FILED
On: Dec 12,2019 at 11:04A

Receipt# - 152426

Generose Gracia-Ramon
County Clerk, Val Verde County,TX
By MZ ,Deputy

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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.

Matter No.: 087159-TX

Date: December 4, 2019

County where Real Property is Located: Val Verde

ORIGINAL MORTGAGOR: JUAN TREVINO, JR., A SINGLE MAN

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR FLAGSTAR BANK, FSB, A FEDERALLY CHARTERED SAVINGS BANK, ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: PennyMac Loan Services, LLC

MORTGAGE SERVICER: PennyMac Loan Services, LLC

DEED OF TRUST DATED 6/20/2013, RECORDING INFORMATION: Recorded on 6/21/2013, as Instrument No. 00277967

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): **BEING LOT TEN (10), IN BLOCK "C", OF HIGHLAND PARK SUBDIVISION, AN ADDITION TO THE CITY OF ODEL RIO, VAL VERDE COUNTY, TEXAS, AS SHOWN BY THE MAP OR PLAT RECORDED IN VOLUME 2, PAGE 119, OF THE MAP RECORDS OF VAL VERDE COUNTY, TEXAS**

MORE ACCURATELY DESCRIBED AS:

BEING LOT TEN (10), IN BLOCK "C", OF HIGHLAND PARK SUBDIVISION, AN ADDITION TO THE CITY OF DEL RIO, VAL VERDE COUNTY, TEXAS, AS SHOWN BY THE MAP OR PLAT RECORDED IN VOLUME 2, PAGE 119, OF THE MAP RECORDS OF VAL VERDE COUNTY, TEXAS

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **2/4/2020,** the foreclosure sale will be conducted in **Val Verde** County in the area 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.

4712757

AP NOS/SOT 08212019

Matter No.: 087159-TX

PennyMac Loan Services, LLC is acting as the Mortgage Servicer for PennyMac Loan Services, LLC who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. PennyMac Loan Services, LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

PennyMac Loan Services, LLC
3043 Townsgate Rd, Suite 200
Westlake Village, CA 91361

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE BILLIE C. LEWIS, JR., BLAKE LEWIS, CALVIN SPEER, WENDY SPEER, MELODY SPEER, PAUL A. HOEFKER, ROBERT L. NEGRIN** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Aldridge Pite, LLP, 701 N. Post Oak Road, Suite 205, Houston, TX 77024. (713) 293-3618.

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: _____
Paul A. Hoefker, Attorney
Robert L. Negrin, Attorney
Aldridge Pite, LLP
701 N. Post Oak Road, Suite 205
Houston, TX 77024

Return to:
ALDRIDGE PITE, LLP
4375 JUTLAND DR., SUITE 200
P.O. BOX 17935
SAN DIEGO, CA 92177-0935
FAX #: 619-590-1385
866-931-0036

AFFIDAVIT OF POSTING

THE STATE OF TEXAS §
§
COUNTY OF Val Verde §

Pursuant to the applicable provisions of Texas law, I, BILLIE C. LEWIS, JR., BLAKE LEWIS, CALVIN SPEER, WENDY SPEER, MELODY SPEER, PAUL A. HOEFKER, ROBERT L. NEGRIN on December 12, 2019, on behalf of and at the specific instruction and request of PennyMac Loan Services, LLC did file a Notice of Trustees Sale with the County Clerk of Val Verde County, Texas and did post a like Notice at the door of the Courthouse of Val Verde County, Texas. The land described in the Notice of Trustee's Sale is located in Val Verde County, Texas and is described in Exhibit "A" set out below/attached hereto and incorporated herein by reference for all purposes.

DATED: December 12, 2019

BILLIE C. LEWIS, JR / BLAKE LEWIS, CALVIN SPEER, WENDY SPEER, MELODY SPEER, PAUL A. HOEFKER, ROBERT L. NEGRIN

SUBSCRIBED AND SWORN TO BEFORE ME, the undersigned authority, on this day personally appeared Billie C. Lewis, Jr., Blake Lewis, Calvin Speer, Wendy Speer, Melody Speer, Paul A. Hoefker, Robert L. Negrin who, if not a substitute trustee, is acting as their agent and is known to me personally or through state-issued identification and acknowledged to me that he or she recorded and posted this notice in compliance with Texas Property Code §51.002.

GIVEN UNDER MY HAND AND SEAL OF OFFICE the 12th day of December, 2019

Notary Public in and for the State of Texas

My commission expires 01-10-2023

OLIVIA RAMIREZ SANDOVAL
Notary Public, State of Texas
Comm. Expires 01-10-2023
Notary ID 1144377-0

Exhibit "A"

BEING LOT TEN (10), IN BLOCK "C", OF HIGHLAND PARK SUBDIVISION, AN ADDITION TO THE CITY OF DEL RIO, VAL VERDE COUNTY, TEXAS, AS SHOWN BY THE MAP OR PLAT RECORDED IN VOLUME 2, PAGE 119, OF THE MAP RECORDS OF VAL VERDE COUNTY, TEXAS

MORE ACCURATELY DESCRIBED AS:

BEING LOT TEN (10), IN BLOCK "C", OF HIGHLAND PARK SUBDIVISION, AN ADDITION TO THE CITY OF DEL RIO, VAL VERDE COUNTY, TEXAS, AS SHOWN BY THE MAP OR PLAT RECORDED IN VOLUME 2, PAGE 119, OF THE MAP RECORDS OF VAL VERDE COUNTY, TEXAS

Return to:
ALDRIDGE PITE, LLP
4375 Jutland Drive, Suite 200
P.O. Box 17935
San Diego, CA 92117
T.S. No.: 087159-TX
ASAP# 4712757

FILED
On: Dec 19,2019 at 12:44P

Receipt# - 152574

Generosa Gracia-Ramon
County Clerk, Val Verde County,TX
By [illegible] Deputy
00000008644056

704 AVENUE Q
DEL RIO, TX 78840

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: February 04, 2020

   Time: The sale will begin at 10:00 AM 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 June 25, 2003 and recorded in Document CLERK'S FILE NO. 0209028 real property records of VAL VERDE County, Texas, with RALPH OCHOA AND NAOMI OCHOA, grantor(s) and MIDFIRST BANK, mortgagee.

4. **Obligations Secured**. Deed of Trust or Contract Lien executed by RALPH OCHOA AND NAOMI OCHOA, securing the payment of the indebtednesses in the original principal amount of $24,775.00, 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

NTSS00000008644056

704 AVENUE Q
DEL RIO, TX 78840

00000008644056

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.

The undersigned as attorney for the mortgagee or mortgage servicer does herby remove the original trustee and all successor substitute trustees and appoints in their steed NANCY GOMEZ, LEO GOMEZ, CALVIN SPEER, WENDY SPEER, MELODY SPEER, BARBARA SANDOVAL, MARTHA BOETA, RAMON PEREZ, GARRETT SANDERS, MARCIA CHAPA, STACEY BENNETT, OR AMY ORTIZ whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.

Israel Saucedo

Certificate of Posting

My name is NANCY GOMEZ, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 12/19/19 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: Nancy Gomez

Date: 12/19/19

EXHIBIT "A"

THE FOLLOWING REAL PROPERTY SITUATE IN THE CITY OF DEL RIO COUNTY OF VAL VERDE STATE OF TEXAS TO-WIT SITUATED IN VAL VERDE COUNTY TEXAS AND BEING LOT EIGHT (8) BLOCK SIX (6) 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.

FILED
On: Dec 19,2019 at 12:44P

Receipt# - 152574

Generosa Gracia-Ra#00000008751679
County Clerk: Val Verde County,TX
By Mua Fuentes, Deputy

702 EAST GUTIERREZ STREET
DEL RIO, TX 78840

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: February 04, 2020

   Time: The sale will begin at 10:00 AM 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 May 26, 2010 and recorded in Document CLERK'S FILE NO. 00258145 real property records of VAL VERDE County, Texas, with ARMANDO RAMIREZ AND GENEVA RAMIREZ, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (''MERS'') AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by ARMANDO RAMIREZ AND GENEVA RAMIREZ, securing the payment of the indebtednesses in the original principal amount of $93,737.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. 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. WELLS FARGO BANK, N.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o WELLS FARGO BANK, N.A.
3476 STATEVIEW BLVD
FORT MILL, SC 29715

Nancy Gomez

NTSS00000008751679

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.

The undersigned as attorney for the mortgagee or mortgage servicer does herby remove the original trustee and all successor substitute trustees and appoints in their steed NANCY GOMEZ, LEO GOMEZ, CALVIN SPEER, WENDY SPEER, MELODY SPEER, BARBARA SANDOVAL, MARTHA BOETA, RAMON PEREZ, GARRETT SANDERS, MARCIA CHAPA, STACEY BENNETT, OR AMY ORTIZ whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.

Israel Saucedo

Certificate of Posting

My name is NANCY GOMEZ, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 12/19/19 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: Nancy Gomez

Date: 12/19/19

EXHIBIT "A"

SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT TWELVE (12), BLOCK FIFTY-NINE (59), 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.

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:
3/31/2006

Grantor(s)/Mortgagor(s):
OSCAR DAVILA, JR. A SINGLE PERSON

Original Beneficiary/Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR FIRST MAGNUS FINANCIAL CORPORATION, AN ARIZONA CORPORATION, ITS SUCCESSORS AND ASSIGNS

Current Beneficiary/Mortgagee:
Wells Fargo Bank, N.A.

FILED
On: Dec 30,2019 at 11:11A

Receipt# - 152702

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

Recorded in:
Volume: 993
Page: 26
Instrument No: 0224659

Property County:
VAL VERDE

Mortgage Servicer:
Wells Fargo Bank, N.A. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.

Mortgage Servicer's Address:
1 Home Campus, MAC 2301-04C,
West Des Moines, IA 50328

Legal Description: SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT TWENTY ONE (21), BLOCK "B", HIGHLAND PARK SUBDIVISION, TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 2, PAGE 119, MAP RECORDS, VAL VERDE COUNTY, TEXAS

Date of Sale: 2/4/2020 **Earliest Time Sale Will Begin:** 10:00AM

Place of Sale of Property: Val Verde County Courthouse, 400 Pecan Street, Del Rio, TX 78840 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer, Melody Speer, Barbara Sandoval, Martha Boeta, Ramon Perez, Garrett Sanders, Marcia Chapa, Stacey Sanders, Amy Ortiz, Wendy Speer or Melody Speer
or Thuy Frazier
or Cindy Mendoza
or Catherine Allen-Rea
or Cole Patton, Substitute Trustee
McCARTHY & HOLTHUS, LLP
1255 WEST 15TH STREET, SUITE 1060
PLANO, TX 75075

Notice Pursuant to Tex. Prop. Code § 51.002(i):
Assert and protect your rights as member of the armed forces of the United States. If you or your spouse are serving on active military duty, including active military duty as a member of the Texas National 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.

MH File Number: TX-19-75021-POS
Loan Type: FHA

STATE OF TEXAS §
COUNTY OF Val Verde §

Before me, the undersigned Notary Public, on this day personally appeared Nancy Gomez as Substitute Trustee, known to me or proved to me through a valid State driver's license or other official identification described as _____, to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office this 30 day of December, 2019

nayely munoz
Notary Public
Signature

NAYELY MONSERRATH MUNOZ
Notary Public, State of Texas
Comm. Expires 09-05-2023
Notary ID 132160436

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF 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.

DEED OF TRUST INFORMATION:

Date:	10/08/2004
Grantor(s):	MARIO A. PEREZ AND WIFE, JACLYN H. PEREZ JOINING PRO FORMA TO PERFECT LIEN ONLY
Original Mortgagee:	H&R BLOCK MORTGAGE CORPORATION, A MASSACHUSETTS CORPORATION
Original Principal:	$126,400.00
Recording Information:	Book 916 Page 408 Instrument 0212008
Property County:	Val Verde
Property:	(See Attached Exhibit "A")
Reported Address:	108 COVEY RIDGE DR, DEL RIO, TX 78840

FILED
On: Dec 30,2019 at 11:11A
Receipt# - 152702

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

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, National Association, as Trustee for Securitized Asset Backed Receivables LLC Trust 2005-OP1, Mortgage Pass-Through Certificates, Series 2005-OP1
Mortgage Servicer:	PHH Mortgage
Current Beneficiary:	Wells Fargo Bank, National Association, as Trustee for Securitized Asset Backed Receivables LLC Trust 2005-OP1, Mortgage Pass-Through Certificates, Series 2005-OP1
Mortgage Servicer Address:	1 Mortgage Way, Mount Laurel, NJ 08054

SALE INFORMATION:

Date of Sale:	Tuesday, the 4th day of February, 2020
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.

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, Bradley Conway, Tori 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, Bradley Conway, Tori 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.

Nancy Gomez

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.

Substitute Trustee(s) appointed to Conduct Sale: In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed and by these presents does name and appoint Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer, Melody Speer, Michael Burns, Bradley Conway, Tori Jones, or Suzanne Suarez, any to act as substitute trustee under and by virtue of said Deed of Trust.

Substitute Trustee Address: 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

~~Michael Burns~~, TBN 24054447
~~Suzanne Suarez~~, TBN 24076723
Bradley Conway, TBN 24055340
~~Marilyn Jones~~, TBN 24077649
Bonial & Associates, P.C.
14841 Dallas Parkway, Suite 425, Dallas, TX 75254
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICE

Certificate of Posting

I am NANCY GOMEZ whose address is 14841 Dallas Parkway, Suite 425, Dallas, TX 75254. I declare under penalty of perjury that on 12/30/19 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Val Verde County Clerk and caused it to be posted at the location directed by the Val Verde County Commissioners Court.

By: Nancy Gomez

Exhibit "A"

BEING ALL OF LOT SIX (6), IN BLOCK THREE (3), OF THE CENIZA HILLS UNITS X AND XI SUBDIVISION, AN ADDITION TO THE CITY OF DEL RIO, VAL VERDE COUNTY, TEXAS, AS SHOWN BY THE MAP OR PLAT RECORDED IN SLIDE 119, SIDE A, OF THE MAP RECORDS OF VAL VERDE COUNTY, TEXAS.

Return to: Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:
10/25/2005

Original Beneficiary/Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR HOME FUNDS DIRECT, A DIVISION OF ACCREDITED HOME LENDERS, INC., ITS SUCCESSORS AND ASSIGNS

Recorded in:
Volume: 970
Page: 808
Instrument No: 0221013

Mortgage Servicer:
Select Portfolio Servicing, Inc. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.

Grantor(s)/Mortgagor(s):
DONALD RAY LEWIS AND WIFE, RUBY F. LEWIS

Current Beneficiary/Mortgagee:
Deutsche Bank National Trust Company, as indenture trustee, on behalf of the holders of the Accredited Mortgage Loan Trust 2005-4 Asset Backed Notes

FILED
On: Jan 02,2020 at 09:23A

Property County:
VAL VERDE

Receipt# - 152710

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

By M.F. ,Deputy

Mortgage Servicer's Address:
3217 S. Decker Lake Dr.,
Salt Lake City, UT 84119

Legal Description: SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT NINE (9), TEN (10), ELEVEN (11), AND TWELVE (12), BLOCK TWENTY-NINE (29), FIRST RAILROAD ADDITION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE MAP OR PLAT RECORD IN VOLUME 11, PAGE 185, DEED RECORDS, VAL VERDE COUNTY, TEXAS

Date of Sale: 2/4/2020 **Earliest Time Sale Will Begin:** 10am

Place of Sale of Property: THE FRONT STEPS OF THE VAL VERDE COUNTY COURTHOUSE, 400 PECAN STREET, DEL RIO, TX, PECAN STREET ENTRANCE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

Nancy Gomez

Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer or Melody Speer
or Thuy Frazier
or Cindy Mendoza
or Catherine Allen-Rea
or Cole Patton, Substitute Trustee
McCARTHY & HOLTHUS, LLP
1255 WEST 15TH STREET, SUITE 1060
PLANO, TX 75075

Notice Pursuant to Tex. Prop. Code § 51.002(i):
Assert and protect your rights as member of the armed forces of the United States. If you or your spouse are serving on active military duty, including active military duty as a member of the Texas National 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.

MH File Number: TX-19-71161-HE
Loan Type: Conventional Residential

FILED
On: Jan 13,2020 at 10:52A

Receipt# - 152921

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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.

Val Verde County Texas Home Equity Security Instrument

Date of Security Instrument:	September 20, 2007
Amount:	$43,981.25
Grantor(s):	MARIA DEL ROCIO ESCOBAR, ERMENEHILDO ESCOBAR, WIFE AND HUSBAND
Original Mortgagee:	CITIFINANCIAL, INC.
Current Mortgagee:	REVOLVE CAPITAL GROUP, LLC
Original Trustee:	J FUENTES
Mortgage Servicer and Address:	FCI LENDER SERVICES, INC. 8180 EAST KAISER BLVD. ANAHEIM, CA 92808
Recording Information:	Recorded on 9/28/2007, as Instrument No. 00237474 in Book 01074 Page 00156 Val Verde County, Texas
Legal Description:	BEING LOT 8, IN BLOCK 15, SAN FELIPE HEIGHTS ADDITION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO PLAT RECORDS IN VOLUME 1, PAGE 13, MAP RECORDS, VAL VERDE COUNTY, TEXAS.
Date of Sale:	2/4/2020
Earliest Time Sale Will Begin:	1:00 PM

Place of Sale: The foreclosure sale will be conducted 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 foreclosures 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.

WHEREAS, an Default Order was entered on 9/23/2019, under Cause No. 34405, in the 63rd Judicial District Judicial District Court of Val Verde County, Texas;

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE BILLIE C. LEWIS, JR., BLAKE LEWIS, CALVIN SPEER, WENDY SPEER, MELODY SPEER, PAUL A. HOEFKER, ROBERT L. NEGRIN** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Aldridge Pite, LLP, 701 N. Post Oak Road, Suite 205, Houston, TX 77024. (713) 293-3618.

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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 state above or within three (3) hours after that time.

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 Texas Home Equity Security Instrument, 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. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney.

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 the notice immediately.

EXECUTED in multiple originals on 12/31/2019.

By: _____
Paul A. Hoefker, Attorney
Robert L. Negrin, Attorney
Aldridge Pite, LLP
701 N. Post Oak Road, Suite 205
Houston, TX 77024

Return to:
ALDRIDGE PITE, LLP
4375 JUTLAND DR., SUITE 200
P.O. BOX 17935
SAN DIEGO, CA 92177-0935
FAX #: 619-590-1385
866-931-0036

COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550

AFFIDAVIT OF POSTING

THE STATE OF TEXAS §
§
COUNTY OF Val Verde §

Pursuant to the applicable provisions of Texas law, I, BILLIE C. LEWIS, JR., BLAKE LEWIS, CALVIN SPEER, WENDY SPEER, MELODY SPEER, PAUL A. HOEFKER, ROBERT L. NEGRIN on January 13, 2020, on behalf of and at the specific instruction and request of FCI LENDER SERVICES, INC. did file a Notice of Trustees Sale with the County Clerk of Val Verde County, Texas and did post a like Notice at the door of the Courthouse of Val Verde County, Texas. The land described in the Notice of Trustee's Sale is located in Val Verde County, Texas and is described in Exhibit "A" set out below/attached hereto and incorporated herein by reference for all purposes.

DATED: 13th Jan, 2020

BILLIE C. LEWIS, JR., BLAKE LEWIS, CALVIN SPEER, WENDY SPEER, MELODY SPEER, PAUL A. HOEFKER, ROBERT L. NEGRIN

SUBSCRIBED AND SWORN TO BEFORE ME, the undersigned authority, on this day personally appeared Billie C. Lewis, Jr., Blake Lewis, Calvin Speer, Wendy Speer, Melody Speer, Paul A. Hoefker, Robert L. Negrin who, if not a substitute trustee, is acting as their agent and is known to me personally or through state-issued identification and acknowledged to me that he or she recorded and posted this notice in compliance with Texas Property Code §51.002

GIVEN UNDER MY HAND AND SEAL OF OFFICE the 13th day of Jan, 2020

Notary Public in and for the State of Texas

My commission expires: 01-10-2023

OLIVIA RAMIREZ SANDOVAL
Notary Public, State of Texas
Comm. Expires 01-10-2023
Notary ID 1144377-0

Exhibit "A"

BEING LOT 8, IN BLOCK 15, SAN FELIPE HEIGHTS ADDITION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO PLAT RECORDS IN VOLUME 1, PAGE 13, MAP RECORDS, VAL VERDE COUNTY, TEXAS.

Return to:
ALDRIDGE PITE, LLP
4375 Jutland Drive, Suite 200
P.O. Box 17935
San Diego, CA 92117
T.S. No.: 068962-TX
ASAP# 4715481