

NOTICE OF ACCELERATION AND NOTICE OF 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.

DEED OF TRUST INFORMATION:

Date: 08/15/2018
Grantor(s): MICHAEL ELZY, A SINGLE MAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR ACADEMY MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$194,413.00
Recording Information: Instrument 00309282
Property County: Val Verde
Property: (See Attached Exhibit "A")
Reported Address: 726 SAGE DR, DEL RIO, TX 78840

FILED
On: Sep 26, 2019 at 09:30A

Receipt# - 151126

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.
Current Mortgagee: Idaho Housing and Finance Association
Mortgage Servicer: Idaho Housing and Finance Association
Current Beneficiary: Idaho Housing and Finance Association
Mortgage Servicer Address: 565 W. Myrtle, Boise, ID 83702

County Clerk, Val Verde County, TX
By *[Signature]* Deputy

SALE INFORMATION:

Date of Sale: Tuesday, the 5th day of November, 2019
Time of Sale: 10:00AM or within three hours thereafter.
Place of Sale: AT THE FRONT STEPS OF THE COURTHOUSE, BEING THE FRONT ENTRANCE in Val Verde County, Texas, or, if the preceding area is no longer the designated area, at the area most recently designated by the Val Verde County Commissioner's Court.

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer, Melody Speer, Michael Burns, Bradley Conway, Tori Jones, or Suzanne Suarez, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer, Melody Speer, Michael Burns, Bradley Conway, Tori Jones, or Suzanne Suarez, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Substitute Trustee(s): Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer, Melody Speer, Michael Burns, Bradley Conway, Tori Jones, or Suzanne Suarez, any to act.

Substitute Trustee Address: 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

Document Prepared by:
Bonial & Associates, P.C.
14841 Dallas Parkway, Suite 425, Dallas, TX 75254
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

Nancy Gomez

Certificate of Posting

I am NANCY GOMEZ whose address is 14841 Dallas Parkway, Suite 425, Dallas, TX 75254. I declare under penalty of perjury that on 9/26/19 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Val Verde County Clerk and caused it to be posted at the location directed by the Val Verde County Commissioners Court.

By: Nancy Gomez

Exhibit "A"

SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT THREE (3), BLOCK "I", HOLT ADDITION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 3, PAGE 85, MAP RECORDS, VAL VERDE COUNTY, TEXAS.

Return to: Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

18-01509
113 KIM DR., DEL RIO, TX 78840

NOTICE OF FORECLOSURE SALE

Property: The Property to be sold is described as follows:

SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT TWELVE (12), BLOCK ONE (1), CHULA VISTA NO. 1, UNIT I SUBDIVISION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 4, PAGE 135, MAP RECORDS, VAL VERDE COUNTY, TEXAS.

Security Instrument: Deed of Trust dated May 15, 2015 and recorded on May 15, 2015 at Instrument Number 00289400 in the real property records of VAL VERDE County, Texas, which contains a power of sale.

Sale Information: November 5, 2019, at 10:00 AM, or not later than three hours thereafter, at the front steps of the entrance facing Pecan Street of the Val Verde County Courthouse, or as designated by the County Commissioners Court.

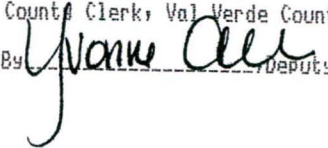
Terms of Sale: Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.

Obligation Secured: The Deed of Trust executed by EMMETT R. SALINAS AND JOANNA M. SALINAS secures the repayment of a Note dated May 15, 2015 in the amount of \$112,000.00. FREEDOM MORTGAGE CORPORATION, whose address is c/o Freedom Mortgage Corporation, 907 Pleasant Valley Avenue, Suite 3, Mt. Laurel, NJ 08054, is the current mortgagee of the Deed of Trust and Note and Freedom Mortgage Corporation is the current mortgage servicer for the mortgage. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

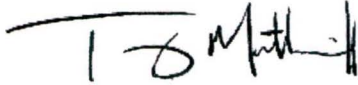
Substitute Trustee: In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

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.

FILED
On: Oct 03, 2019 at 12:30P
Receipt# - 151265

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

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.



Miller, Watson & George, P.C.
Dustin C. George, Attorney at Law
Tracey Midkiff, Attorney at Law
Jonathan Andring, Attorney at Law
5550 Granite Parkway, Suite 245
Plano, Texas 75024



Substitute Trustee(s): Nancy Gomez, Leo Gomez,
Calvin Speer, Wendy Speer, Melody Speer, Barbara
Sandoval, Martha Boeta, Raymond Perez, Garrett
Sanders, Marcia Chapa, Stacey Bennett, Amy Ortiz,
Vanessa McHaney, Billie C. Lewis, Jr., Blake Lewis
c/o Miller, Watson & George, P.C.
5550 Granite Parkway, Suite 245
Plano, Texas 75024

Certificate of Posting

I,  declare under penalty of perjury that on the 3 day of October, 20 19 I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of VAL VERDE County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

FILED
On: Oct 10, 2019 at 10:09A

Receipt# - 151382

Generosa Gracia-Ramon
County Clerk, Val Verde County, TX
Maria Montes, 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, November 5, 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 16 day of Oct., 2019.



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

Notice of Foreclosure Sale

October 11, 2019

Deed of Trust ("Deed of Trust"):

Dated: September 13, 2016

Grantor: Angel A. Garcia

Trustee: Gary Glick

Lender: Lake Ridge Ranch, LP

Recorded in: Instrument No. 00297922 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 Angel A. Garcia ("Borrower") and payable to the order of Lender

[Original] Property: Lot 570 containing 1.043 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, November 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: Oct 15, 2019 at 01:27P
Receipt# - 151445
Generosa Gracia-Ramon
County Clerk, Val Verde County, TX
By *Marlene* 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.

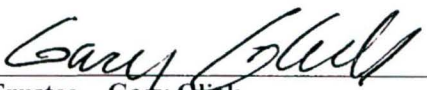
If Lender/Beneficiary passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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 Gluck