

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.**

FILED

On: Jul 27, 2015 at 08:33A

**Date:** October 06, 2015

Receipt# - 122274

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

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

**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.

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 October 06, 2008 and recorded in Document VOLUME 01127, PAGE 00841 real property records of VAL VERDE County, Texas, with PEDRO GARCIA AND MARIBEL GARCIA, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by PEDRO GARCIA AND MARIBEL GARCIA, securing the payment of the indebtednesses in the original principal amount of \$108,567.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. JPMORGAN CHASE BANK, NATIONAL ASSOCIATION 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. JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
3415 VISION DRIVE  
COLUMBUS, OH 43219

NANCY GOMEZ OR LEO GOMEZ  
Substitute Trustee

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

Active Duty Notifications: Special Loans Unit /CHASE Home Lending Attn: SCRA/2210 Enterprise Drive /Florence, SC 29501 /Fax: 843 413 5433/scra.military.orders@chase.com

Certificate of Posting

My name is Nancy Gomez and my address is c/o 15000 Surveyor Boulevard, Suite 100, Addison, Texas 75001.  
I declare under penalty of perjury that on 7/27/15 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: 7/27/15



NOS0000005384276

EXHIBIT "A"

SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT NINE (9), BLOCK FIFTEEN (15), FIRST RAILROAD ADDITION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 11, PAGE 185, DEED RECORDS, VAL VERDE COUNTY, TEXAS.



NOS0000005384276

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

PURSUANT TO AUTHORITY conferred upon the Trustee by that certain Deed of Trust dated May 25, 2010, executed by GERARDO ARREDONDO ("Mortgagor") to Michael Gary Orlando, Trustee for the benefit of VANDERBILT MORTGAGE AND FINANCE, INC. ("Mortgagee"), filed for record under Instrument No. 00258656, Official Public Records of Val Verde County, Texas, a Substitute Trustee, under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, default having been made in the covenants of the Deed of Trust, will sell on **Tuesday, October 6, 2015**, (that being the first Tuesday of the month), at public auction to the highest bidder for cash, at the Val Verde County Courthouse at the place designated by the Commissioner's Court for such sales in Val Verde County, Texas, (on the steps of the county courthouse, or as designated by the County Commissioner), the sale to begin at 10:00 o'clock a.m. or not later than three (3) hours after such time on that date, selling all of the property as an entirety or in such parcels as the Trustee acting may elect the property offered for sale, more particularly described on Exhibit "A" attached hereto and made a part hereof, together with any and all improvements constructed upon, affixed to or located upon the above described real property, including but not limited to the Manufactured Housing Unit, 2010 Clayton Manufactured Housing Unit, Serial No. CLW030865TX.

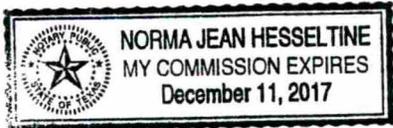
EXECUTED this 12 day of August, 2015.

FILED  
On: Aug 14, 2015 at 03:31P  
Receipt# - 122735  
Generosa Gracia-Ramon  
County Clerk, Val Verde County, TX  
By [Signature] Deputy

K Little  
K. CLIFFORD LITTLEFIELD, Substitute Trustee  
UPTON, MICKITS & HEYMANN, L.L.P.  
Frost Bank Plaza  
802 N. Carancahua, Suite 450  
Corpus Christi, Texas 78401  
Telephone: (361) 884-0612  
Facsimile: (361) 884-5291  
Email: clittlefield@umhlaw.com

THE STATE OF TEXAS §  
§  
COUNTY OF NUECES §

SUBSCRIBED and SWORN TO BEFORE ME, the undersigned Notary Public, by K. CLIFFORD LITTLEFIELD, this 12<sup>th</sup> day of August, 2015, to certify which witness my hand and official seal.



[Signature]  
NOTARY PUBLIC, STATE OF TEXAS

RETURN TO:  
K. CLIFFORD LITTLEFIELD  
UPTON, MICKITS & HEYMANN, L.L.P.  
802 N. Carancahua, Suite 450  
Corpus Christi, Texas 78401

EXHIBIT "A"

**Situated in Val Verde County, Texas, and being Lot Nine (9), Block Forty-one (41), Blum Addition to the City of Del Rio, Texas, according to the plat of record in Volume 3, Page 578, Map Records, Val Verde County, Texas.**

FILED  
On: Aug 27, 2015 at 11:35A

Receipt# - 122990

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**VAL VERDE County**  
**Deed of Trust Dated:** January 28, 2010  
**Amount:** \$133,536.00  
**Grantor(s):** JASON K. OSBORNE

**Original Mortgagee:** FLAGSTAR BANK, FSB, A FEDERALLY CHARTERED SAVINGS BANK.  
**Current Mortgagee:** MATRIX FINANCIAL SERVICES CORP.

**Mortgagee Address:** MATRIX FINANCIAL SERVICES CORP., 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047

**Recording Information:** Document No. 00255855

**Legal Description:** SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT SIXTEEN (16), BLOCK TEN (10), BUENA VISTA NO. 2 UNIT VIII SUBDIVISION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 4, PAGE 111, MAP RECORDS, VAL VERDE COUNTY, TEXAS.

**Date of Sale:** October 6, 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.

**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 SERVICE**

[Signature]  
SARAH ROBBINS, ATTORNEY AT LAW  
HUGHES, WATTERS & ASKANASE, L.L.P.  
333 Clay, Suite 2900  
Houston, Texas 77002  
Reference: 2015-005357

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

2015-005357KB



4540797

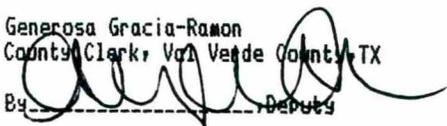
## Notice of Foreclosure Sale

September 2, 2015

FILED  
On: Sep 02, 2015 at 02:40P

Receipt# - 123130

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

By:  Deputy

Deed of Trust ("Deed of Trust"):

Dated: June 05, 2009

Grantor: JESUS HERNANDEZ

Trustee: C. PAT ELLIS

Lender: JUSTIN BURK

Recorded in: DOCUMENT No. 00251187 of the real property records of Val Verde County, Texas of the real property records of Val Verde County, Texas

Legal Description: Being Lot Nine (9) in Block Forty-Seven (47) of the North Heights Addition to the City of Del Rio, Val Verde County, Texas.

Secures: PROMISSORY NOTE ("Note") in the original principal amount of \$89,185.00, executed by JESUS HERNANDEZ ("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: October 6, 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.**



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C. PAT ELLIS, Substitute Trustee  
304 E. Losoya Street  
Del Rio, TX 78840  
Telephone (830) 778-1515  
Telecopier (830) 775-6760

FILED  
On: Sep 02, 2015 at 02:40P

Receipt# - 123130

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

By \_\_\_\_\_ Deputy

## Notice of Foreclosure Sale

September 2, 2015

Deed of Trust ("Deed of Trust"):

Dated: December 19, 2008

Grantor: RUMALDO F. MARTINEZ and wife, SANDRA E. MARTINEZ

Trustee: C. PAT ELLIS

Lender: JUSTIN BURK

Recorded in: DOCUMENT No. 00247947 of the real property records of Val Verde County, Texas of the real property records of Val Verde County, Texas

Legal Description: Being Lot Four (4), in Block Fifty-Three (53), of the North Heights Addition, and 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.

Secures: Promissory Note ("Note") in the original principal amount of \$65,230.00, executed by RUMALDO F. MARTINEZ and wife, SANDRA E. MARTINEZ ("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: October 6, 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.**



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C. PAT ELLIS, Substitute Trustee  
304 E. Losoya Street  
Del Rio, TX 78840  
Telephone (830) 778-1515  
Telecopier (830) 775-6760

**NOTICE OF FORECLOSURE SALE**

FILED  
On: Sep 08, 2015 at 01:07P

Receipt# - 123203

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

Notice is hereby given of a public non-judicial foreclosure sale.

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

South half (1/2) of Lot 28, all of Lots 29 and 30, in Block "B" of Rio Vista Subdivision, an addition to the City of Del Rio, Val Verde County, Texas, as shown by the Map or Plat recorded in Volume 1, Page 113, of the Map Records of Val Verde County, Texas

2. Date, Time and Place of Sale. The sale is scheduled to be held at the following time, and place:

Date: October 6, 2015

Time: The sale shall begin no later than 10:00 A.M. and no later than three hours thereafter. The sale shall be completed by no later than 4:00 P.M.

Place: Steps of the Front courthouse door of the Val Verde County Courthouse in Del Rio, Texas, at 400 Pecan Street, Del Rio, Texas.

The Deed of Trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Substitute Trustee under the Deed of Trust 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 re-posted and re-filed in accordance with the posting and filing requirements of the Texas Property Code. Such re-posting or re-filing may be after the date originally scheduled for this sale.

3. Terms of Sale. The sale will be conducted as a public auction to the highest bidder 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 Deed of Trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

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

4. 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 sale granted by Deed of Trust executed by Mauricio Alexis Bocanegra and Daisy Mae Bocanegra. The Deed of Trust is dated January 31, 2014, and is recorded in the Real Property Records of Val Verde County, Texas.

5. Obligation Secured. The Deed of Trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to the promissory note in the original principal amount of Eighty-four Thousand, Five Hundred and no/100 Dollars (\$84,500.00), executed by Mauricio Alexis Bocanegra and Daisy Mae Bocanegra, and payable to the order of Frank James Scott and Teresa I. Scott. Frank James Scott and Teresa I. Scott are the current holder and owner of the that debt

As of June 5, 2015, there was owed \$80,760.34, plus attorney's fees having accrued as of this date.

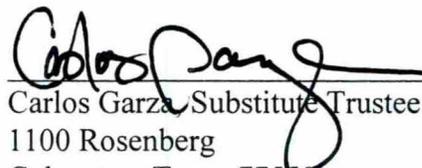
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

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

Frank James Scott  
Terry I. Scott  
261 Shirley Rae Dr.  
Del Rio, Texas 78840

6. Default and Request to Act. Default has occurred under the Deed of Trust, and the beneficiary has requested me, as Substitute Trustee, to conduct this sale. Notice is given that before the sale, the beneficiary may appoint another person as Substitute Trustee to conduct the sale.

DATED this 4<sup>th</sup> day of September, 2015.

  
\_\_\_\_\_  
Carlos Garza Substitute Trustee  
1100 Rosenberg  
Galveston, Texas 77550  
Phone: (409) 765-5705

**NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE**

**DEED OF TRUST INFORMATION:**

**Date:** 10/21/2003  
**Grantor(s):** PATRICIA KNOLL, AS A SINGLE WOMAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR TAYLOR, BEAN & WHITAKER MORTGAGE CORP., ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$55,368.00  
**Recording Information:** Book 871 Page 233 Instrument 0204123  
**Property County:** Val Verde  
**Property:** SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT SIX (6), BLOCK FOUR (4), NORTH HEIGHTS ADDITION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 1, PAGE 40, MAP RECORDS, VAL VERDE COUNTY, TEXAS.  
**Reported Address:** 700 AVENUE S, DEL RIO, TX 78840

**MORTGAGE SERVICING INFORMATION:**

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

**Current Mortgagee:** Wells Fargo Bank, N.A.  
**Mortgage Servicer:** Wells Fargo Bank, N.A.  
**Current Beneficiary:** Wells Fargo Bank, N.A.  
**Mortgage Servicer Address:** 3476 Stateview Boulevard, Fort Mill, SC 29715

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 6th day of October, 2015  
**Time of Sale:** 10:00AM or within three hours thereafter.  
**Place of Sale:** AT THE FRONT STEPS OF THE COURTHOUSE, BEING THE FRONT ENTRANCE in Val Verde County, Texas, or, if the preceding area is no longer the designated area, at the area most recently designated by the Val Verde County Commissioner's Court.  
**Substitute Trustee(s):** Billie C. Lewis, Jr., Blake Lewis, Calvin Speer, Wendy Speer, Melody Speer, Frederick Britton, Jack Burns II, Evan Press, Judy Post, Pamela Thomas, Patricia Sanders, Kristoper Holub, Patrick Zwierns, Kelley Burns, Tanya Graham, Daniel Willsie, Cristina Camarata, Sammy Hooda, Michael Burns, Alexander Wolfe, Suzanne Suarez or Adam Womack, any to act  
**Substitute Trustee Address:** 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Billie C. Lewis, Jr., Blake Lewis, Calvin Speer, Wendy Speer, Melody Speer, Frederick Britton, Jack Burns II, Evan Press, Judy Post, Pamela Thomas, Patricia Sanders, Kristoper Holub, Patrick Zwierns, Kelley Burns, Tanya Graham, Daniel Willsie, Cristina Camarata, Sammy Hooda, Michael Burns, Alexander Wolfe, Suzanne Suarez or Adam Womack, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

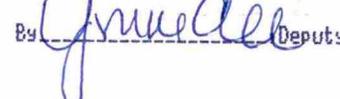
NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Billie C. Lewis, Jr., Blake Lewis, Calvin Speer, Wendy Speer, Melody Speer, Frederick Britton, Jack Burns II, Evan Press, Judy Post, Pamela Thomas, Patricia Sanders, Kristoper Holub, Patrick Zwierns, Kelley Burns, Tanya Graham, Daniel Willsie, Cristina Camarata, Sammy Hooda, Michael Burns, Alexander Wolfe, Suzanne Suarez or Adam Womack, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Very truly yours,

Buckley Madole, P.C.



FILED  
On: Sep 14, 2015 at 08:23A  
Receipt# - 123307  
Generosa Gracia-Ramon  
County Clerk, Val Verde County, TX  
By:  Deputy

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 06, 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.

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

FILED  
On: Sep 14, 2015 at 08:25A

Receipt# - 123308

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

By: *[Signature]* Deputy

*[Signature]*  
\_\_\_\_\_  
NANCY GOMEZ OR LEO GOMEZ

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

Certificate of Posting

My name is *[Signature]*, and my address is c/o 15000 Surveyor Boulevard, Suite 100, Addison, Texas 75001. I declare under penalty of perjury that on 9/14/15 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*  
\_\_\_\_\_  
Declarant's Name:  
Date: 9/14/15



**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

September 14, 2015

FILED  
On: Sep 15, 2015 at 02:45P

Receipt# - 123403

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

By Gina All Deputy

### Deed of Trust to Secure Assumption:

Dated: June 15, 2011

Grantor: Ramiro G. Barrera

Trustee: Gary Glick

Lender: Lake Ridge Ranch, LP

Recorded in: Instrument No. 00265970 of the real property records of Val Verde County, Texas

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$22,000.00, executed by Ramiro E. Barrera ("Borrower") and payable to the order of Lender. Said Note assumed by Ramiro G. Barrera on June 15, 2011 by Deed of Trust to Secure Assumption.

Property: Lot 164 containing 1.203 acres of land, more or less Phase 3B, Lake Ridge Ranch Subdivision, according to the plat thereof recorded in Slide #385A-B of the Map Records of Val Verde County, Texas, together with all improvements, fixtures, and appurtenances thereto

Substitute Trustee: Gary Glick or Jane Whaley

Substitute Trustee's Address: 1301 S. Capital of Texas Highway, Suite A234; Austin, Texas 78746

Mortgage Servicer: Lone Star Land Company

Mortgage Servicer's Address: P.O. Box 4688; Horseshoe Bay, Texas 78657

Foreclosure Sale:

Date: Tuesday, October 6, 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 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, 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'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.

Mortgage Servicer is representing Lender in connection with the loan evidenced by the Note and secured by the Deed of Trust under a servicing agreement with Lender. 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 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.

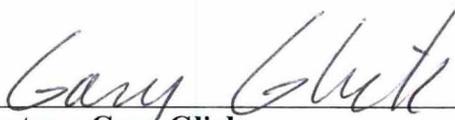
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain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

## Notice of Foreclosure Sale

September 14, 2015

Deed of Trust:

Dated: April 15, 2013

Grantor: Flor N. Longoria

Trustee: Gary Glick

Lender: Lake Ridge Ranch, LP

Recorded in: Instrument No. 00277097 of the real property records of Val Verde County, Texas

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$37,000.00, executed by Flor N. Longoria ("Borrower") and payable to the order of Lender

Property: Lot 238 containing 2.997 acres of land, more or less Phase 3E, Lake Ridge Ranch Subdivision, according to the plat thereof recorded in Slide #464 of the Map Records of Val Verde County, Texas, together with all improvements, fixtures, and appurtenances thereto

Substitute Trustee: Gary Glick or Jane Whaley

Substitute Trustee's Address: 1301 S. Capital of Texas Highway, Suite A234; Austin, Texas 78746

Mortgage Servicer: Lone Star Land Company

Mortgage Servicer's Address: P.O. Box 4688; Horseshoe Bay, Texas 78657

Foreclosure Sale:

Date: Tuesday, October 6, 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 1:00 P.M.**

Place: Front steps of the Val Verde County Courthouse located at 400 Pecan Street, Del Rio, Texas 78840.

FILED  
On: Sep 15, 2015 at 02:45P  
Receipt# - 123403  
Generosa Gracia-Ramon  
County Clerk, Val Verde County, TX  
By: *[Signature]* Deputy

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 [Substitute] 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.

Mortgage Servicer is representing Lender in connection with the loan evidenced by the Note and secured by the Deed of Trust under a servicing agreement with Lender. 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 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.

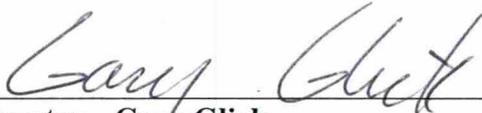
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain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

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Trustee – Gary Glick

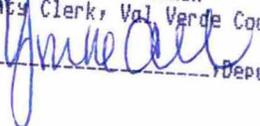
## Notice of Foreclosure Sale

September 14, 2015

FILED  
On: Sep 15, 2015 at 02:45P

Receipt# - 123403

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

By  Deputy

Deed of Trust:

Dated: September 7, 2011

Grantor: Paulino Gonzalez, Jr.

Trustee: Gary Glick

Lender: Lake Ridge Ranch, LP

Recorded in: Instrument No. 00266771 of the real property records of Val Verde County, Texas

Secures: Real Estate Lien Note ("Note") dated September 7, 2011 in the original principal amount of \$419,718.19, executed by Paulino Gonzales, Jr. ("Borrower") and payable to the order of Lender.

Property: Lot 111 containing 17.448 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

Substitute Trustee: Gary Glick or Jane Whaley

Substitute Trustee's Address: 1301 S. Capital of Texas Highway, Suite A234; Austin, Texas 78746

Mortgage Servicer: Lone Star Land Company

Mortgage Servicer's Address: P.O. Box 4688; Horseshoe Bay, Texas 78657

Foreclosure Sale:

Date: Tuesday, October 6, 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 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, 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'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.

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Trustee – Gary Glick