

Receipt# - 153126

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

By *Yvonne Ceballos*
Deputy

Notice of Substitute Trustee Sale

T.S. #: 19-3340

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: 4/7/2020

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: On the front steps of the entrance facing Pecan Street of the Val Verde County Courthouse
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 NINE (9), BLOCK "H", BUENA VISTA SUBDIVISION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 2, PAGE 59, MAP RECORDS, VAL VERDE COUNTY, TEXAS

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust is dated 10/24/2012 and is recorded in the office of the County Clerk of Val Verde County, Texas, under County Clerk’s File No 00273856 recorded on 10/26/2012 of the Real Property Records of Val Verde County, Texas.

The subject Deed of Trust was modified by Loan Modification recorded as Instrument 2018-306289 and recorded on 3/6/2018.

105 N ORBIT ST
DEL RIO, TX 78840

Trustor(s): **MELINDA L MARTINEZ**

Original Beneficiary:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS NOMINEE FOR FLAGSTAR BANK FSB, A FEDERALLY CHARTERED SAVINGS BANK, ITS SUCCESSORS AND ASSIGNS

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

Loan Servicer:

Planet Home Lending, LLC

Current Substituted Trustees: **Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer, Melody Speer, Barbara Sandoval, Martha Boeta, Ramon Perez, Garrett Sanders, Marcia Chapa, Stacey Sanders, Amy Ortiz, Billie C. Lewis, Jr., Blake Lewis, Rick Snoko, Briana Young, Patricia Sanchez, Heather Smith**

T.S. #: 19-3340

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.

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

Type of sale - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by MELINDA L MARTINEZ, A SINGLE WOMAN. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

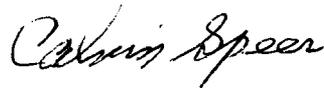
Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$176,739.00, executed by MELINDA L MARTINEZ, A SINGLE WOMAN, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS NOMINEE FOR FLAGSTAR BANK FSB, A FEDERALLY CHARTERED SAVINGS BANK, ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of MELINDA L MARTINEZ, A SINGLE WOMAN to MELINDA L MARTINEZ. Planet Home Lending, LLC is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Questions concerning the sale may be directed to the undersigned or to the beneficiary:

Planet Home Lending, LLC
321 Research Parkway
Meriden, Connecticut 06450-8301

(855) 884-2250



Dated: 1-27-20

Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer, Melody Speer, Barbara Sandoval, Martha Boeta, Ramon Perez, Garrett Sanders, Marcia Chapa, Stacey Sanders, Amy Ortiz, Billie C. Lewis, Jr., Blake Lewis, Rick Snoke, Briana Young, Patricia Sanchez, Heather Smith

T.S. #: 19-3340

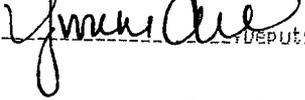
Prestige Default Services
600 E John Carpenter Freeway, Suite 175
Irving, Texas 75062
Phone: (949) 427-2010
Fax: (949) 427-2732

AFTER RECORDING, PLEASE RETURN TO:
Prestige Default Services
600 E John Carpenter Freeway, Suite 175
Irving, Texas 75062
Attn: Trustee Department

FILED
On: Jan 23, 2020 at 10:35A

Receipt# - 153126

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

By  Deputy

Notice of Substitute Trustee Sale

T.S. #: 19-3341

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: 4/7/2020

Time: The sale will begin no earlier than 10:00 AM or no later than three hours thereafter. The sale will be completed by no later than 1:00 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 TWENTY-ONE (21), BLOCK "A", GARDEN CREST ADDITION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 6, PAGE 3, MAP RECORDS, VAL VERDE COUNTY, TEXAS.

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust is dated 2/23/2011 and is recorded in the office of the County Clerk of Val Verde County, Texas, under County Clerk's File No 00262846 recorded on 2/28/2011 of the Real Property Records of Val Verde County, Texas.

The subject Deed of Trust was modified by Loan Modification recorded as Instrument 00290315 and recorded on 7/4/2015.

104 GARDEN CREST CIR
DEL RIO, TX 78840

Trustor(s): **NELSON ROBERTO POU and XOCHITL POU** Original Beneficiary: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS BENEFICIARY ACTING SOLELY AS NOMINEE FOR FLAGSTAR BANK, FSB, A FEDERALLY CHARTERED SAVINGS BANK, ITS SUCCESSORS AND ASSIGNS**

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

Current Substituted Trustees: **Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer, Melody Speer, Barbara Sandoval, Martha Boeta, Ramon Perez, Garrett Sanders, Marcia Chapa, Stacey Sanders, Amy Ortiz, Billie C. Lewis, Jr., Blake Lewis, Rick Snoko, Briana Young, Patricia Sanchez, Heather Smith**

T.S. #: 19-3341

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.

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

Type of sale - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by NELSON ROBERTO POU and XOCHITL POU, HUSBAND AND WIFE. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$97,465.00, executed by NELSON ROBERTO POU and XOCHITL POU, HUSBAND AND WIFE, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS BENEFICIARY ACTING SOLELY AS NOMINEE FOR FLAGSTAR BANK, FSB, A FEDERALLY CHARTERED SAVINGS BANK, ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of NELSON ROBERTO POU and XOCHITL POU, HUSBAND AND WIFE to NELSON ROBERTO POU and XOCHITL POU. Planet Home Lending, LLC is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Questions concerning the sale may be directed to the undersigned or to the beneficiary:

Planet Home Lending, LLC
321 Research Parkway
Meriden, Connecticut 06450-8301

(855) 884-2250

T.S. #: 19-3341

Dated: 1-23-21

Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer, Melody Speer, Barbara Sandoval, Martha Boeta, Ramon Perez, Garrett Sanders, Marcia Chapa, Stacey Sanders, Amy Ortiz, Billie C. Lewis, Jr., Blake Lewis, Rick Snoke, Briana Young, Patricia Sanchez, Heather Smith

Calvin Speer

Prestige Default Services
600 E John Carpenter Freeway, Suite 175
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 175
Irving, Texas 75062
Attn: Trustee Department

19-386463

Receipt# - 153283

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

By M7 Deputy

Notice of Substitute Trustee's Sale

Notice Concerning Military Duty: **Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Tex. Prop. Code § 51.002(i)**

Deed of Trust Date: January 11, 2010	Original Mortgagor/Grantor: CHRIS CARDENAS
Original Beneficiary / Mortgage: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR AMERIPRO FUNDING, INC. DBA LAND MORTGAGE., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgage: LAKEVIEW LOAN SERVICING, LLC.
Recorded in: Volume: n/a Page: n/a Instrument No: 00255576	Property County: VAL VERDE
Mortgage Servicer: LoanCare LLC	Mortgage Servicer's Address: 3637 Sentara Way, Virginia Beach, Virginia 23452

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

Secures: Note in the original principal amount of \$107,516.00, executed by CHRIS CARDENAS and payable to the order of Lender.

Property Address/Mailing Address: 1000 TESORO PARK, DEL RIO, TX 78840

Legal Description of Property to be Sold: BEING LOT FOUR (4), IN BLOCK THREE (3), OF THE TESORO HILLS SUBDIVISION, PHASE I, AN ADDITION TO VAL VERDE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN SLIDE 380, SLIDE A AND B, OF THE MAP RECORDS OF VAL VERDE COUNTY, TEXAS.

Date of Sale: April 7, 2020	Earliest time Sale will begin: 10:00 AM
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Place of sale of Property: Val Verde County Courthouse, 400 Pecan Street, Del Rio, TX 78840

OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE 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.

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, LAKEVIEW LOAN SERVICING, LLC., the owner and holder of the Note, has requested Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer, Melody Speer, Barbara Sandoval, Martha Boeta, Ramon Perez, Garrett Sanders, Marcia Chapa, Stacey Sanders, Amy Ortiz whose address is 1 Mauchly Irvine, CA 92618 OR Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer or Melody Speer whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell



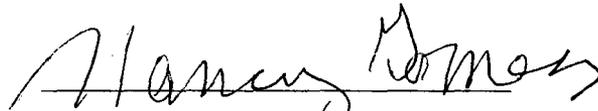
the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

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

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

Pursuant to section 51.0075(a) of the Texas Property Code, Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer, Melody Speer, Barbara Sandoval, Martha Boeta, Ramon Perez, Garrett Sanders, Marcia Chapa, Stacey Sanders, Amy Ortiz whose address is 1 Mauchly Irvine, CA 92618 OR Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer or Melody Speer whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, 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 Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer, Melody Speer, Barbara Sandoval, Martha Boeta, Ramon Perez, Garrett Sanders, Marcia Chapa, Stacey Sanders, Amy Ortiz whose address is 1 Mauchly Irvine, CA 92618 OR Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer or Melody Speer whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

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


SUBSTITUTE TRUSTEE

Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer,
Melody Speer, Barbara Sandoval, Martha Boeta, Ramon
Perez, Garrett Sanders, Marcia Chapa, Stacey Sanders, Amy
Ortiz OR Nancy Gomez, Leo Gomez, Calvin Speer, Wendy
Speer or Melody Speer, Trustee

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

20TX872-0013
111 WEST NICHOLSON STREET, DEL RIO, TX 78840

Generosa Gracia-Ramon
County Clerk, Val Verde County, TX
By *Maria J. ...* Deputy

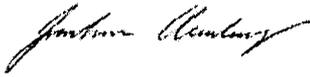
NOTICE OF FORECLOSURE SALE

- Property: The Property to be sold is described as follows:
SEE EXHIBIT A
- Security Instrument: Deed of Trust dated February 14, 2014 and recorded on February 21, 2014 as Instrument Number 00282124 in the real property records of VAL VERDE County, Texas, which contains a power of sale.
- Sale Information: April 07, 2020, 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 **KATHERINE M. ANDERSON** secures the repayment of a Note dated February 14, 2014 in the amount of \$107,025.00. U.S. BANK NATIONAL ASSOCIATION, whose address is c/o U.S. Bank National Association, 4801 Frederica Street, Owensboro, KY 42301, is the current mortgagee of the Deed of Trust and Note and U.S. Bank National Association is the current mortgage servicer for the mortgagee. 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.

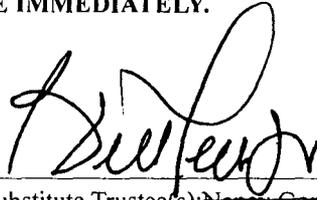
THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.



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, TX 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, TX 75024

Certificate of Posting

I, Billie C. Lewis Jr., declare under penalty of perjury that on the 30th day of January, 2020, 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).

00282124

EXHIBIT "A"

TRACT NO. 1:

BEGINNING at an "X" cut in concrete in the intersection of the North line of Nicholson Street and the East line of Irrigation Ditch and Griner Street for the Southwest corner of said Lot No. 5 and for the Southwest corner of this tract;

THENCE S. 84° 30' E. 80.0 ft. With the North line of Nicholson Street to an iron stake for the Southeast corner of this tract;

THENCE N. 0° 41' E. 99.21 ft., crossing the line between Lots No. 4 and 5 to an iron stake for the Northeast corner of this tract;

THENCE N. 84° 30' W. 90.0 ft to a pipe in the Westerly line of Lot No. 4 same being on the East bank of Irrigation Ditch in Griner Street for the Northwest corner of this tract;

THENCE S. 5° E. 100.56 ft., with the meanders of the Easterly Bank of Irrigation Ditch in Griner Street to the place of BEGINNING.

TRACT NO. 2:

BEGINNING at an iron stake in the North line of Nicholson Street from which point the Southwest corner of said Lot No. 5, BRS.: N. 84° 30' W. 80.0 ft. For the Southwest corner of this tract;

THENCE S. 84° 30' E. 89.71' with the North Line of Nicholson Street to an iron stake for the Southeast corner of this tract;

THENCE N. 5° W. 100.58 ft., crossing line between Lots No. 4 and 5 to an iron stake for the Northeast corner of this tract;

THENCE N. 84° 30' W. 78.5 ft., to an iron stake for the Northwest corner of this tract;

THENCE S. 0° 41' W. 99.21 ft. To the place of BEGINNING.

C&M No. 44-14-2905/ FILE NOS

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

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 January 14, 1987 and recorded under Vol. 00312, Page 76, or Clerk's File No. 113251, in the real property records of VAL VERDE County Texas, with Lyle V. Weimer as Grantor(s) and ICM Mortgage Corporation as Original Mortgagee.

Deed of Trust executed by **Lyle V. Weimer** securing payment of the indebtedness in the original principal amount of \$34,000.00 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 Lyle V. Weimer. Bank of New York Mellon Trust Company, N.A., as trustee for the Texas Department of Housing and Community Affairs 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. Cenlar FSB is acting as the Mortgage Servicer for the Mortgagee. Cenlar FSB, is representing the Mortgagee, whose address is: Attn: BK Department, 425 Phillips Blvd, Ewing, NJ 08618.

Legal Description:

BEING LOT FIVE (5), BLOCK FOUR (4) OF THE VAL VERDE PARK ESTATES TO THE CITY OF DEL RIO, VAL VERDE COUNTY, TEXAS AS SHOWN ON PLAT RECORDED IN VOLUME 2, PAGE 65 OF THE MAP RECORDS OF SAID COUNTY.

SALE INFORMATION

Date of Sale: 04/07/2020

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.

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** **Blake Lewis, Calvin Speer, Wendy Speer, Melody Speer, Billie C. Lewis, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or ServiceLink Agency Sales And Posting**, 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 02/11/2020.

/s/ Lisa Collins SBOT No. 24115338, 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 C. Lewis Jr.

C&M No. 44-14-2905

Receipt# - 153550

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

By MF Deputy

909 AVENUE R
DEL RIO, TX 78840

0000008844326

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: April 07, 2020

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.

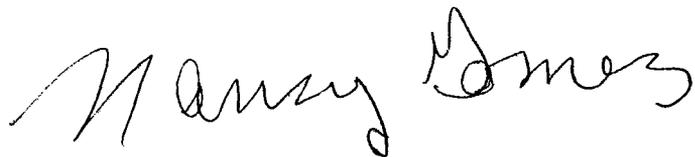
3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated December 06, 2002 and recorded in Document CLERK'S FILE NO. 0197295; AS AFFECTED BY LOAN MODIFICATION AGREEMENT IN CLERK'S FILE NO. 00293933 real property records of VAL VERDE County, Texas, with ALEJANDRA LIRA, grantor(s) and BIG LAKE BANK N.A. DBA FIRST LIBERTY MORTGAGE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by ALEJANDRA LIRA, securing the payment of the indebtednesses in the original principal amount of \$49,200.00, 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



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.

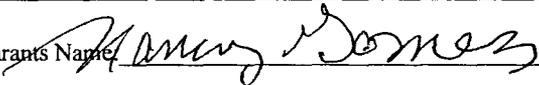


Israel Saucedo

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 2/13/20 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.

Declarants Name: _____



Date: _____

2/13/20

909 AVENUE R
DEL RIO, TX 78840

00000008844326

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VAL VERDE

EXHIBIT "A"

BEING ALL OF LOT ONE (1), IN BLOCK TWELVE (12), OF THE NORTH HEIGHTS ADDITION TO THE CITY OF DEL RIO, VAL VERDE COUNTY, TEXAS, AS SHOWN BY THE MAP OR PLAT RECORDED IN VOLUME 1, PAGE 40, OF THE MAP RECORDS OF VAL VERDE COUNTY, TEXAS.

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:
8/7/2014

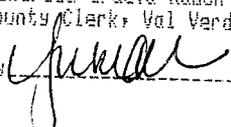
Grantor(s)/Mortgagor(s):
MARIA ALICIA JIMENEZ

Original Beneficiary/Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR ADVISORS MORTGAGE GROUP, LLC, WHICH IS ORGANIZED AND EXISTING UNDER THE LAWS OF NEW JERSEY, ITS SUCCESSORS AND ASSIGNS

Current Beneficiary/Mortgagee:
Reverse Mortgage Funding, LLC

Recorded in:
Volume: N/A
Page: N/A
Instrument No: 00285334

Property County:
VAL VERDE

FILED
On: Mar 05, 2020 at 10:26A
Receipt# - 153906
Generosa Gracia Ramon
County Clerk, Val Verde County, TX
By  Deputy

Mortgage Servicer:
Celink is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.

Mortgage Servicer's Address:
3900 Capital City Blvd.,
Lansing, MI 48906

Legal Description: SITUATED IN VAL VERDE COUNTY, TEXAS AND BEING A CERTAIN PORTION OF LOT TWO (2) IN BLOCK SIX (6), SECTION FOUR (4), DIVISION O, IN THE BARTON ADDITION TO EAST DEL RIO AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS: BEGINNING AT A 5/8" IRON PIN SET S 46° 08' 00" W, 102.0 FT. FROM A FENCE CORNER POST LOCATED IN THE INTERSECTION OF ARTEAGA STREET AND ROSITA STREET; THENCE, N 42° 57' 13" W, 150.0 FT., TO A 5/8" IRON PIN SET FOR A CORNER OF THIS TRACT; THENCE, S 46° 08' 00" W, 50.0 FT., TO A 5/8" IRON PIN SET FOR A CORNER OF THIS TRACT THENCE, S 42° 57' 13" E, 150.0 FT., TO A 5/8" IRON PIN SET IN THE NORTH RIGHT OF WAY LINE OF ROSITA STREET FOR A CORNER OF THIS TRACT; THENCE, N 46° 08' 00" E, 50.0 FT., CONTINUING ALONG THE NORTH LINE OF ROSITA STREET TO THE PLACE OF BEGINNING.

Date of Sale: 4/7/2020

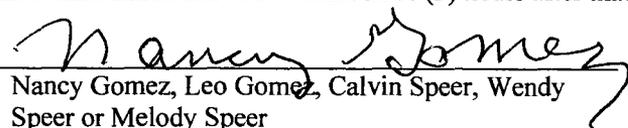
Earliest Time Sale Will Begin: 10am

Place of Sale of Property: THE FRONT STEPS OF THE VAL VERDE COUNTY COURTHOUSE, 400 PECAN STREET, DEL RIO, TX, PECAN STREET ENTRANCE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE 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 service to the sender of this notice immediately.


Nancy Gomez, Leo Gomez, Calvin Speer, 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

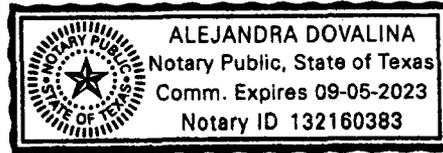
MH File Number: TX 19 70330 RM
Loan Type: FHA

STATE OF TEXAS §
COUNTY OF Valverde §

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 Nancy Gomez 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 5th day of March, 2020.

Alejandra
Notary Public
Signature



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: 04/07/2020

Time: Between 10:00 AM and beginning not earlier than 10:00 AM or not later than three hours thereafter.

Place: The area designated by the Commissioners Court of Val Verde County, pursuant to §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.

2. Terms of Sale. Highest bidder for cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated 06/07/2017 and recorded in the real property records of Val Verde County, TX and is recorded under Clerk's File/Instrument Number 00302001 with Frank Santellanes and Samantha Santellanes (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for Cendera Funding, Inc. mortgagee to which reference is herein made for all purposes.

4. Obligations Secured. Deed of Trust or Contract Lien executed by Frank Santellanes and Samantha Santellanes, securing the payment of the indebtedness in the original amount of \$257,254.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Lakeview Loan Servicing, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to be Sold. SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT FIVE (5), BLOCK EIGHT (8), CENIZA HILLS UNIT VIII SUBDIVISION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN SLIDE 76, SLIDE 151, MAP RECORDS, VAL VERDE COUNTY, TEXAS.

FILED
On: Mar 05, 2020 at 01:43P

Receipt# - 153918

Generosa Gracia Ramon
County Clerk, Val Verde County, TX

By *Yvonne O...*



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 §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. LoanCare LLC, as Mortgage Servicer, is representing the current Mortgagee whose address is:

Lakeview Loan Servicing, LLC
3637 Sentara Way
Virginia Beach, VA 23452

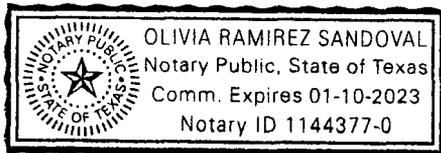


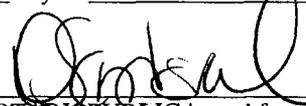
SUBSTITUTE TRUSTEE
Billie C. Lewis, Jr., Blake Lewis, ~~Calvin Speer,~~
~~Wendy Speer, Melody Speer,~~
1320 Greenway Drive, Suite 300
Irving, TX 75038

STATE OF Texas
COUNTY OF Val Verde

Before me, the undersigned authority, on this day personally appeared Billie C. Lewis Jr., as Substitute Trustee, known to me to be the person and officer whose name is subscribed to the foregoing instrument, and who acknowledged to me that he/she executed the same for the purposes and consideration therein expressed and in the capacity therein stated.

GIVEN UNDER MY HAND AND SEAL OF OFFICE this 5th day of March, 2020.




NOTARY PUBLIC in and for
Val Verde COUNTY
My commission expires: 01-10-2023
Print Name of Notary:
Olivia Ramirez-Sandoval

CERTIFICATE OF POSTING

My name is Billie C. Lewis Jr., and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on March 5, 2020 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.

Declarants Name: Billie C. Lewis Jr.
Date: March 5, 2020

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:
10/26/2007

Grantor(s)/Mortgagor(s):
THAT CATHY MEZA, ALSO KNOWN AS AND HAVING ACQUIRED TITLE AS CATHY JO MEZA, AS HER SOLE AND SEPARATE PROPERTY, AND HUSBAND, DAVID MEZA
Current Beneficiary/Mortgagee:
OneMain Financial Services, Inc.

Original Beneficiary/Mortgagee:
AMERICAN GENERAL FINANCIAL SERVICES, INC

Recorded in:
Volume: 01078
Page: 00661
Instrument No: 00238190

Property County:
VAL VERDE

Mortgage Servicer:
Select Portfolio Servicing, Inc. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.

Mortgage Servicer's Address:
3217 S. Decker Lake Dr.,
Salt Lake City, UT 84119

Legal Description: SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT ONE (1) AND TWO (2), BLOCK "B", BARTON'S SECOND ADDITION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 1, PAGE 7, MAP RECORDS, VAL VERDE COUNTY, TEXAS.

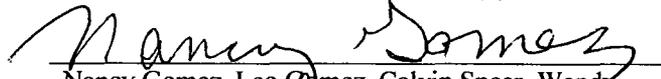
Date of Sale: 4/7/2020

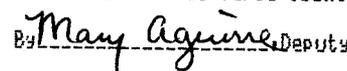
Earliest Time Sale Will Begin: 10am

Place of Sale of Property: THE FRONT STEPS OF THE VAL VERDE COUNTY COURTHOUSE, 400 PECAN STREET, DEL RIO, TX, PECAN STREET ENTRANCE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE 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 service to the sender of this notice immediately.


Nancy Gomez, Leo Gomez, Calvin Speer, 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

FILED
On: Mar 12, 2020 at 12:49P
Receipt# - 154060
Generosa Gracia Ramon
County Clerk, Val Verde County, TX
By  Deputy

MH File Number: TX-18-69777-HE
Loan Type: Conventional Residential

SPECIALIZED LOAN SERVICING LLC (SPZ)
MEZA, HUMBERTO
708 EAST GUTIERREZ, DEL RIO, TX 78840

OTHER
Firm File Number: 20-035623

FILED
On: Mar 16, 2020 at 10:21A

Receipt# - 154107

Generosa Gracia Ramon
County Clerk, Val Verde County, TX

Mary Aguero
HUSBAND AND WIFE, as Deputy

NOTICE OF TRUSTEE'S SALE

WHEREAS, on September 14, 2006, HUBERTO MEZA, JR. AND ARACELI MEZA, Grantor(s), executed a Deed of Trust conveying to LAWRENCE YOUNG, as Trustee, the Real Estate hereinafter described, to ARGENT MORTGAGE COMPANY, LLC in payment of a debt therein described. The Deed of Trust was filed in the real property records of VAL VERDE COUNTY, TX and is recorded under Clerk's File/Instrument Number 0228547 Volume 1017, Page 863, 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 Deed of Trust; and

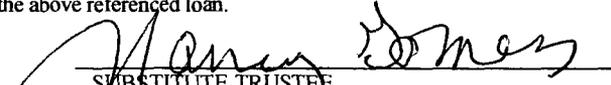
NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, April 7, 2020** between ten o'clock AM and four o'clock PM and beginning not earlier than 10:00 A.M. or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate in the area designated by the Commissioners Court, 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 ALL OF LOT FIFTEEN (15), IN BLOCK FIFTY-NINE (59), 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.

Property Address: 708 EAST GUTIERREZ
DEL RIO, TX 78840
Mortgage Servicer: SPECIALIZED LOAN SERVICING LLC
Mortgagee: CITIGROUP MORTGAGE LOAN TRUST INC., ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-AMC1, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE
8742 LUCENT BLVD
SUITE 300
HIGHLANDS RANCH, CO 80129

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.



SUBSTITUTE TRUSTEE
Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer,
Melody Speer, Barbara Sandoval, Martha Boeta, Ramon
Perez, Garrett Sanders, Marcia Chapa, Stacey Sanders,
Amy Ortiz
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.

Notice of Foreclosure Sale

March 13, 2020

FILED
On: Mar 16, 2020 at 01:29P

Receipt# - 154118

Generosa Gracia Roman
County Clerk, Val Verde County, TX

By Yunice A Deputy

Deed of Trust ("Deed of Trust"):

Dated: December 27, 2006
Grantor: **Marco A. Avila & Iris M. Ramirez**
Trustee: Gary Glick
Lender: Lake Ridge Ranch, LP
Recorded in: Instrument No. 0231355 of the real property records of Val Verde County, Texas
Secures: Real Estate Lien Note ("Note") in the original principal amount of \$25,000.00, executed by Marco A. Avila & Iris M. Ramirez ("Borrower") and payable to the order of Lender

[Original] Property: Lot 56 containing 1.855 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 or Renata Castro

[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, April 7, 2020**

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 – Renata Castro