

FILED
On: Jul 18, 2019 at 09:14A

Receipt# - 149708

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

By Mary Aguirre Deputy

Notice of Substitute Trustee Sale

T.S. #: 19-2528

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.

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

Date: 10/1/2019

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

Place: Val Verde County Courthouse in **DEL RIO**, Texas, at the following location: **Val Verde County Courthouse, 400 Pecan Street, Del Rio, TX 78840**
OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT,
PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

Property To Be Sold - The property to be sold is described as follows:

SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT TEN (10), BLOCK "A", NUEVA VISTA SUBDIVISION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN SLIDE 262-B, MAP RECORDS, VAL VERDE COUNTY, TEXAS
APN #: R000033278

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust is dated 4/22/2010 and is recorded in the office of the County Clerk of Val Verde County, Texas, under County Clerk's File No 00257533 recorded on 4/27/2010 of the Real Property Records of Val Verde County, Texas.

283 VISTA HERMOSA
DEL RIO, TX 78840

Trustor(s): **OSCAR H VASQUEZ**

Original Beneficiary: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR FLAGSTAR BANK, FSB, ITS SUCCESSORS AND ASSIGNS**

Current Beneficiary: **Planet Home Lending, LLC**

Loan Servicer: **Planet Home Lending, LLC**

Current Substituted Trustees: **Billie C. Lewis, Jr., Blake Lewis, Calvin Speer, Wendy Speer, Melody Speer, Fred Britton, Jonathan Schendel, Patricia Sanders, Cary Corenblum, Raymond Perez, Nancy Gomez, Leo Gomez, Rick Snoke, Briana Young, Patricia Sanchez, Heather Smith, Joseph Vacek**

T.S. #: 19-2528

Dated: _____

Billie C. Lewis, Jr., Blake Lewis, Calvin Speer, Wendy Speer, Melody Speer, Fred Britton, Jonathan Schendel, Patricia Sanders, Cary Corenblum, Raymond Perez, Nancy Gomez, Leo Gomez, Rick Snoke, Briana Young, Patricia Sanchez, Heather Smith



Prestige Default Services
600 E John Carpenter Freeway, Suite 246
Irving, Texas 75062
Phone: (949) 427-2010
Fax: (949) 427-2732
Website: AUCTION.COM

AFTER RECORDING, PLEASE RETURN TO:
Prestige Default Services
600 E John Carpenter Freeway, Suite 246
Irving, Texas 75062
Attn: Trustee Department

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:
12/5/2008

Original Beneficiary/Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE
FOR COMPASS BANK, ITS SUCCESSORS AND
ASSIGNS

Recorded in:
Volume: 01134
Page: 00693
Instrument No: 00247654

Mortgage Servicer:
JPMorgan Chase Bank, National Association is
representing the Current Beneficiary/Mortgagee under a
servicing agreement with the Current
Beneficiary/Mortgagee.

Grantor(s)/Mortgagor(s):
SANTOS ALARCON AND LETICIA L.
ALARCON, HUSBAND AND WIFE
Current Beneficiary/Mortgagee:
JPMorgan Chase Bank, National Association

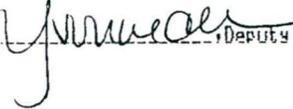
FILED
On: Jul 25, 2019 at 11:01A

Property County:
VAL VERDE

Receipt# - 149852

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

Mortgage Servicer's Address:
1111 Polaris Parkway,
Columbus, OH 43240

By:  Deputy

Legal Description: BEING LOTS FOURTEEN (14), FIFTEEN (15), SIXTEEN (16) AND SEVENTEEN (17),
IN BLOCK THIRTY-TWO (32), OF THE FIRST RAILROAD ADDITION, AN ADDITION TO THE CITY OF
DEL RIO, VAL VERDE COUNTY, TEXAS, AS SHOWN BY THE MAP OR PLAT RECORDED IN VOLUME
11, PAGE 185, OF THE DEED RECORDS OF VAL VERDE COUNTY, TEXAS.

Date of Sale: 10/1/2019

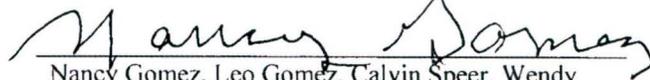
Earliest Time Sale Will Begin: 10:00AM

Place of Sale of Property: Val Verde County Courthouse, 400 Pecan Street, Del Rio, TX 78840 OR IN
THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002
OF THE TEXAS PROPERTY CODE.

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.

Notice Pursuant to Tex. Prop. Code § 51.002(i):

**Assert and protect your rights as member of
the armed forces of the United States. If you
or your spouse are serving on active military duty,
including active military duty as a member of the
Texas National 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**



Nancy Gomez, Leo Gomez, Calvin Speer, Wendy
Speer, Melody Speer, Barbara Sandoval, Martha
Boeta, Ramon Perez, Garrett Sanders, Marcia Chapa,
Stacey Sanders, Amy Ortiz, Wendy Speer or Melody
Speer
or Thuy Frazier
or Cindy Mendoza
or Catherine Allen-Rea
or Cole Patton, Substitute Trustee
MCCARTHY & HOLTHUS, LLP
1255 WEST 15TH STREET, SUITE 1060
PLANO, TX 75075

service to the sender of this notice immediately.

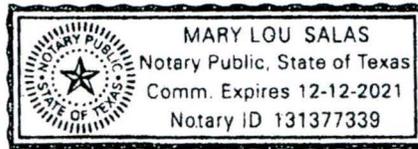
MH File Number: TX-19-70280-POS
Loan Type: FHA

STATE OF TEXAS
COUNTY OF Val Verde §

Before me, the undersigned Notary Public, on this day personally appeared Nancy Gomez as Substitute Trustee, known to me or proved to me through a valid State driver's license or other official identification described as DL 07185599, to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office this 25th day of July, 2019.


Notary Public
Signature



APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE SALE

FILED
On: Jul 30, 2019 at 10:02A

THE STATE OF TEXAS
COUNTY OF VAL VERDE

Receipt# - 149937

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

Deed of Trust Date:
MAY 6, 2016

Property address:
904 E. GUTIERREZ STREET By M7 Deputy
DEL RIO, TX 78840

Grantor(s)/Mortgagor(s):
JESUS E. GARCIA, SINGLE MAN

LEGAL DESCRIPTION: BEING LOTS SEVEN (7) AND EIGHT (8), IN BLOCK SIXTY-ONE (61), OF THE BLUM ADDITION, AN ADDITION TO THE CITY OF DEL RIO, VAL VERDE COUNTY, TEXAS, AS SHOWN BY THE MAP OR PLAT RECORDED IN VOLUME 3, PAGE 578, OF THE DEED RECORDS OF VAL VERDE COUNTY, TEXAS.

Original Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR SFMC, LP DBA SERVICE FIRST MORTGAGE COMPANY, its successors and assigns

Earliest Time Sale Will Begin: 10:00 AM

Current Mortgagee:
PENNYMAC LOAN SERVICES, LLC

Date of Sale: 10/01/2019

Property County: VAL VERDE

Original Trustee: ALLAN B. POLUNSKY

Recorded on: MAY 6, 2016
As Clerk's File No.: 00295506

Substitute Trustee: MARINOSCI LAW GROUP, P.C., CALVIN SPEER, WENDY SPEER, MELODY SPEER, NANCY GOMEZ, LEO GOMEZ, BARBARA SANDOVAL, MARTHA BOETA, RAMON PEREZ, GARRETT SANDERS, MARCIA CHAPA, STACEY BENNETT, AMY ORTIZ, BILLIE C. LEWIS, JR., BLAKE LEWIS

Mortgage Servicer:
PENNYMAC LOAN SERVICES, LLC

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.

The Current Mortgagee under said Deed of Trust, according to the provisions therein set out does hereby remove the original trustee and all successor substitute trustees and appoints in their stead MARINOSCI LAW GROUP, P.C., CALVIN SPEER, WENDY SPEER, MELODY SPEER, NANCY GOMEZ, LEO GOMEZ, BARBARA SANDOVAL, MARTHA BOETA, RAMON PEREZ, GARRETT SANDERS, MARCIA CHAPA, STACEY BENNETT, AMY ORTIZ, BILLIE C. LEWIS, JR., BLAKE LEWIS, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust, and, further, does hereby request, authorize and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the Mortgagee therein.

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;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday OCTOBER 1, 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. 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 be conducted at the County Courthouse as designated by the Commissioners' Court, of said 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 was posted.

PENNYMAC LOAN SERVICES, LLC, who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. 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 debt.

ACTIVE MILITARY SERVICE NOTICE

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.

WITNESS MY HAND, 7/24/19

MARINOSCI LAW GROUP, PC

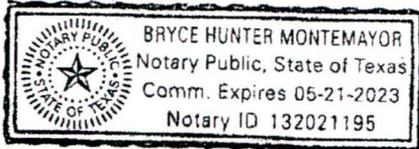
By: [Signature]
RENEE REYNA ~~AISHA HUCKLEBERRY~~
MANAGING PARALEGAL (name & title)

THE STATE OF TEXAS
COUNTY OF DALLAS

Before me, BRYCE HUNTER MONTEMAYOR, the undersigned officer, on this, the 24 day of July, 2019, personally appeared RENEE REYNA ^{BM} ~~AISHA HUCKLEBERRY~~, known to me, who identified herself/himself to be the MANAGING PARALEGAL of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal
(SEAL.)

[Signature]
Notary Public for the State of TEXAS



My Commission Expires: 5-21-2023
Bryce Hunter Montemayor
Printed Name and Notary Public

Grantor: PENNYMAC LOAN SERVICES, LLC
3043 TOWNSGATE ROAD #200
WESTLAKE VILLAGE, CA 91361
LF No. 19-07474

Return to: MARINOSCI LAW GROUP, P.C.
MARINOSCI & BAXTER
14643 DALLAS PARKWAY, SUITE 750
DALLAS, TX 75254

FILED
On: Aug 19, 2019 at 03:31P

Receipt# - 150382

Generosa Gracia-Ramon
County Clerk, Val Verde County, TXBy *Maria Fuentetaja* Deputy**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

Notice is hereby given that pursuant to the authority conferred upon the Trustee by that certain Deed of Trust executed by David I. Palomino of P O Box 151, Del Rio TX 78841, and duly recorded in Volume 919, Page 121 of the Official Public Records of Val Verde County, Texas, I will, as Substitute Trustee under said Deed of Trust, in order to partially satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness default having been made in the payment thereof, sell on Tuesday, October 1, 2019 (that being the first Tuesday of said month), at public auction to the highest bidder for cash in the area of the courthouse where such sales are to take place as designated by the Commissioners Court, before the Courthouse door of Val Verde County, Texas, in Del Rio, Texas, between the hours of ten o'clock a.m. and four o'clock p.m. of that day, but not earlier than ten o'clock a.m. and not later than three (3) hours after that time, the following described property, to-wit:

Lots 13, and 14, Block G, SUMMER HAVEN TRAILER PARK ADDITION, to the City of Del Rio, Val Verde County, Texas, according to the plat recorded in Volume 511, Page 229, Deed Records of Val Verde County, Texas.

The debt has been accelerated, and the entire unpaid balance of the note is now due and payable. The present balance of the note is now the sum of \$24,000.00 plus interest from September 2,

2016 at a rate of twelve (12%) per cent. The debt has been accelerated because of the failure to make payments due under the Real Estate Lien Note secured by the Deed of Trust in the full amount of \$24,000.00 plus interest from September 2, 2016 at a rate of twelve (12%) per cent.

The beneficial interest under the Deed of Trust and the obligations secured by the Deed of Trust are held by Tim Swinson and Gus R. Brieden.

Executed this 19 day of August, 2019.



Gus R. Brieden
Substitute Trustee
285 PR 7615
Devine, Texas 78016
Telephone (830) 665-9110

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: October 01, 2019

Time: The sale will begin at 10:00 AM or not later than three hours after that time.

Place: THE FRONT STEPS OF THE VAL VERDE COUNTY COURTHOUSE, PECAN STREET ENTRANCE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated April 10, 2003 and recorded in Document CLERK'S FILE NO. 0199746 real property records of VAL VERDE County, Texas, with RAFAEL V. CERVANTES AND ROSARIO CERVANTES, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by RAFAEL V. CERVANTES AND ROSARIO CERVANTES, securing the payment of the indebtednesses in the original principal amount of \$47,705.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to Be Sold. The property to be sold is described in the attached Exhibit A.

6. Mortgage Servicer Information. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. WELLS FARGO BANK, N.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

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

Nancy Gomez
FILED
On: Aug 29, 2019 at 10:23A

Receipt# - 150591

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

By *[Signature]* Deputy



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.

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead NANCY GOMEZ, LEO GOMEZ, CALVIN SPEER, WENDY SPEER, MELODY SPEER, BARBARA SANDOVAL, MARTHA BOETA, RAMON PEREZ, GARRETT SANDERS, MARCIA CHAPA, STACEY BENNETT, OR AMY ORTIZ whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Shawnika Harris

Certificate of Posting

My name is NANCY GOMEZ, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 8/29/19 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.

Declarant Name: Nancy Gomez
Date: 8/29/19

EXHIBIT "A"

BEING PART OF LOT NO. FIVE (5) AND SIX (6), IN BLOCK "C", OF THE FOSTER ESTATES, AN ADDITION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 3, PAGE 72, OF THE MAP RECORDS OF VAL VERDE COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 1/2" IRON ROD FOUND IN THE SOUTH LINE OF MARY LOU DR. FOR THE NORTHEAST CORNER OF SAID LOT NO. SIX (6), SAME BEING THE NORTHWEST CORNER OF LOT NO. FIVE (5) AND THIS TRACT;

THENCE, N 86° 05' E WITH THE SOUTH LINE OF MARY LOU DRIVE, A DISTANCE OF 76.25' FEET TO A 1/2" IRON ROD FOUND FOR THE NORTHEAST CORNER THIS TRACT;

THENCE, S 03° 55' E, A DISTANCE OF 99.7 FEET TO A 1/2" IRON ROD FOUND IN THE NORTH LINE OF LOT FOUR (4), BLOCK "C" FOR THE SOUTHEAST CORNER THIS TRACT;

THENCE, S 86° 10' W WITH NORTH LINE OF SAID LOT FOUR (4), A DISTANCE OF 76.25' FEET TO A FENCE CORNER FOUND FOR THE SOUTHWEST CORNER THIS TRACT;

THENCE, N 03° 55' W, A DISTANCE OF 99.7 FEET TO THE PLACE OF BEGINNING.

Receipt# - 150705

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

By *[Signature]* Deputy

C&M No. 44-19-2080/ FILE NOS

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF 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. Sender is: Codilis & Moody, P.C., 400 North Sam Houston Parkway East, Suite 900A, Houston, Texas 77060

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated April 03, 2002 and recorded under Vol. 805, Page 760-772, or Clerk's File No. 0192719, in the real property records of VAL VERDE County Texas, with **Emma L. Mtanous, A Married Person and Ellas Mtanous,** Signing Pro-Forma to Perfect Lien Only as Grantor(s) and America's Wholesale Lender as Original Mortgagee.

Deed of Trust executed by Emma L. Mtanous, A Married Person and Ellas Mtanous, Signing Pro-Forma to Perfect Lien Only securing payment of the indebtedness in the original principal amount of \$126,000.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Emma L. Mtanous. Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Hilldale Trust is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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. Fay Servicing, LLC is acting as the Mortgage Servicer for the Mortgagee. Fay Servicing, LLC, is representing the Mortgagee, whose address is: 1601 LBJ Freeway, Suite 150, Farmers Branch, TX 75234.

Legal Description:

BEING ALL OF LOT "B", OF THE MARIA E. PONCE SUBDIVISION, AN ADDITION TO THE CITY OF DEL RIO, VAL VERDE COUNTY, TEXAS, AS SHOWN BY THE MAP OR PLAT RECORDED IN SLIDE 118, SLIDE B, OF THE MAP RECORDS OF VAL VERDE COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 10/01/2019

Earliest Time Sale Will Begin: 1:00 PM

Location of Sale: The place of the sale shall be: VAL VERDE County Courthouse, Texas at the following location: 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

TERMS OF SALE

A default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "AS IS," "WHERE IS" condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the Deed of Trust.



4704163

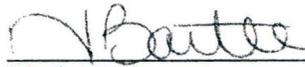
The sale will begin at the earliest time stated above, or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

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.

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE Billie Lewis, Blake Lewis, Calvin Speer, Wendy Speer, Melody Speer, Frederick Britton, Mary C. (Chris) LaFond, Billie C. Lewis, Jr., Cary Corenblum, Jonathan Schendel, Patricia Sanders, Raymond Perez, Thomas Delaney, Danya Gladney or Aaron Demuth as Substitute Trustee.**

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:
Codilis & Moody, P.C.
400 N. Sam Houston Pkwy E, Suite 900A
Houston, TX 77060
(281) 925-5200

Executed on this the 3rd day of September, 2019.



Nicole M. Barte, Attorney at Law
Codilis & Moody, P.C.
400 N. Sam Houston Pkwy E, Suite 900A
Houston, TX 77060
(281) 925-5200

Posted and filed by:



Printed Name: Billie Lewis

C&M No. 44-19-2080

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: October 01, 2019

Time: The sale will begin at 10:00 AM or not later than three hours after that time.

Place: THE FRONT STEPS OF THE VAL VERDE COUNTY COURTHOUSE, PECAN STREET ENTRANCE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

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

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated January 27, 2005 and recorded in Document VOLUME 00931, PAGE 00257; AS AFFECTED BY LOAN MODIFICATION AGREEMENT CLERK'S FILE NO. 2018-308197 real property records of VAL VERDE County, Texas, with JACOB DONOVAN FLORES SR AND AURORA G. FLORES, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by JACOB DONOVAN FLORES SR AND AURORA G. FLORES, securing the payment of the indebtednesses in the original principal amount of \$110,193.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. **Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

6. **Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. WELLS FARGO BANK, N.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

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

Nancy Gomez

FILED
On: Sep 09, 2019 at 10:00A

Receipt# - 150760

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

By *Generosa Gracia-Ramon*
Deputy



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.

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead NANCY GOMEZ, LEO GOMEZ, CALVIN SPEER, WENDY SPEER, MELODY SPEER, BARBARA SANDOVAL, MARTHA BOETA, RAMON PEREZ, GARRETT SANDERS, MARCIA CHAPA, STACEY BENNETT, OR AMY ORTIZ whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Shawnika Harris

Certificate of Posting

My name is NANCY GOMEZ, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 9/9/19 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.

Declarant Name: Nancy Gomez
Date: 9/9/19

100 SUMMIT AVENUE
DEL RIO, TX 78840

00000008446833

00000008446833

VAL VERDE

EXHIBIT "A"

BEING ALL OF LOT TWENTY SIX 26, TWENTY SEVEN 27, TWENTY EIGHT 28, AND TWENTY NINE 29, IN BLOCK A, OF THE RIO VISTA SUBDIVISION, AN ADDITION TO THE CITY OF DEL RIO, VAL VERDE COUNTY, TEXAS, AS SHOWN BY THE MAP OR PLAT RECORDED IN VOLUME 1, PAGE 113, OF THE MAP REOCRDS OF VAL VERDE COUNTY, TEXAS.

FILED
On: Sep 09, 2019 at 10:00A

Receipt# - 150760

Generosa Gracia-Ramon
County Clerk, Val Verde County, TX
00000008557563
By *Generosa Gracia-Ramon*, Deputy

102 GLENDALE DRIVE
DEL RIO, TX 78840

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: October 01, 2019

Time: The sale will begin at 10:00 AM 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 February 27, 1998 and recorded in Document VOLUME 678, PAGE 910 real property records of VAL VERDE County, Texas, with DOROTHY M BOND, grantor(s) and BOMAC CAPITAL MORTGAGE, INC., mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by DOROTHY M BOND, securing the payment of the indebtednesses in the original principal amount of \$89,600.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION (FORMERLY KNOWN AS NORWEST BANK MINNESOTA, NATIONAL ASSOCIATION), NOT IN ITS INDIVIDUAL OR BANKING CAPACITY, BUT SOLELY AS TRUSTEE ON BEHALF OF SOUTHERN PACIFIC SECURED ASSETS CORPORATION, MORTGAGE LOAN ASSET-BACKED PASS THROUGH CERTIFICATES, SERIES 1998-1 is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to Be Sold. The property to be sold is described in the attached Exhibit A.

6. Mortgage Servicer Information. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. WELLS FARGO BANK, N.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

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

Nancy Domes



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The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead NANCY GOMEZ OR LEO GOMEZ whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Shawnika Harris

Certificate of Posting

My name is NANCY GOMEZ, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 9/9/19 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.

Declarant's Name: Nancy Gomez

Date: 9/9/19

102 GLENDALE DRIVE
DEL RIO, TX 78840

00000008557563

00000008557563

VAL VERDE

EXHIBIT "A"

SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT SEVEN (7), BLOCK F, HIGHLAND PARK SUBDIVISION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 2, PAGE 119, MAP RECORDS, VAL VERDE COUNTY, TEXAS.

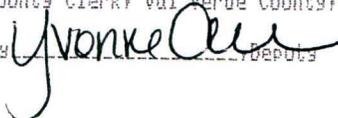
Notice of Foreclosure Sale

FILED
On: Sep 09, 2019 at 02:09P

September 9, 2019

Receipt# - 150777

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

By 

Deed of Trust ("Deed of Trust"):

Dated: February 23, 2013

Grantor: ALEJANDRO GARZA and wife, JULISSA GARZA

Substitute Trustee: C. PAT ELLIS

Lender: JUAN FRANCISCO LOPEZ and wife, ANABELIA LOPEZ

Recorded in: Document No. 00275836 of the Official Public Records of Val Verde County, Texas.

Legal Description: Being Lot Thirteen (13), in Block Fifty-Four (54), of the Blum Addition, an addition to the City of Del Rio, Val Verde County, Texas, as shown by the Map or Plat recorded in Volume 3, Page 578 of the Deed Records of Val Verde County, Texas being the same property conveyed in Document No. 002622002 of the Official Public Records of Val Verde County, Texas.

Secures: Promissory Note ("Note") in the original principal amount of \$54,000.00, executed by ALEJANDRO GARZA and wife, JULISSA GARZA ("Borrower") and payable to the order of Lender

Property: The real property, improvements, and personal property described in and mortgaged in the Deed of Trust, including the real property described above, and all rights and appurtenances thereto.

Foreclosure Sale:

Date: October 1, 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 10:00 a.m.

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

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

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

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

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

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

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

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

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

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



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

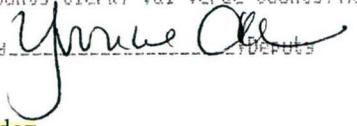
Notice of Foreclosure Sale

September 9, 2019

FILED
On: Sep 10, 2019 at 02:36P

Receipt# - 150807

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

By  Deputy

Deed of Trust (“Deed of Trust to Secure Assumption”):

Dated: June 9, 2010

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

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, October 1, 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.

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Trustee - Gary Glick