

**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: 09/04/2018

Time: Between 1pm-4pm and beginning not earlier than 1pm-4pm or not later than three hours thereafter.

Place: The area designated by the Commissioners Court of Val Verde County, pursuant to §51.002 of the Texas Property Code as amended: if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

**2. Terms of Sale.** Highest bidder for cash.

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated 09/01/2005 and recorded in the real property records of Val Verde County, TX and is recorded under Clerk's File/Instrument Number, Vol. 964, Page 157, with Juliet D. Garcia (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for Aegis Wholesale Corporation mortgagee to which reference is herein made for all purposes.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by Juliet D. Garcia, securing the payment of the indebtedness in the original amount of \$63,995.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Bank of America, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to be Sold.** SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT EIGHTEEN (18), BLOCK TWELVE (12), BLUM ADDITION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 3, PAGE 578, DEED RECORDS, VAL VERDE COUNTY, TEXAS.

;

FILED  
On: Jul 12, 2018 at 11:40A

Receipt# - 142949

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

By: *Ymuel*



4663703

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 §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Bank of America, N.A., as Mortgage Servicer, is representing the current Mortgagee whose address is:

Carrington Mortgage Services  
1600 South Douglass Road  
Suite 200-A  
Anaheim, CA 92806

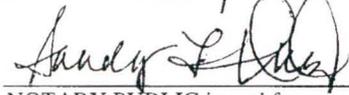


**SUBSTITUTE TRUSTEE**  
~~Coury Jacobs, Esq., Billie C. Lewis, Jr., Blake Lewis, Calvin Speer, Wendy Speer, Melody Speer, Chris LaFond~~ whose address 1320 Greenway Drive, Suite 300 Irving, TX 75038

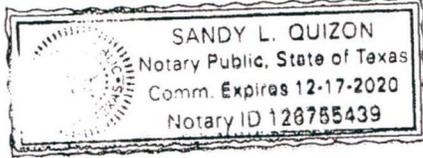
STATE OF Texas  
COUNTY OF Val Verde

Before me, the undersigned authority, on this day personally appeared Billie C. Lewis, Jr., as Substitute Trustee, known to me to be the person and officer whose name is subscribed to the foregoing instrument, and who acknowledged to me that he/she executed the same for the purposes and consideration therein expressed and in the capacity therein stated.

GIVEN UNDER MY HAND AND SEAL OF OFFICE this 11<sup>th</sup> day of July, 2018.

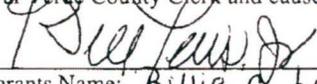


NOTARY PUBLIC in and for  
Val Verde COUNTY  
My commission expires: 12-17-2020  
Print Name of Notary:  
SANDY L. QUIZON



**CERTIFICATE OF POSTING**

My name is Billie C. Lewis, Jr., and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on July 12, 2018 I filed at the office of the Val Verde County Clerk and caused to be posted at the Val Verde County courthouse this notice of sale.

  
Declarants Name: Billie C. Lewis, Jr.  
Date: 7-12-18

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 04, 2018

**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 March 30, 2009 and recorded in Document CLERK'S FILE NO. 00249977; AS AFFECTED BY LOAN MODIFICATION AGREEMENT CLERK'S FILE NO. 00269211 real property records of VAL VERDE County, Texas, with MARCOS A ZAMBRANO, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC ("MERS") AS NOMINEE FOR, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by MARCOS A ZAMBRANO, securing the payment of the indebtednesses in the original principal amount of \$95,238.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK 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. MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK  
999 N.W. GRAND BLVD STE 110  
OKLAHOMA CITY, OK 73118-6077

*Nancy Gomez*

CALVIN SPEER, WENDY SPEER, MELODY SPEER, FRED BRITTON, JONATHAN SCHENDEL, CARY CORENBLUM, RAYMOND PEREZ, NANCY GOMEZ, OR LEO GOMEZ

Substitute Trustee

c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP  
4004 Belt Line Road, Suite 100  
Addicks, Texas 75001

My name is *Nancy Gomez* and my address is c/o 4004 Belt Line Road, Suite 100, Addicks, Texas 75001. I declare under penalty of perjury that on 7/16/18 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: 7/16/18

FILED  
On: Jul 16, 2018 at 09:45A  
Receipt# - 142997  
Generosa Gracia-Ramon  
County Clerk, Val Verde County, TX  
By: *[Signature]* Deputy



NOS0000007672504

0000007672504

VAL VERDE

**EXHIBIT "A"**

LOT 8, BLOCK D, OF BUENA VISTA NO TWO SUBDIVISION, AN ADDITION TO THE CITY OF DEL RIO, VAL VERDE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 2, PAGE 116, OF THE MAP RECORDS OF VAL VERDE COUNTY, TEXAS



NOS0000007672504

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

**DEED OF TRUST INFORMATION:**

**Date:** 08/12/1994  
**Grantor(s):** RUSSELL C PEEK AND WIFE, JUANITA T PEEK  
**Original Mortgagee:** SOUTH CENTRAL PACIFIC MORTGAGE COMPANY, A TEXAS CORPORATION  
**Original Principal:** \$60,710.00  
**Recording Information:** Book 604 Page 445 Instrument: 147584  
**Property County:** Val Verde  
**Property:** SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT SEVEN (7), BLOCK F, CRESTVIEW ADDITION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO PLAT OF RECORD IN VOLUME 4, PAGE 54, OF THE MAP RECORDS OF VAL VERDE COUNTY, TEXAS.  
**Reported Address:** 113 PHILEMON DRIVE, 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 4th day of September, 2018  
**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):** Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer, Melody Speer, Michael Burns, Elizabeth Hayes, Marilyn Jones, or Suzanne Suarez, 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 Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer, Melody Speer, Michael Burns, Elizabeth Hayes, Marilyn Jones, or Suzanne Suarez, 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. Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer, Melody Speer, Michael Burns, Elizabeth Hayes, Marilyn Jones, or Suzanne Suarez, 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,

Bonial & Associates, P.C.

FILED  
On: Jul 26, 2018 at 02:16P

Receipt# - 143247

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

By Deputy

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**VAL VERDE County**  
**Deed of Trust Dated:** March 19, 2003  
**Amount:** \$67,140.00  
**Grantor(s):** ADAM DAVID CHAVEZ and SANDRA CHAVEZ

FILED  
On: Jul 26, 2018 at 02:16P

**Original Mortgagee:** LONG BEACH MORTGAGE COMPANY  
**Current Mortgagee:** DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE, IN TRUST FOR REGISTERED HOLDERS OF LONG BEACH MORTGAGE LOAN TRUST 2003-3, ASSET-BACKED CERTIFICATES

Receipt# - 143247  
SERIES 2003-3  
County Clerk, Val Verde County, TX

**Mortgagee Servicer and Address:** c/o SELECT PORTFOLIO SERVICING, INC., 3217 South Decker Lake Drive, Salt Lake City, UT 84119  
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

By \_\_\_\_\_ Deputy  
*Ymuel*

**Recording Information:** Document No. 0199322

**Legal Description:** SEE EXHIBIT "A" ATTACHED HERETO.

**Date of Sale:** September 4, 2018 between the hours of 10:00 AM and 1:00 PM.

**Earliest Time Sale Will Begin:** 10:00 AM

**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, JR. OR BLAKE LEWIS, CALVIN SPEER, WENDY SPEER, MELODY SPEER, FREDERICK BRITTON, JONATHAN SCHENDEL, CARY CORENBLUM, RAYMOND PEREZ, NANCY GOMEZ, LEO GOMEZ OR CHRIS LAFOND 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. §§ 3901 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 OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

*Aaron J. Espinoza*  
Aaron Espinoza, Attorney at Law

HUGHES, WATTERS & ASKANASE, L.L.P.  
1201 Louisiana, SUITE 2800  
Houston, Texas 77002  
Reference: 2016-014068

*Nancy Gomez*

BILLIE C. LEWIS, JR. OR BLAKE LEWIS, CALVIN SPEER, WENDY SPEER, MELODY SPEER, FREDERICK BRITTON, JONATHAN SCHENDEL, CARY CORENBLUM, RAYMOND PEREZ, NANCY GOMEZ, LEO GOMEZ OR CHRIS LAFOND  
c/o Tejas Trustee Services  
14800 Landmark Blvd, Suite 850  
Addison, TX 75254

Exhibit "A"

Being all of Lot Six (6), and the East 1/2 of Lot (5), in Block "D", of the Resubdivision of Tract A, Val Verde Park Addition To the City of Del Rio, Texas, as shown by Map or Plat recorded in Volume 2, Page 66, of the Map Records of Val Verde County, Texas and being more particularly described by metes and bounds as follows:

Beginning at a 1/2" iron rod found in the North Line of Currency Dr. for the common South corner of Lots 5 and 6 Block "D" Resubdivision Tract "A", Val Verde Park Addition.

THENCE, N 87°45' W with the North Line of Currency Dr. a distance of 50.0' ft. to a 1/2" iron rod found for the Southwest Corner this Tract.

THENCE, N 02°15' E along a line parallel to and 50' ft. West of the East line of Lot 5 a distance of 180.0' ft. to a 1/2" iron rod set for the Northwest corner this Tract.

THENCE, S 87°45' W along the North line of Lots 5 And 6, passing the common North corner to Lots 5 and 6 at 50' ft. and continuing for a total distance of 150.0' ft. to a 1/2" iron rod set for the common North corner of Lots 6 and 7 and being the Northeast corner this tract.

THENCE, S 02°15' W with the common line between Lots 6 and 7 a distance of 180.0' ft. to a 1/2" iron rod set on the North line of Currency Dr. for the common South corner of Lots 6 and 7 and the Southeast corner this tract.

THENCE, N 87°45' W with the North line of Currency Drive a distance of 100.0' ft. to the PLACE OF BEGINNING.

FILED  
On: Aug 03, 2018 at 10:17A  
Receipt# - 143395  
Generosa Gracia-Ramon  
County Clerk, Val Verde County, TX  
By *Mary Aguirre*

**Notice of Foreclosure Sale**

August 3, 2018

Deed of Trust ("Deed of Trust"):

Dated: February 5, 2013

Grantor: TOMASA CALBILLO and ABEL CALBILLO a/k/a ABEL CALVILLO

Trustee: LEWIS G. OWENS

Lender: LEWIS G. OWENS, JR., and wife, SYLVIA B. OWENS

Recorded in: Document No. 00298702 of the Official Public Records of Val Verde County, Texas

Legal Description: Being Lot Six (6), Block One (1), of the Los Patos Ranch Subdivision to the City of Del Rio, Val Verde County, Texas, according to Map or Plat of Record in Slide 387, Side B, Val Verde County, Texas.

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$12,500.00, executed by TOMASA CALBILLO and ABEL CALVILLO ("Borrower") and payable to the order of Lender and all other indebtedness of Borrower to Lender

Foreclosure Sale:

Date: Tuesday, September 4

Time: The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 10:00 A.M. and not later than three hours thereafter.

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

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

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

If LEWIS G. OWENS, JR., and wife, SYLVIA B. OWENS 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.

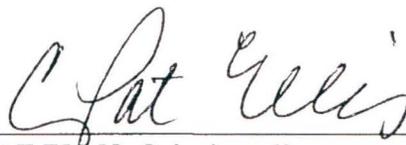
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain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

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

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, Texas 78840  
Telephone (830) 778-1515  
Telecopier (830) 460-3600

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 04, 2018

**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 OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

FILED  
On: Aug 13, 2018 at 10:42A

Receipt# - 143578

Generosa Gracia-Ramon  
County Clerk, Val Verde County, TX  
By: *Chaei Bryant*, 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 March 25, 2016 and recorded in Document CLERK'S FILE NO. 00294766 real property records of VAL VERDE County, Texas, with ESTELA GOMEZ AND MELITON GOMEZ, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured** Deed of Trust or Contract Lien executed by ESTELA GOMEZ AND MELITON GOMEZ, securing the payment of the indebtednesses in the original principal amount of \$75,295.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. LAKEVIEW LOAN SERVICING, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. **Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

6. **Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. FLAGSTAR BANK, F.S.B., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o FLAGSTAR BANK, F.S.B.  
5151 CORPORATE DRIVE  
TROY, MI 48098

*Nancy Gomez*

CALVIN SPEER, WENDY SPEER, MELODY SPEER, FRED BRITTON, JONATHAN SCHENDEL, CARY CORENBLUM, RAYMOND PEREZ, NANCY GOMEZ, OR LEO GOMEZ.

Substitute Trustee

c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP  
4004 Belt Line Road, Suite 100  
Addison, Texas 75001

*Nancy Gomez*  
Certificate of Postage

My name is Nancy Gomez and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001. I declare under penalty of perjury that on 8/13/18 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: 8/13/18



0000007703861

VAL VERDE

**EXHIBIT "A"**

SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT TEN (10) BLOCK J, HOLT ADDITION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OR RECORD IN VOLUME 2, PAGE 37, MAP RECORDS, VAL VERDE COUNTY, TEXAS



## Notice of Foreclosure Sale

August 13, 2018

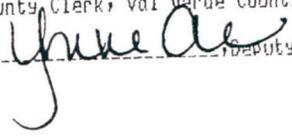
FILED  
On: Aug 14, 2018 at 01:43P

Deed of Trust ("Deed of Trust"):

Receipt# - 143627

Dated: July 7, 2016

Grantor: Julian E. and Melinda V. Cedillo

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

Trustee: Gary Glick

Lender: Lake Ridge Ranch, LP

Recorded in: Instrument No. 00296799 of the real property records of Val Verde County, Texas

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$31,000.00, executed by Julian E. and Melinda V. Cedillo ("Borrower") and payable to the order of Lender

[Original] Property: Lot 502 containing 2.250 acres of land, more or less Phase 5, Lake Ridge Ranch Subdivision, according to the plat thereof recorded in Slide #499 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, September 4, 2018

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.

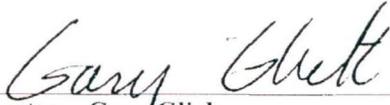
If Lender/Beneficiary passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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