

909 AVENUE R
DEL RIO, TX 78840

00000008844326

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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

1. Date, Time, and Place of Sale.

Date: October 05, 2021

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 VOLUME 830, PAGE 538 (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. SPECIALIZED LOAN SERVICING LLC 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. SPECIALIZED LOAN SERVICING LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o SPECIALIZED LOAN SERVICING LLC
6200 S. QUEBEC ST.
GREENWOOD VILLAGE, CO 80112

FILED
On: Sep 10, 2021 at 12:27P
Receipt# - 164427

Generosa Gracia Ramon
County Clerk, Val Verde County, TX

By *Monica* Deputy

909 AVENUE R
DEL RIO, TX 78840

00000008844326

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, 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.

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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 9/10/21 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:

Nancy Gomez

Date:

9/10/21

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DEL RIO, TX 78840

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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.

FILED
On: Sep 10, 2021 at 02:40P

Notice of Foreclosure Sale

Receipt# - 164430

September 10, 2021

Generosa Gracia Ramon
County Clerk, Val Verde County, TX

By Monica Deputy

Deed of Trust ("Deed of Trust"):

Dated: June 16, 2007

Grantor: RICARDO C. RODRIGUEZ

Trustee: RICHARD F. GUTIERREZ

Lender: SWINSON INVESTMENTS, INC., a Texas corporation

Recorded in: Document No. 00250412 of the Official Public Records of Val Verde County, Texas

Legal Description: Situated in Val Verde County, Texas, and being all of Lot Ten (10), in Block One (1), Villa Agua Subdivision, Unit I to the City of Del Rio, Val Verde County, Texas, according to the plat of record in Slide 285A, Map Records of Val Verde County, Texas.

Secures: Promissory Note ("Note") in the original principal amount of \$15,500.00, executed by RICARDO C. RODRIGUEZ ("Borrower") and payable to the order of Lender. Said Note and Lien transferred to Thomas E. Swinson in Transfer of Lien dated May 1, 2009 and recorded in Document No. 00251626 of the Official Public Records of Val Verde County, Texas.

Foreclosure Sale:

Substitute Trustee: C. PAT ELLIS

Date: Tuesday, October 5, 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 10:00 A.M. and not later than three hours thereafter.

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

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Thomas E. Swinson'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, Thomas E. Swinson, 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 Thomas E. Swinson's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Thomas E. Swinson's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

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

If Thomas E. Swinson 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.

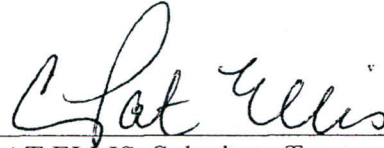
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain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

A handwritten signature in cursive script, reading "C. Pat Ellis". The signature is written in black ink and is positioned above a horizontal line.

C.PAT ELLIS, Substitute Trustee
304 E. Losoya Street
Del Rio, Texas 78840
Telephone (830) 778-1515
Telecopier (830) 460-3600

Notice of Foreclosure Sale

September 10, 2021

FILED
On: Sep 10, 2021 at 02:40P
Receipt# - 164430

Generosa Gracia Ramon
County Clerk, Val Verde County, TX
By: *[Signature]* Deputy

Deed of Trust ("Deed of Trust"):

Dated: September 3, 2005

Grantor: RAUL RAMON and GUADALUPE RAMON

Trustee: RICHARD F. GUTIERREZ

Lender: SWINSON INVESMENTS, INC.

Recorded in: Document No. 00250406 of the Official Public Records of Val Verde County, Texas

Legal Description: Situated in Val Verde County, Texas, and being all of Lot Four (4), in Block Two (2), Villa Agua Subdivision, Unit I to the City of Del Rio, Val Verde County, Texas, according to the plat of record in Slide 285A, Map Records of Val Verde County, Texas.

Secures: Promissory Note ("Note") in the original principal amount of \$13,500.00, executed by RAUL RAMON and GUADALUPE RAMON ("Borrower") and payable to the order of Lender. Said Note and Lien transferred to Thomas E. Swinson in Transfer of Lien dated May 1, 2009 and recorded in Document No. 00251626 of the Official Public Records of Val Verde County, Texas. Said Note and Lien was assumed by JUAN MANUEL MORALES, JR., and ROCIO ELIZABETH MORALES in Assumption Deed recorded in Document No. 00302196, and modified and extended in Modification and Extension Agreement recorded in Document No. 00302197, both of the Official Public Records of Val Verde County, Texas.

Foreclosure Sale:

Substitute Trustee: C. PAT ELLIS

Date: Tuesday, October 5, 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 10:00 A.M. and not later than three hours thereafter.

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

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Thomas E. Swinson'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, Thomas E. Swinson, 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 Thomas E. Swinson's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Thomas E. Swinson's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

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

If Thomas E. Swinson 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.

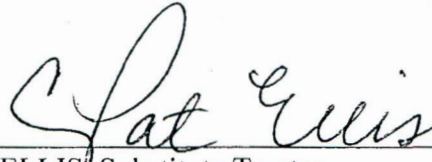
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain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

A handwritten signature in cursive script, reading "C. Pat Ellis", written over a horizontal line.

C.PAT ELLIS, Substitute Trustee

304 E. Losoya Street

Del Rio, Texas 78840

Telephone (830) 778-1515

Telecopier (830) 460-3600

FILED
On: Sep 10, 2021 at 02:40P

Receipt# - 164430

Generosa Gracia Ramon
County Clerk, Val Verde County, TX

By Monica Deputy

Notice of Foreclosure Sale

September 10, 2021

Deed of Trust ("Deed of Trust"):

Dated: April 25, 2011

Grantor: JOSE SANTIAGO MIER and wife, SANDRA G. MIER

Trustee: RICHARD F. GUTIERREZ

Lender: THOMAS E. SWINSON

Recorded in: Document No. 00295623 of the Official Public Records of Val Verde County, Texas

Legal Description: Situated in Val Verde County, Texas, and being all of Lot Seven (7), in Block Forty-Four (44), Blum Addition to the City of Del Rio, Val Verde County, Texas according to plat of record in Volume 3, Page 578 of the Deed Records of Val Verde County, Texas.

Secures: Promissory Note ("Note") in the original principal amount of \$21,000.00, executed by JOSE SANTIAGO MIER and wife, SANDRA G. MIER ("Borrower") and payable to the order of Lender.

Foreclosure Sale:

Substitute Trustee: C. PAT ELLIS

Date: Tuesday, October 5, 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 10:00 A.M. and not later than three hours thereafter.

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

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Thomas E. Swinson'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, Thomas E. Swinson, 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 Thomas E. Swinson's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Thomas E. Swinson's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

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

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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 Thomas E. Swinson. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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C.PAT ELLIS, Substitute Trustee
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Telephone (830) 778-1515
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Notice of Foreclosure Sale

September 10, 2021

FILED
On: Sep 10, 2021 at 02:40P

Receipt# - 164430

Generosa Gracia Ramon
County Clerk, Val Verde County, TX

By: *Monica* Deputy

Deed of Trust ("Deed of Trust"):

Dated: September 3, 2005

Grantor: GABRIEL OCHOA and ROCIO OCHOA

Trustee: RICHARD F. GUTIERREZ

Lender: THOMAS E. SWINSON

Recorded in: Document No. 00284370 of the Official Public Records of Val Verde County, Texas

Legal Description: Situated in Val Verde County, Texas, and being all of Lot One (1) and Two (2), in Block Two (2), Villa Agua Subdivision, Unit I to the City of Del Rio, Val Verde County, Texas, according to the plat of record in Slide 285A, Map Records of Val Verde County, Texas.

Secures: Promissory Note ("Note") in the original principal amount of \$27,000.00, executed by GABRIEL OCHOA and ROCIO OCHOA ("Borrower") and payable to the order of Lender. Said Note and Lien was assumed by JUAN MANUEL MORALES, JR., and ROCIO ELIZABETH MORALES f/k/a ROCIO OCHOA in Assumption Deed Recorded in Document No. 00302198, and modified and extended in Modification and Extension Agreement recorded in Document No. 00302199, both of the Official Public Records of Val Verde County, Texas.

Foreclosure Sale:

Substitute Trustee: C. PAT ELLIS

Date: Tuesday, October 5, 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 10:00 A.M. and not later than three hours thereafter.

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C.PAT ELLIS, Substitute Trustee
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