

Receipt# - 176509

Teresa Esther Chavez  
County Clerk, Val Verde County, TX

By Miguel Hernandez Deputy

23-100082

**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)**

<b>Deed of Trust Date:</b> September 27, 2018	<b>Original Mortgagor/Grantor:</b> SAUL CHRISTIAN MATTHEW GUEVARA AND SELYNNE ALEXANDRA PADROIN
<b>Original Beneficiary / Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR FLAGSTAR BANK, FSB., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b> FLAGSTAR BANK, N.A.
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 00310141	<b>Property County:</b> VAL VERDE
<b>Mortgage Servicer:</b> FLAGSTAR BANK, NA	<b>Mortgage Servicer's Address:</b> 5151 CORPORATE DRIVE TROY, MICHIGAN 48098-2639

\* 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 \$88,369.00, executed by SAUL CHRISTIAN MATTHEW GUEVARA and payable to the order of Lender.

**Property Address/Mailing Address:** 404 E BEAN ST, DEL RIO, TX 78840

**Legal Description of Property to be Sold:** TRACT I:

BEING LOT AND TWELVE (12), IN BLOCK THREE (3), 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.

TRACT II:

BEING LOT THIRTEEN (13), IN BLOCK THREE (3), 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.

<b>Date of Sale:</b> July 5, 2023	<b>Earliest time Sale will begin:</b> 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.



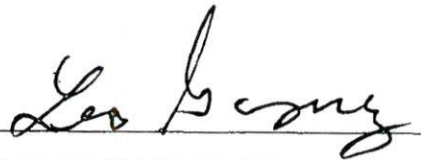
**Appointment of Substitute Trustee:** Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *FLAGSTAR BANK, N.A.*, the owner and holder of the Note, has requested Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer, Melody Speer, Amy Ortiz, Daniel McQuade, Vanna Ho, Auction.com 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 *FLAGSTAR BANK, N.A.* 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, Amy Ortiz, Daniel McQuade, Vanna Ho, Auction.com 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, Amy Ortiz, Daniel McQuade, Vanna Ho, Auction.com 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



SUBSTITUTE TRUSTEE

Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer,  
Melody Speer, Amy Ortiz, Daniel McQuade, Vanna Ho,  
Auction.com or Nancy Gomez, Leo Gomez, Calvin Speer,  
Wendy Speer or Melody Speer, Trustee

c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC,  
10700 Abbott's Bridge Road, Suite 170, Duluth, Georgia  
30097; PH: (470)321-7112