Ramon County Clerk, Val Verde County, TX
Trustee:	Gary Glick	By  Deputy
Lender:	Lake Ridge Ranch, LP	
Recorded in:	Instrument No. 00308021 of the real property records of Val Verde County, Texas	
Secures:	Real Estate Lien Note ("Note") in the original principal amount of \$28,500.00, executed by Humberto Meza, Jr. and Aracely Meza ("Borrower") and payable to the order of Lender	
[Original] Property:	Lot 517 containing 1.003 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, March 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.

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.

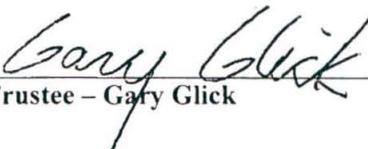
If Lender/Beneficiary passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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

February 5, 2019

FILED
On: Feb 06, 2019 at 01:59P

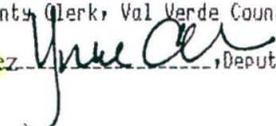
Deed of Trust ("Deed of Trust to Secure Assumption"):

Receipt# - 146631

Dated: June 9, 2010

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

Grantor: Francisco J. Hernandez and wife, Aracely R. Hernandez


Deputy

Trustee: Gary Glick

Lender: Lake Ridge Ranch, LP

Recorded in: Instrument No. 00258889 of the real property records of Val Verde County, Texas

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$23,000.00, executed by Richard R. Jimenez assumed by Francisco J. Hernandez and wife, Aracely R. Hernandez ("Borrower") and payable to the order of Lender

[Original] Property: Lot 60 containing 1.456 acres of land, more or less Phase 3A, Lake Ridge Ranch Subdivision, according to the plat thereof recorded in Slide #366A of the Map Records of Val Verde County, Texas and being replatted as Phase 3A Replat according to the plat thereof recorded in Slides #384 A&B 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, March 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.

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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Trustee - Gary Glick

Notice of Foreclosure Sale

February 5, 2019

FILED
On: Feb 06, 2019 at 01:59P

Receipt# - 146631

Deed of Trust ("Deed of Trust"):

Dated: March 27, 2006

Grantor: Javier M. Escamilla

Trustee: J. David Dickson

Lender: Lake Ridge Ranch, LP

Recorded in: Instrument No. 0224507 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 Javier M. Escamilla ("Borrower") and payable to the order of Lender

[Original] 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 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, March 5, 2019

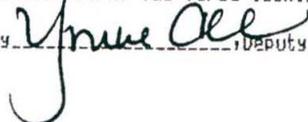
Time: The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; **the earliest time at which the Foreclosure Sale will begin is 1:00.**

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.

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

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.

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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. 39, A 10.010 ACRE TRACT OUT OF SECTION 7, BLOCK 5, G.C.&S.F. RR CO. SURVEY, VAL VERDE COUNTY, TEXAS.

BEING a 10.010 acre tract or parcel of land out of and being a part of Section 7, Block 5, G.C.&S.F. RR Co. Survey, A-576, 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 Volume 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 a 5/8 inch iron rod set at the intersection of the south line of Kenwood Avenue, a 50 foot roadway as shown on plat of Lakeridge Estates, Blocks G and H, as recorded in Book 4, Page 69, Val Verde County Plat Records, with the east line of Augusta Avenue, a 50 foot roadway as shown on plat of Lakeridge Estates, Blocks 119 and 120, as recorded in Book 4, Page 167, Val Verde County Plat Records, the northwest corner of the said 450.000 acre tract.

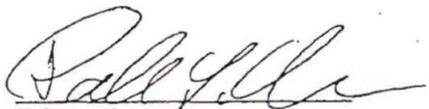
THENCE with the south line of Kenwood Avenue and north line of the 450.00 acre tract, S 87 deg. 17 min. 22 sec. E, 412.92 feet to a 5/8 inch iron rod set for the POINT OF BEGINNING, the northwest corner of this tract.

THENCE continuing with the south line of Kenwood Avenue and north line of the 450.000 acre tract, S 87 deg. 17 min. 22 sec. E, at 317.88 feet pass a 5/8 inch iron rod set at the angle of said road and an interior corner of the 450.000 acre tract, in all, 406.98 feet to a 5/8 inch iron rod set for the northeast corner of this tract.

THENCE S 02 deg. 33 min. 23 sec. W, 1056.78 feet to a 5/8 inch iron rod set for the southeast corner of this tract.

THENCE S 89 deg. 44 min. 19 sec. W, 410.37 feet to a 5/8 inch iron rod set for the southwest corner of this tract.

THENCE N 02 deg. 42 min. 35 sec. E, 1078.50 feet to the POINT OF BEGINNING, containing 10.010 acres of land.



Dale L. Olson
Reg. Pro. Land Surveyor 1753

OR

Michael D. Olson
Reg. Pro. Land Surveyor 5386

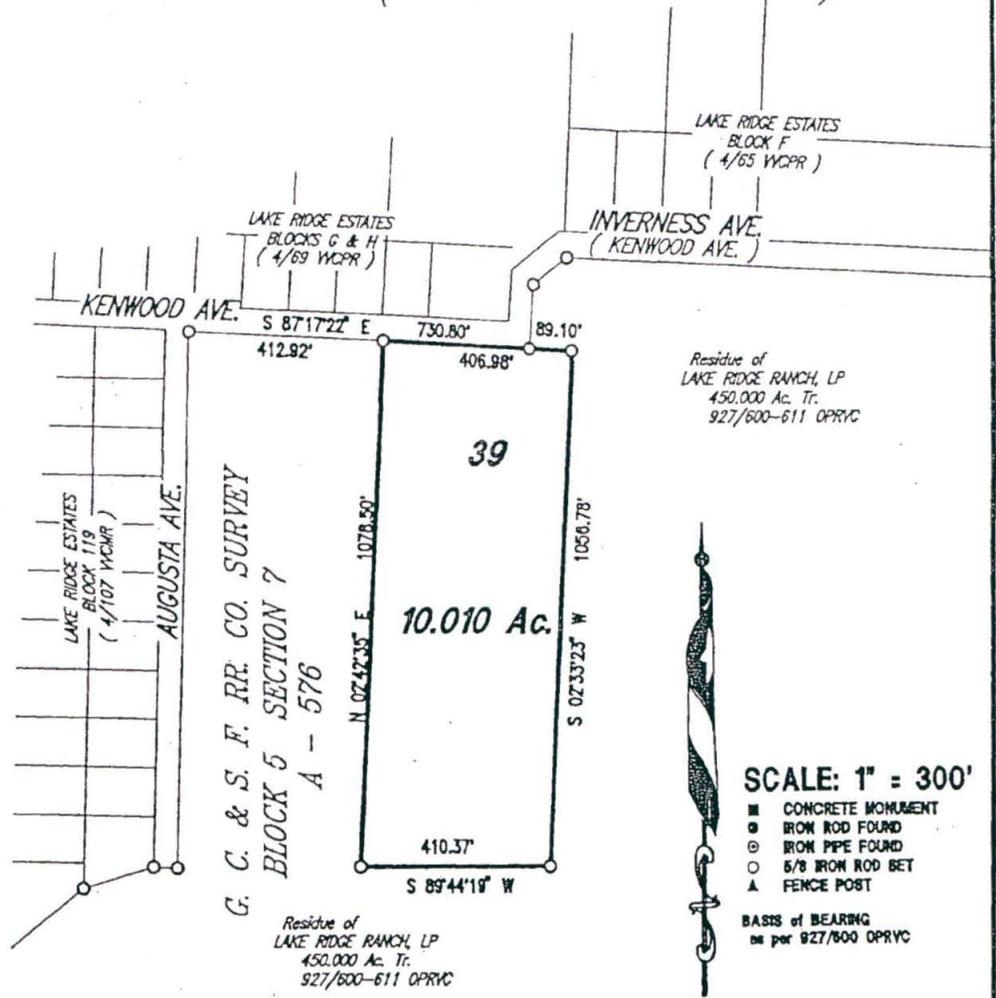
©2004 Dale L. Olson Surveying Co.

Order #: 152604-39

Date Created:12/06/04

Exhibit "A"

LAKE RIDGE RANCH PHASE 1 (UNRECORDED)



NO portion of this tract appears to be in a Federally designated FLOOD PRONE AREA according to FEMA No. 48117B 0034 A. for VAL VERDE COUNTY, TEXAS.
Effective Date 10/17/04
This tract lies in Zone(s) X
Base Flood Elevation: N/A

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, on the property legally described herein, 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 herein, and that said property has access to and from a dedicated road way, except as shown herein.

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

SURVEY PLAT
of a 10.010 ACRE TRACT, in the
G.C. & S.F. RR. Co. SURVEY,
BLOCK 5, SECTION 7, A-576,
in VAL VERDE COUNTY, TEXAS.

WARNING:
This Flood Statement, as determined by a FEMA, DOES NOT IMPLY that the Property or improvements thereon will be free from Flooding or Flood Damage. On rare occasions, Greater Floods Can And Will Occur, and Flood Heights may increase by Non-tidal or Natural Causes.
THIS STATEMENT SHALL NOT CREATE LIABILITY ON THE PART OF THE SURVEYOR
© 2004 Dale L. Olson Surveying Company
ALL RIGHTS RESERVED

Dale L. Olson
DALE L. OLSON MICHAEL B. OLSON
REG. NO. 0753 REG. NO. 5206
DALE L. OLSON SURVEYING COMPANY
DATE: 06 DEC 04

SCALE:	1" = 300.00'	LAKE RIDGE RANCH LP.
DRAWN BY:	I. Coates	
DATE:	06 DEC 04	

Notice of Foreclosure Sale

Deed of Trust

Dated: July 9, 2018

Grantor: Elvis Padrion

Trustee: F. David Ortiz

Lender: Filemon Ortiz, Jr.

Recorded in: Document number 00308604, of the Official Public Records of Val Verde County, Texas

Legal Description: Lots Fourteen (14), Fifteen (15), and Sixteen (16), Block One (1), Holman Addition to the City of Del Rio, Val Verde County, Texas.

Secures: A Deed of Trust and a Promissory Note dated July 9, 2018, in the original principal amount of \$23,000.00 executed by Elvis Padrion ("Borrower") and payable to the order of Lender.

Foreclosure Sale:

Date: Tuesday, March 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 Filemon Ortiz, Jr.'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., 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.'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.'s

FILED
On: Feb 07, 2019 at 02:28P

Receipt# - 146665

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

By *[Signature]* Deputy

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. 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.

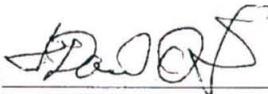
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain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