

700 LENA DR, DEL RIO, TX, 78840

FILED
On: May 20, 2021 at 02:19P

Receipt# - 162036

Generoso Gracia Ramon
County Clerk, Val Verde County, TX

APPOINTMENT OF SUBSTITUTE TRUSTEE AND
NOTICE OF SUBSTITUTE TRUSTEE SALE

Yvonne Allen
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 AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

**APPOINTMENT OF
SUBSTITUTE TRUSTEE:**

WHEREAS, in my capacity as the attorney for the Mortgagee and/or its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I hereby name, appoint and designate Jack O'Boyle, Chris Ferguson, Travis Gray, Billie C. Lewis, Jr., Blake Lewis, Calvin Speer, each as Substitute Trustee, to act under and by virtue of said Deed of Trust, including posting and filing the public notice required under Section 51.002 Texas Property Code as amended, and to proceed with a foreclosure of the Deed of Trust lien securing the payment of the Note.

**SUBSTITUTE TRUSTEE'S
ADDRESS:**

c/o JACK O'BOYLE & ASSOCIATE, PLLC, Mailing Address: P.O. Box 815369, Dallas, Texas 75381;
Physical Address: 12300 Ford Road, Suite 212, Dallas, TX 75234.

**NOTICE OF SUBSTITUTE
TRUSTEE SALE:**

WHEREAS, 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.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on July 06, 2021 between the hours of 1pm-4pm the Substitute Trustee will sell said real property at the place hereinafter set out and pursuant to the terms herein described. The sale will begin at the earliest time stated above or within three (3) hours after that time.

LOCATION OF SALE:

The place of the sale shall be: 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 in VAL VERDE County, Texas or as designated by the County Commissioners.

**INSTRUMENT TO BE
FORECLOSED:**

Deed of Trust or Contract Lien dated 06/19/2008 and recorded under Volume, Page or Clerk's File No. INSTRUMENT NUMBER 00243928 BOOK 01113 PAGE 00321 in the real property records of Val Verde County Texas, with JUANA DE LA CRUZ AKA JUANITA G DELACRUZ, NOE DE LA CRUZ AKA NOE GONZALEZ, HUSBAND AND WIFE as Grantor(s) and CITIFINANCIAL, INC. as Original Mortgagee.

OBLIGATIONS SECURED:

Deed of Trust or Contract Lien executed by JUANA DE LA CRUZ AKA JUANITA G DELACRUZ, NOE DE LA CRUZ AKA NOE GONZALEZ, HUSBAND AND WIFE securing the payment of the indebtedness in the original principal amount of \$35,592.58 and obligations therein described including but not limited to the promissory note and all the modifications, renewals and extensions of the promissory note (the "Note") executed by JUANA DE LA CRUZ AKA JUANITA G DELACRUZ, NOE DE LA CRUZ AKA NOE GONZALEZ, HUSBAND AND WIFE. U.S. BANK TRUST NATIONAL ASSOCIATION AS TRUSTEE OF AMERICAN HOMEOWNER PRESERVATION TRUST SERIES 2015A+ is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

**MORTGAGE SERVICING
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 property securing the above referenced loan. AHP SERVICING, LLC is acting as the Mortgage Servicer for U.S. BANK TRUST NATIONAL ASSOCIATION AS TRUSTEE OF AMERICAN HOMEOWNER PRESERVATION TRUST SERIES 2015A+ who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. AHP SERVICING, LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

700 LENA DR

NOS AND APPT (SVC) 210426



4731636

U.S. BANK TRUST NATIONAL ASSOCIATION AS TRUSTEE OF
AMERICAN HOMEOWNER PRESERVATION TRUST SERIES 2015A+
c/o AHP SERVICING, LLC
440 S LASALLE ST. STE 1110
CHICAGO, IL 60605

**LEGAL DESCRIPTION OF
PROPERTY TO BE SOLD:**

ALL THAT CERTAIN TRACT OR PARCEL OF LAND LYING AND BEING SITUATED IN VAL
VERDE COUNTY TEXAS, TO-WIT:
BEGINNING AT AN IRON STAKE IN THE NORTHEAST LINE OF SAID 5.788 ACRE TRACT
FROM WHICH POINT THE NORTH CORNER OF SAID 5.788 ACRE TRACT BRS.: N.44°34'E. 98.0
FT., FOR THE NORTH CORNER OF THIS TRACT;
THENCE S.45°26'E. 140.0 FT. TO AN IRON STAKE FOR THE EAST CORNER OF THIS TRACT;
THENCE S.44°34'W. 30 FT. TO AN IRON STAKE FOR THE SOUTH CORNER OF THIS TRACT;
THENCE N.45°26'W. 140.0 FT. TO AN IRON STAKE IN THE NORTHWEST LINE OF SAID 5.788
ACRE TRACT FOR THE WEST CORNER OF THIS TRACT;
THENCE N.44°34'E. 30.0 FT. WITH THE NORTHWEST LINE OF SAID 5.788 ACRE TRACT TO
THE PLACE OF BEGINNING.
TO BE OUT OF LOT NO. 12-OWENS ADDITION UNIT II. (the "Property")

**REPORTED PROPERTY
ADDRESS:**

700 LENA DR. DEL RIO, TX 78840

TERMS OF SALE: The Substitute Trustee will sell the Property by public auction at the place and date specified herein.

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 and the priority of the lien being foreclosed.

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 Mortgagee and/or Mortgage Servicer 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.

Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

The 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 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. The sale shall not cover any part of the property that has been released of public record from the lien of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the priority, nature and extent of such matters, if any.

In the event of a defect or other problem with the foreclosure process is discovered that may invalidate the sale, the consideration paid will be returned to the purchaser as the sole and absolute remedy. In the event of any claim or action brought by any person including the purchaser requiring or resulting in the invalidation of the sale and rescission of the Trustee's Deed or Substitute Trustee's Deed, purchaser's damages resulting therefrom are limited to the consideration paid to the Trustee or Substitute Trustee and the sole and absolute remedy shall be the return to purchaser of the consideration paid. The purchaser shall have no further recourse against the Trustee, Substitute Trustee, Mortgagee and/or Mortgage Servicer, or its attorney(s).

The Deed of Trust permits the Mortgagee and/or Mortgage Servicer to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee under the Deed of Trust or Substitute Trustee appointed herein need not appear at the date, time and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refilled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiling may be after the date originally scheduled for this sale.

700 LENA DR

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.

Signed on the 19 day of May, 2021.

Respectfully,

JACK O'BOYLE & ASSOCIATES, PLLC

Travis H. Gray
Jack O'Boyle | SBN: 13165300
jack@jackoboyl.com

☒ Travis H. Gray | SBN: 24044965
travis@jackoboyl.com

Chris Ferguson | SBN: 24069714
chris@jackoboyl.com

P.O. Box 815369

Dallas, Texas 75381

P: 972.247.0653 | F: 972.247.0642

ATTORNEYS FOR MORTGAGEE AND/OR ITS MORTGAGE
SERVICER

CERTIFICATE OF POSTING

My name is Billie C. Lewis Jr. and my address is c/o 12300 Ford Rd. Ste. 212, Dallas, TX 75234. I declare under the penalty of perjury that on May 20, 2021 I filed at the office of the Val Verde County Clerk and caused to be posted at the Val Verde County courthouse (or other designated place) this notice of sale.

Signed: Billie C. Lewis Jr.

Declarant's Name: Billie C. Lewis Jr.

Date: May 20, 2021

CASE NO.: 2021-0042-CIV

IN THE 83RD DISTRICT COURT
DISTRICT COURT
VAL VERDE COUNTY, TEXAS

3. Each Respondent was properly served with the citation, but none filed a response within the time required by law. The return of service for each Respondent has been on file with the court for at least ten days.

4. The property that is the subject of this foreclosure proceeding is commonly known as 700 LENA DR DEL RIO TX 78840 with the following legal description:

All that certain tract or parcel of land lying and being situated in Val Verde County Texas, to-wit:

Beginning at an iron stake in the Northeast line of said 5.788 acre tract from which point the North corner of said 5.788 acre tract BRS.: N.44°34'E. 98.0 ft., for the North corner of this tract;

Thence S.45°26'E. 140.0 ft. to an iron stake for the East corner of this tract;

Thence S.44°34'W. 30 ft. to an iron stake for the South corner of this tract;

Thence N.45°26'W. 140.0 ft., to an iron stake in the Northwest line of said 5.788 acre tract for the West corner of this tract;

Thence N.44°34'E. 30.0 ft. with the Northwest line of said 5.788 acre tract to the place of beginning.

To be out of Lot No. 12-Owens Addition Unit II.

5. The lien to be foreclosed is indexed or recorded at Number INSTRUMENT NUMBER 00243928 BOOK 01113 PAGE 00321, and recorded in the real property records of Val Verde County, Texas.

6. The material facts establishing Respondent(s)'s default are alleged in Petitioner's application and the supporting affidavit. Those facts are adopted by the Court and incorporated by reference in this order.

7. Based on the affidavit of Petitioner, no Respondent subject to this order is protected from foreclosure by the Servicemembers Civil Relief Act, 50 U.S.C. App. § 501 et seq.

8. Therefore, the Court grants Petitioner's motion for a default order under Texas Rules of Civil Procedure 736.7 and 736.8. Petitioner, its successors and assigns, may foreclose on the lien described above in accordance with applicable law and the loan agreement, contract, or lien sought to be foreclosed.

9. This order is not subject to a motion for rehearing, new trial, bill of review, or appeal. Any challenge to this order must be made in a separate, original proceeding filed in accordance with Texas Rule of Civil Procedure 736.11.

SIGNED this 13th day of May, 2021.

Robert E. Cardona
HONORABLE JUDGE PRESIDING

SUBMITTED BY:
JACK O'BOYLE & ASSOCIATES, PLLC

/s/ Travis Gray

Travis Gray

SBN: 24044965

travis@jackoboyle.com

P.O. Box 815369

Dallas, Texas 75381

P: 972.247.0653 | F: 972.247.0642

ATTORNEYS FOR PETITIONER

U.S. BANK TRUST NATIONAL ASSOCIATION AS TRUSTEE OF AMERICAN HOMEOWNER
PRESERVATION TRUST SERIES 2015A+

POSTING AND FILING AFFIDAVIT FOR REPRESENTATIVE OF TRUSTEE

STATE OF TEXAS

COUNTY OF Val Verde

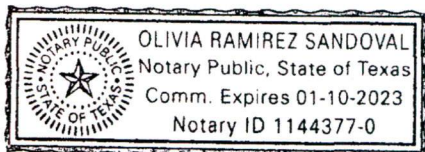
Billie C. Lewis Jr. appeared in person before me today and stated under oath:

"My name is Billie C. Lewis Jr. I am competent to make this affidavit. The facts stated in this affidavit are within my personal knowledge and are true and correct.

"On behalf of the mortgagee and/or mortgage servicer of the indebtedness secured by a Deed of Trust dated 06/19/2008, executed by JUANA DE LA CRUZ AKA JUANITA G DELACRUZ, NOE DE LA CRUZ AKA NOE GONZALEZ, HUSBAND AND WIFE and recorded in the recorded under Volume, Page or Clerk's File No. INSTRUMENT NUMBER 00243928 BOOK 01113 PAGE 00321 in the real property records of Val Verde County Texas, securing payment of the promissory note of the same date, I did on the 20 day of May, 2021 post the APPOINTMENT OF SUBSTITUTE TRUSTEE AND NOTICE OF SUBSTITUTE TRUSTEE SALE, a true and complete copy of which is attached as Exhibit A, at the officially designated place for the posting of notices of nonjudicial foreclosure sales in Val Verde, Texas, and filed a duplicate of the notice of foreclosure sale with the county clerk's office of Val Verde, Texas that same day."

Jack O'Boyle, Chris Ferguson, Travis Gray, Billie C. Lewis, Jr.,
Blake-Lewis, Calvin-Speer, Travis-Gray-Chris-Ferguson, or Jack
O'Boyle
Substitute Trustee

SUBSCRIBED AND SWORN TO before me on the 20 day of May, 2021 by
Olivia R. Sandoval



Notary Public, State of Texas

TS No.: 2019-02123-TX
19-000919-673

FILED
On: May 27, 2021 at 10:01A

Receipt# - 162173

Notice of [Substitute] Trustee Sale

Generosa Gracia Ramon
County Clerk, Val Verde County, TX

By *Yvonne* 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.

1. Date, Time and Place of Sale.

Date: 07/06/2021

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

Place: Val Verde County, Texas at the following location: **THE FRONT STEPS OF THE VAL VERDE COUNTY COURTHOUSE, 400 PECAN STREET, DEL RIO, TEXAS, PECAN STREET ENTRANCE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

Property Address: 907 HOWELL STREET, DEL RIO, TX 78840

2. Terms of Sale: The sale will be conducted as a public auction to the highest bidder for cash. 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. Any conveyance of the property is subject to all matters of record affecting the property.

3. Instrument to be Foreclosed: The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 03/31/2005 and recorded 04/01/2005 in Book 938 Page 673 Document 0215780, real property records of Val Verde County, Texas, with **JOSE CAMPOS, JR., joined herein pro forma by his wife, MARIA G. CAMPOS** grantor(s) and RESMAE MORTGAGE CORPORATION as Lender, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary.

4. Appointment of Substitute Trustee: In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

5. Obligation Secured: Deed of Trust or Contract Lien executed by **JOSE CAMPOS, JR., joined herein pro forma by his wife, MARIA G. CAMPOS**, securing the payment of the indebtedness in the original principal amount of \$57,200.00, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2005-RM2 ASSET BACKED PASS-THROUGH CERTIFICATES** is the current mortgagee of the note and deed of trust or contract lien.



Notice of [Substitute] Trustee Sale

6. Default: A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

7. Property to be sold: The property to be sold is described as follows:

BEING ALL OF LOT SEVEN (7), IN BLOCK "G", OF THE SKYWAYS ADDITION, AN ADDITION TO THE CITY OF DEL RIO, VAL VERDE COUNTY, TEXAS, AS SHOWN BY THE MAP OR PLAT RECORDED IN VOLUME 2, PAGE 96, OF THE MAP RECORDS OF VAL VERDE COUNTY, TEXAS.

8. 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. **PHH Mortgage Corporation**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

C/O PHH Mortgage Corporation

**1 Mortgage Way
Mt. Laurel, NJ 08054**

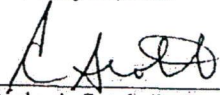
Phone: 877-744-2506

Notice of [Substitute] Trustee Sale

9. 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 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.

Date: May 24, 2021



Stephanie Spurlock, Camisha Scott, Iman Walcott, Tanesha Humphrey, Claire Buxton – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

C/O Power Default Services, Inc.
Northpark Town Center
1000 Abernathy Rd NE; Bldg 400, Suite 200
Atlanta, GA 30328
Telephone: 855-427-2204
Fax: 866-960-8298

POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

I am Billie C. Lewis Jr. ^{Certificate of Posting} whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on May 27, 2021 I filed 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.

Notice of Confidentiality Rights: If you are a natural person, you may remove or strike any or all of the following information from any instrument that transfers an interest in real property before it is filed for record in the public records: your Social Security number or your driver's license number.

APPOINTMENT OF SUBSTITUTE TRUSTEE AND NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: June 1, 2021

NOTE: Promissory Note described as follows:

Date: March 31, 2020

Maker: **Xavier Curiel**

Payee: CONNIE ARREOLA and EDUARDO ARREOLA

Original Principal Amount: \$90,000.00

FILED
On: Jun 02, 2021 at 10:27A

Receipt# - 162284

Generosa Gracia Ramon
County Clerk, Val Verde County, TX

By Yvonne Cle Deputy

DEED OF TRUST: Deed of Trust described as follows:

Date: March 31, 2020, but signed April 2, 2020

Grantor: **XAVIER CURIEL**

Trustee: Richard F. Gutierrez

Beneficiary: CONNIE ARREOLA and EDUARDO ARREOLA

Recorded: under File No. 00319202, in the real property records of Val Verde County, Texas

LENDER: CONNIE ARREOLA and EDUARDO ARREOLA

BORROWER: XAVIER CURIEL

PROPERTY: The real property described as follows:

Situated in Val Verde County, Texas and being Tract "A," Garcia's Addition to the City of Del Rio, Texas, according to the plat of record in Slide 68, Side 136, Map Records, Val Verde County, Texas, together with all improvements, easements, personal property, intangibles, rents, revenues, contracts, and rights appurtenant to the real property, as described in the Deed of Trust.

SUBSTITUTE TRUSTEE: Jack R. Stern

Mailing Address: P.O. Box 4359

Del Rio, Texas 78841

Phone: 830.774.2920/713.213.8045

DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

The first Tuesday of the month of July, 2021; that is, **on July 6, 2021** to commence at 10:15 AM, or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

Courthouse Steps, Val Verde County Courthouse, 400 Pecan Street, Del Rio, Val Verde County, Texas.

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

1
2
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THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE IDENTIFIED HEREIN 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.

RECITALS

Default has occurred in the payment of the Note and in the performance of the obligations under the Deed of Trust that secures the Note. Because of this default, Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code section 51.002, has requested that Substitute Trustee sell the Property according to the terms of the Deed of Trust and applicable law.

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

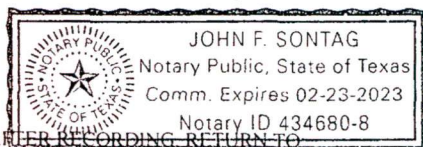
Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, Substitute Trustee, or any other substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants, representations, or warranties about the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property will be sold **AS IS, WHERE IS, AND WITH ALL FAULTS.**

EXECUTED as of the 2nd day of June 2021.


Jack R. Stern, Substitute Trustee
P.O. Box 4359
Del Rio, TX 78841

STATE OF TEXAS)
COUNTY OF VAL VERDE)

SUBSCRIBED AND SWORN TO BEFORE ME, the undersigned Notary Public, by the said Jack R. Stern, identified to me through Texas Driver's License, on this 2nd day of June 2021.



Notary ID 434680-8
 AFTER RECORDING RETURN TO
 JACK R. STERN, BOX RE59, DEL RIO, TX 78841

NOTARY PUBLIC, STATE OF TEXAS

Notice of Foreclosure Sale

June 7, 2021

Deed of Trust ("Deed of Trust"):

Dated: August 23, 2018

Grantor: Segundo M. Guajardo, III

Trustee: Gary Glick

Lender: Lake Ridge Ranch, LP

Recorded in: Instrument No. 00310084 of the real property records of Val Verde County, Texas

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$64,125.00, executed by Segundo Guajardo, III ("Borrower") and payable to the order of Lender

[Original] Property: Lot 111-D, containing 2.61 acres of land, replat of Lot 111, Phase 3A, Lake Ridge Ranch Subdivision according to the plat thereof recorded in Slide #554 of the Plat 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 Renata Castro 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, July 6, 2021

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 P.M.**

Place: Front steps of the 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

FILED
On: Jun 09, 2021 at 10:51A
Receipt# - 162437
Generosa Gracia Ramon
County Clerk, Val Verde County, TX
By: *[Signature]* Deputy

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.

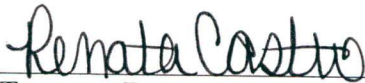
If Lender/Beneficiary passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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