

Notice of Foreclosure Sale

January 8, 2016

FILED
On: Jan 08, 2016 at 01:50P

Receipt# - 125489

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

By Janice All, Deputy

Deed of Trust ("Deed of Trust"):

Dated: March 27, 2009

Grantor: MARES GROUP, L.L.C.

Trustee: C. PAT ELLIS

Lender: EUSEBIO S. MALDONADO

Holder of the Note: Estate of Eusebio S. Maldonado, Deceased; Attention Julie Ann Maldonado, Independent Executrix.

Recorded in: Document number 00249727 of the Official Records of Val Verde County, Texas.

Legal Description: Being Lots Eight (8), Nine (9), Ten (10), Eleven (11) and Twelve (12), in Block Fifteen (15), 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; SAVE AND EXCEPT that portion of Lots Eight (8), Nine (9), Ten (10), Eleven (11) and Twelve (12) conveyed to the State of Texas for right of way purposes by deed dated December 12, 1933 recorded in Volume 88, Page 218, of the Deed Records of Val Verde County, Texas; SAVE AND EXCEPT a 0.210 acre tract of land described in Certified Copy of Taking recorded in Volume 161, Page 381, of the Deed Records of Val Verde County, Texas. Said tract of land being the same property conveyed to Eusebio S. Maldonado in Warranty Deed dated April 20, 1995 recorded in Volume 617, Page 181, of the Official Public Records of Val Verde County, Texas.

Secures: Promissory Note ("Note") in the original principal amount of \$143,000.00, executed by GERARDO MARES, Member of MARES GROUP, L.L.C. ("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: February 2, 2016.

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 HOLDER'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, 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 HOLDER'S election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with HOLDER'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.

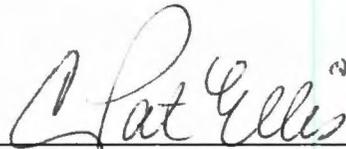
If HOLDER passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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 HOLDER. 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.



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

FILED
On: Jan 11, 2016 at 10:08A

Receipt# - 125504

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

By LM, Deputy

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Matter No.: 035927-TX

Date: December 29, 2015

County where Real Property is Located: Val Verde

ORIGINAL MORTGAGOR: ELISEO MEZA JR., A MARRIED MAN
ORIGINAL MORTGAGEE: VETERANS LAND BOARD OF THE STATE OF TEXAS
CURRENT MORTGAGEE: VETERANS LAND BOARD OF THE STATE OF TEXAS
MORTGAGE SERVICER: VETERANS LAND BOARD OF THE STATE OF TEXAS

DEED OF TRUST DATED 3/12/2010, RECORDING INFORMATION: Recorded on 3/15/2010, as Instrument No. 00256682,

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): 21.76 ACRES OF LAND DESCRIBED IN TWO TRACTS; TRACT I: 10.88 ACRES OF LAND, BEING LOT "B" OUT OF LOT TWO HUNDRED (200), BRADDIE G. LOWE ESTATES TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN SLIDE 372, SIDE A, MAP RECORDS, VAL VERDE COUNTY, TEXAS, BEING A REPLAT OF LOT 200, BRADDIE G. LOWE ESTATES, AS RECORDED IN VOLUME 6, PAGE 24, MAP RECORDS, VAL VERDE COUNTY, TEXAS. TRACT II: 10.88 ACRES OF LAND SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT THREE (3) OUT OF LOT TWO HUNDRED (200), BRADDIE G. LOWE ESTATES TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN SLIDE 345, SIDE B, MAP RECORDS, VAL VERDE COUNTY, TEXAS, BEING A REPLAT OF LOT 200, BRADDIE G. LOWE ESTATES, AS RECORDED IN VOLUME 6, PAGE 24, MAP RECORDS, VAL VERDE COUNTY, TEXAS.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 2/2/2016, the foreclosure sale will be conducted in Val Verde County in the area of the courthouse designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than 1:00 PM, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

VETERANS LAND BOARD OF THE STATE OF TEXAS is acting as the Mortgage Servicer for VETERANS LAND BOARD OF THE STATE OF TEXAS who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. VETERANS LAND BOARD OF THE STATE OF TEXAS, as Mortgage Servicer, is representing the Mortgagee, whose address is:

VETERANS LAND BOARD OF THE STATE OF TEXAS
Texas Vet - Mortgage Loans
GLO-Stephen F. Austin Bldg
1700 N. Congress Avenue
Austin, TX 78701

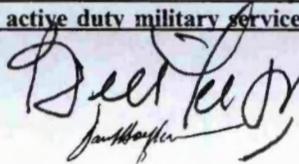
The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is



Matter No.: 035927-TX

authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

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.



By: _____ Substitute Trustee
BILLIE C. LEWIS, JR. OR BLAKE LEWIS OR CALVIN
SPEER OR WENDY SPEER OR MELODY SPEER OR PAUL
A. HOEFKER OR ROBERT L. NEGRIN

Return to:
ALDRIDGE PITE, LLP
4375 JUTLAND DR., SUITE 200
P.O. BOX 17935
SAN DIEGO, CA 92177-0935
FAX #: 619-590-1385

NOTICE OF FORECLOSURE SALE

STATE OF TEXAS)
)
COUNTY OF BEXAR)

FILED
On: Jan 12, 2016 at 11:06A
Receipt# - 125563
Generosa Gracia-Ramon
County Clerk, Val Verde County, TX
By Yvonne Allen Deputy

WHEREAS, on February 25, 2008, Jesus Suda and Lorena Suda, as Borrowers and Grantors, executed a Deed of Trust Security Agreement-Financing Statement Assignment of Rents (the "**Deed of Trust**") conveying to Raul Lopez, as Trustee, certain real property hereinafter described and situated in Val Verde County, Texas, to secure Compass Bank, successor in interest to The Laredo National Bank ("**Compass**"), as Beneficiary, in the payment of that certain Real Estate Lien Note dated February 25, 2008, in the original principal balance of \$385,000.00 (the "**Note**"), which Deed of Trust is recorded under file No. 00240832 in the Office of the County Clerk of Val Verde County, Texas; and

WHEREAS, in accordance with the Deed of Trust, Compass, as the current Beneficiary, appointed Sarah Santos and/or Monica Ochoa and/or Guillermo Benavides of Davis & Santos, Attorneys & Counselors, P.C., 112 E. Pecan Street, Suite 900, San Antonio, Texas 78205, to act as Substitute Trustee; and

WHEREAS, default has occurred in the payment of the Note, and the principal balance of the Note plus accrued interest and other fees and costs are now wholly due, and Compass, as Beneficiary, has requested the undersigned to sell the property described in said Deed of Trust and hereinafter described to satisfy said indebtedness.

NOW THEREFORE, notice is given as follows:

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

BEING 0.604 ACRE TRACT OF LAND, MORE OR LESS OUT OF AND PART OF LOT TWO(2), BLOCK TWO (2), OF THE CENIZA ADDITION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO PLAT OF RECORD IN

VOLUME 2, PAGE 12, OF THE MAP RECORDS OF VAL VERDE COUNTY, TEXAS; BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS ON ATTACHED EXHIBIT "A".

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust Security Agreement-Financing Statement Assignment of Rents recorded in Volume 1095, Page 606, Document Number 00240832 of the real property records of Val Verde County, Texas.

3. **Date, time, and place of foreclosure sale.** The foreclosure sale is scheduled to be held at the following date, time, and place:

Date: Tuesday, February 2, 2016.

Time: The sale will begin no earlier than 10:00 a.m. or no later than three hours thereafter. The sale will be completed by no later than 4:00 p.m.

Place: Outside the Main Entrance of the Val Verde County Courthouse in Del Rio, Texas, at the following location: 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 trustee or 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 reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refileing may be after the date originally scheduled for this sale.

4. **Terms of sale.** 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 beneficiary 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 nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the beneficiary 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

Pursuant to section 51.009 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 or any substitute trustee.

5. *Type of sale.* The sale is a non-judicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust executed by Jesus Suday and Lorena Suday.

The real property and personal property encumbered by the Deed of Trust will be sold at the sale in accordance with the provisions of the Deed of Trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

6. **Obligations 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, (a) the real estate lien note in the original principal amount of \$385,000.00, executed by Jesus Soday and Lorena Soday, and payable to the order of Compass; and (b) all renewals and extensions of the note. Compass is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, Compass Bank at BBVA Compass, Attn: Terry Webster, SVP, 8333 Douglas Avenue, 8th Floor, Dallas, Texas 75225.

7. **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 substitute trustee to conduct the sale.

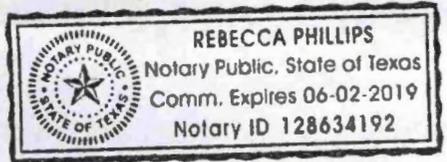
8. **Notice regarding military service.** **Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state 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.**

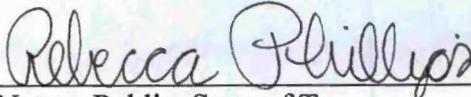
Dated: January 11, 2016.



Sarah Santos, Substitute Trustee
Davis & Santos, Attorneys & Counselors, P.C.
The Weston Centre
112 E. Pecan Street, Suite 900
San Antonio, TX 78205
Tel: (210) 853-5882
Fax: (210) 200-8395

This instrument was acknowledged before me on January 11, 2016, by Sarah Santos.





Notary Public, State of Texas

Exhibit A

O
R

O
1
0
9
5

O
O
6
3
O

METES AND BOUNDS DESCRIPTION OF 2008 VETERANS BLVD.

BEING 0.604 Acre Tract of Land, more or less, out of and a part of Lot Two (2), Block Two (2), of Ceniza Addition to The City of Del Rio, Texas, according to plat of record in Volume 2, Page 12, of the Map Records of Val Verde County, Texas, described by Metes and Bounds as follows:

BEGINNING, at a PK Nail, (P.O.B.), set on the West R.O.W. line of U.S. Highway 90 for the Northeast corner of this tract and of the aforementioned Lot Two (2), same point being the Southeast corner of Lot No. 3 of the aforementioned Ceniza Addition;

THENCE, S 01°26'00" E, along the West line of U.S. Highway 90, at 78.20 feet to a found 1/4" iron rod at the northeast corner of a tract, part of said Lot Two (2), described as 0.106 Acres, in Deed of record in Volume 587, page 766, of the Official Public Records of Val Verde County, Texas;

THENCE, S 88°34'00" W, along the North part line of said 0.106 Acre Tract a distance of 100.0 feet to a found 1/4" iron rod for an interior corner of this tract;

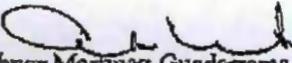
THENCE, S 01°26'00" E, a distance of 46.0 feet to a 5/8" iron rod set on the common line of Lot One (1) and this tract;

THENCE, S 88°34'00" W, with the Northerly line of Lot One (1) a distance of 149.0 feet to a set 5/8" iron rod for the Southwest corner of this tract;

THENCE, N 01°26'00" W, along the East line of Lot Four (4) a distance of 124.0 feet to a set 5/8" iron rod for the Northwest corner of this tract;

THENCE, N 88°34'00" E, 249.0 feet, with the South line of Lot Three (3), to the **POINT OF BEGINNING (P.O.B.)**, and containing 0.604 acres of land, more or less.

Del Rio, Texas, February 12, 2008


Abner Martinez-Guadarrama
R.P.L.S. # 5009, Texas



00240832 METES AND BOUNDS VETERANS BLVD

Notice of Foreclosure Sale

January 11, 2016

FILED
On: Jan 12, 2016 at 01:00P

Receipt# - 125570

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

By:  Deputy

Deed of Trust ("Deed of Trust"):

Dated: April 27, 2007

Grantor: Jessica Villegas

Trustee: Gary Glick

Lender: Lake Ridge Ranch, LP

Recorded in: Instrument No. 00234437 of the real property records of Val Verde County, Texas

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$33,000.00, executed by Jessica Villegas ("Borrower") and payable to the order of Lender

[Original] Property: Lot 77 containing 5.001 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 and mortgaged in the Deed of Trust and all rights and appurtenances thereto

Substitute Trustee: Gary Glick 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, February 2, 2016

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.

Place: 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 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.

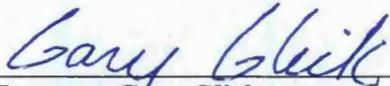
If Lender/Beneficiary passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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.

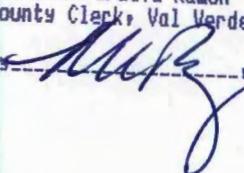
Pursuant to section 51.0075(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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 - Gary Glick

Notice of Foreclosure Sale

January 11, 2016

FILED
On: Jan 12, 2016 at 01:00P
Receipt# - 125570
Generosa Gracia-Ramon
County Clerk, Val Verde County, TX
By:  Deputy

Deed of Trust ("Deed of Trust"):

Dated: March 6, 2013

Grantor: Juan A. and Blanca E. Garcia

Trustee: Gary Glick

Lender: Lake Ridge Ranch, LP

Recorded in: Instrument No. 00276181 of the real property records of Val Verde County, Texas

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$19,000.00, executed by Juan A. and Blanca E. Garcia ("Borrower") and payable to the order of Lender

[Original] Property: Lot 158 containing 1.006 acres of land, more or less Phase 3B, Lake Ridge Ranch Subdivision, according to the plat thereof recorded in Slides #385A and #385B of the Map 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 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, February 2, 2016

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.

Place: 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 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.

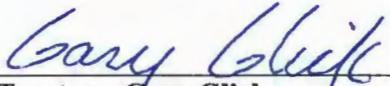
If Lender/Beneficiary passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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 - Gary Glick

Notice of Foreclosure Sale

January 11, 2016

FILED
On: Jan 12, 2016 at 01:00P

Receipt# - 125570

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

By  Deputy

Deed of Trust ("Deed of Trust"):

Dated: March 5, 2014

Grantor: Luis D. Flores and Kayla Y. Trevino

Trustee: Gary Glick

Lender: Lake Ridge Ranch, LP

Recorded in: Instrument No. 00282600 of the real property records of Val Verde County, Texas

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$34,000.00, executed by Luis D. Flores and Kayla Y. Trevino ("Borrower") and payable to the order of Lender

[Original] Property: Lot 251 containing 2.478 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 and mortgaged in the Deed of Trust and all rights and appurtenances thereto

Substitute Trustee: Gary Glick 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, February 2, 2016

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.

Place: 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 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.

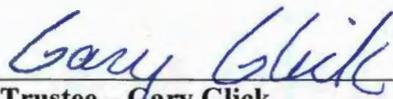
If Lender/Beneficiary passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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.

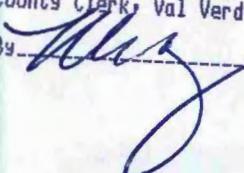
Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the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



Trustee - Gary Glick

Notice of Foreclosure Sale

January 11, 2016

FILED
On: Jan 12, 2016 at 01:00P
Receipt# - 125570
Generosa Gracia-Ramon
County Clerk, Val Verde County, TX
By  Deputy

Deed of Trust ("Deed of Trust"):

Dated: January 7, 2011

Grantor: Jorge Alberto Montemayor

Trustee: Gary Glick

Lender: Lake Ridge Ranch, LP

Recorded in: Instrument No. 00262192 of the real property records of Val Verde County, Texas

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$26,500.00, executed by Jorge Alberto Montemayor ("Borrower") and payable to the order of Lender

[Original] Property: Lot 298 containing 1.002 acres of land, more or less Phase 3C, Lake Ridge Ranch Subdivision, according to the plat thereof recorded in Slide #440A and #440B of the Map 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 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, February 2, 2016

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.**

Place: 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 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.

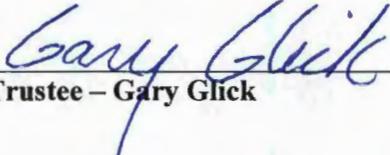
If Lender/Beneficiary passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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 – Gary Glick