

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

VAL VERDE County Deed of Trust:

Dated: August 26, 2011

Amount: \$150,000.00

Grantor(s): GUADALUPE SAUCEDA and MARIA SAUCEDA

Original Mortgagee: AMERICAN ADVISORS GROUP

Current Mortgagee: Urban Financial of America, LLC

Mortgagee Servicer and Address: c/o REVERSE MORTGAGE SOLUTIONS, INC., 2727 SPRING CREEK DRIVE, SPRING, TX 77373

Pursuant to a Servicing Agreement between the Mortgage Servicer and Mortgagee, the Mortgage Servicer is authorized to represent the Mortgagee. Pursuant to the Servicing Agreement and Section 51.0025 of the Texas Property Code, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property

Recording Information: Document No. 00266709

Legal Description: THE PROPERTY IS LOCATED IN THE COUNTY OF VAL VERDE, STATE OF TEXAS, DESCRIBED AS FOLLOWS: SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT TEN (10), BLOCK THREE (3), AMISTAD PARK SUBDIVISION UNIT 1 TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 3, PAGE 47, MAP RECORDS, VAL VERDE COUNTY, TEXAS.

Whereas, an Order to Proceed with Expedited Foreclosure under the Texas Rule Civil Procedure 736 was entered on June 26, 2015 under Cause No. 31824 in the 83RD Judicial District Court of VAL VERDE County, Texas

Date of Sale: September 1, 2015 between the hours of 1:00 PM. and 4:00 PM.

Earliest Time Sale Will Begin: 1:00 PM

Place of Sale: The foreclosure sale will be conducted at public venue in the area designated by the VAL VERDE County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

BILLIE C. LEWIS OR BLAKE LEWIS have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust.

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.

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.

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. app. Section 501 et seq.), and state law, including Section 51.015 Texas Property Code. **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.**

HUGHES, WATTERS & ASKANASE, L.L.P.
333 Clay, Suite 2900
Houston, Texas 77002
Reference: 2014-028300

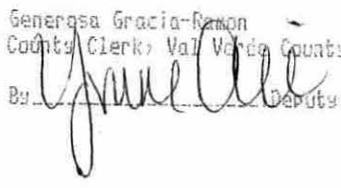

BILLIE C. LEWIS OR BLAKE LEWIS
c/o Service Link
7301 N. Hwy 161, Ste. 305
Irving, Texas 75039



FILED
On: Jul 23, 2015 at 03:02P

Receipt# - 112241

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

By:  Deputy

Notice of Trustee's Sale

Date: August 6, 2015

Trustee: Stephen A. Beal

Street Address for Trustee: 104 S. Pecos Midland, Midland County, Texas 79701

Current Owner and Holder of the Note and Deed of Trust: BP-Residential, L.L.C.

Obligation: Real Estate Lien Note dated May 15, 2006, from Maker, Armando Gonzalez and Patricia Galan, as husband and wife to Payee, BP-Residential, L.L.C., in the original principal amount of \$46,000.00

Deed of Trust

Date: May 15, 2006

Recording Information: Filed on May 17, 2006, and recorded under document number 225812 Official Public Records of VAL VERDE County, Texas

Grantor: Armando Gonzalez and Patricia Galan, as husband and wife

Trustee: Stephen A. Beal

Beneficiary: BP-Residential, L.L.C.

Property: Situated in Val Verde County, Texas, and being more fully described by metes and bounds on attached Exhibit "A".

Date of Sale (first Tuesday of month): September 1, 2015

Time of Sale: The sale will begin no earlier than 12:00 PM, and no later than three hours thereafter.

Place of Sale: ValVerde County Courthouse

Default has occurred under the Deed of Trust. The current owner and holder of the Real Estate Lien Note and the Deed of Trust has instructed the Trustee to offer the Property for sale toward the satisfaction of the Real Estate Lien Note, by a nonjudicial foreclosure sale in accordance with the power of sale granted by the Deed of Trust.

Notice is given that on the Date of Sale, the Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS", without any express or implied warranties, except warranties of title.

Terms of Sale. The sale will be conducted as a public auction to the highest bidder. If the highest bidder is someone other than the Lender, the purchase price will be payable in cash or its equivalent, at the discretion of the Trustee, and will be payable immediately on acceptance of the

FILED
On: Aug 06, 2015 at 04:10P
Receipt# - 122555
Generosa Gracia-Ramon
County Clerk, Val Verde County, TX
By: [Signature] Deputy

bid by the Trustee. If the Lender is the highest bidder, payment will be by a credit on the Obligation, as permitted by the Deed of Trust.

Those persons and entities desiring to purchase the Property at the public auction, other than the Lender, will need to demonstrate their ability to pay cash on acceptance of the bid by the Trustee.

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 from the lien of the Deed of Trust, as shown in the public records of the county where the Property is located. Prospective bidders are strongly urged to examine the applicable public records to determine the nature and extent of such matters, if any.

The Trustee may sell the Property in one or more parcels and/or 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.

"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 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."

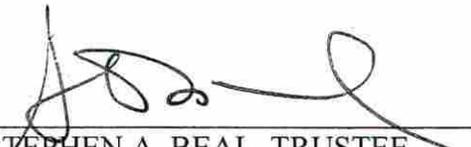

STEPHEN A. BEAL, TRUSTEE

EXHIBIT "A"

Situated in Val Verde County, Texas and being a tract of land comprising 20/100 of an acre out of and part of the North one-half of Block 10, Range 3, South Del Rio, in the City of Del Rio, Texas, and being out of and part of that certain tract described in a Deed from Albert Draeger to W.B. Burditt dated November 1, 1947, of record in Volume 112, Pages 338-339, Deed Records, Val Verde County, Texas; said tract being described by metes and bounds as follows:

Beginning at an iron stake in the West line of Griner Street from which the Northeast corner of said Block 10 bears N. 4° West 108.67 feet, for the Northeast corner of this tract;

Thence South 4° East 58 feet with West line of Griner Street to an iron stake at fence post for the Southeast corner of this tract;

Thence South 86° West 150 feet with fence to an iron stake for the Southwest corner of this tract;

Thence 4° West 58 feet to an iron stake for the Northwest corner of this tract;

Thence 86° East 150 Feet to the place of Beginning

And being the same property conveyed to Leonard Cardenas Jr., Trustee of the Francisca G. Cardenas Trust, under the provisions of a trust agreement dated the 15th day of March 1994 by Deed dated March 15, 1994, filed for record March 15 1994 in Volume 594, Pages 316-318, Official Public Records, Val Verde County, Texas.

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: September 01, 2015

Time: The sale will begin at 10:00AM 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.

FILED
On: Aug 10, 2015 at 08:35A
Receipt# - 122589
Generosa Gracia-Ramon
County Clerk, Val Verde County, TX
Deputy

2. **Terms of Sale.** Cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated August 27, 2007 and recorded in Document VOLUME 01073, PAGE 00489; AS AFFECTED BY CLERK'S FILE NO. 00279621 real property records of VAL VERDE County, Texas, with JORGE ARTURO PEREZ AND MARIA LUISA PEREZ, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by JORGE ARTURO PEREZ AND MARIA LUISA PEREZ, securing the payment of the indebtednesses in the original principal amount of \$138,750.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. NATIONSTAR MORTGAGE 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. NATIONSTAR MORTGAGE, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o NATIONSTAR MORTGAGE, LLC
8950 CYPRESS WATERS BLVD.
COPPELL, TX 75019

Nancy Gomez

NANCY GOMEZ OR LEO GOMEZ
Substitute Trustee

c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP
15000 Surveyor Boulevard, Suite 100
Addison, Texas 75001

Nancy Gomez Certificate of Posting
My name is _____ and my address is c/o 15000 Surveyor Boulevard, Suite 100, Addison, Texas 75001.
I declare under penalty of perjury that on 8/10/15 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.

Nancy Gomez
Declarants Name: _____
Date: 8/10/15



EXHIBIT "A"

LOT SIX (6) AND LOT SEVEN (7), BLOCK FOUR (4), AMISTAD PARK SUBDIVISION, UNIT 1, CITY OF DEL RIO, VAL VERDE COUNTY, TEXAS, SAVE AND EXCEPT A 0.156 ACRE OF TRACT OF LAND, MORE OR LESS, BEING THE EAST FIFTY (50) FEET OF SAID LOT SIX (6), DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 1/2 INCH IRON STAKE IN THE NORTH LINE OF OHIO STREET FOR THE SOUTHEAST CORNER OF LOT SIX (6), THE SOUTHWEST CORNER OF LOT FIVE (5), AND FOR THE SOUTHEAST CORNER OF THIS TRACT;

THENCE N 80 DEG 53' W, 50.0 FT, WITH THE NORTH LINE OF OHIO STREET FOR THE SOUTHWEST CORNER OF THIS TRACT;

THENCE N 9 DEG 07' E 136.0 FT TO INTERSECTION WITH THE NORTH LINE OF LOT SIX (6) FOR THE NORTHWEST CORNER OF THIS TRACT;

THENCE S 80 DEG 53' E, 50.0 FT, WITH THE NORTH LINE OF LOT SIX (6) TO A 1/2 INCH IRON STAKE FOR THE NORTHEAST CORNER OF LOT SIX (6), THE NORTHWEST CORNER OF LOT FIVE (5) AND FOR THE NORTHEAST CORNER OF THIS TRACT; AND

THENCE S 9 DEG 07' W, 136.0 FT, WITH THE LINE BETWEEN LOTS SIX (6) AND FIVE (5) TO THE PLACE OF BEGINNING.



NOS20100031415412

Notice of Foreclosure Sale

August 10, 2015

FILED
In: Aug 11, 2015 at 10:49A

Receipt# - 122635

Generosa Gracia Roman
County Clerk, Val Verde County, TX
By  Deputy

Deed of Trust ("Deed of Trust"):

Dated: March 30, 2005

Grantor: JAIME A. MORALES and SYLVIA F. MORALES

Trustee: C. PAT ELLIS

Lender: STANLEY C. HAUSMAN JR.

Recorded in: Volume 939, Page 126 of the Official Records of Val Verde County, Texas being renewed and extended in Modification, Renewal and Extension Agreement recorded in Document No. 00267484 of the Official Public Records of Val Verde County, Texas.

Legal Description: Being all of Lots Five (5) and Six (6), in Block Three (3), of the Villa Del Rio Subdivision, an addition to the City of Del Rio, Val Verde County, Texas, as shown by the Map or Plat recorded in Slide 320, Side A of the Map Records of Val Verde County, Texas.

Secures: Promissory Note ("Note") in the original principal amount of \$26,500.00, executed by JAIME A. MORALES and SYLVIA F. MORALES ("Borrower") and payable to the order of Lender.

Property: The real property, improvements, and personal property described in and mortgaged in the Deed of Trust, including the real property described above, and all rights and appurtenances thereto.

Foreclosure Sale:

Date: September 1, 2015

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.

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 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, the owner and holder of the Note, has requested Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of LENDER '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'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, Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If LENDER 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. 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, 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 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 that reads "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, TX 78840
Telephone (830) 778-1515
Telecopier (830) 775-6760