

**Notice of Foreclosure Sale**

July 7, 2020

Deed of Trust ("Deed of Trust"):

Dated: April 16, 2014

Grantor: **ALICIA OVALLE; a single woman**

Trustee: Cesar Escamilla

Lender: Dolores V. Humphries

Recorded in: Document 00283151 of the Official Public Records of Val Verde County, Texas

Legal Description: Being all of Lot Eleven (11), Block C of the Val Verde Park Estates, an addition near the City of Del Rio, Texas also being more commonly known as 129 Currency Dr., Del Rio, Val Verde County, Texas as recorded on Vol. 646, Pg. 381 of the Deed of Records of Val Verde County, Texas.

Secures: Promissory Note ("Note") in the original principal amount of \$31,000.00, executed by ALICIA OVALLE; a single woman ("Borrower") and payable to the order of Lender

**Foreclosure Sale:**

**Date:** **Tuesday, July 7, 2020**

**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:** **400 Pecan St., on the front steps of the Val Verde County Courthouse, in Del Rio, Texas**

**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 Dolores V. Humphries' bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.**

FILED  
On: May 29, 2020 at 01:23P  
Receipt# - 155172  
Generosa Gracia Reason  
County Clerk, Val Verde County, TX  
By: *[Signature]* Deputy

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

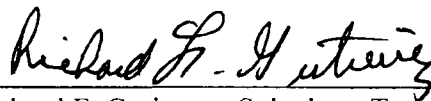
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain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

This Foreclosure Sale shall comply with all conditions and requirements set out in the Order Authorizing Foreclosure of Real Property dated May 27<sup>th</sup>, 2020, a copy of which Order is attached to this Notice of Foreclosure Sale, and which Order was entered in Cause No. 6509, In Re Estate of Alicia Ovalle, Deceased, In the County Court-at-Law of Val Verde County, Texas. Pursuant to said Order and in accordance with Texas Estates Code section 355.159(b), the Property may not be sold at the foreclosure sale for a price lower than \$35,723.20, which is the payoff amount of the Loan Agreement, including all costs associated with this foreclosure and court action.

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



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Richard F. Gutierrez, Substitute Trustee  
113 E. Losoya St.  
Del Rio, Texas 78840  
Telephone (830) 774-5591  
Telecopier (830) 774-5593

**NO. 6509**

**IN RE ESTATE OF  
ALICIA OVALLE,  
DECEASED**

**§ IN THE COUNTY COURT-AT-LAW  
§  
§  
§  
§ VAL VERDE COUNTY, TEXAS**

**ORDER AUTHORIZING FORECLOSURE OF REAL PROPERTY**

On this date, the Court considered the Application for Foreclosure of Real Property filed by Dolores V. Humphries ("Claimholder"). Upon consideration of the Application, pleadings, exhibits, legal arguments, and all other relevant evidence, the Court grants Claimholder's Application. The Court finds that it is in the best interest of the estate for Claimholder to foreclose its mortgage, lien, or security interest to satisfy the preferred debt and lien held by Claimholder against the real property and improvements described below. The Court further finds that the bond of the personal representative ("Representative") is sufficient. The Court further finds that a public auction held in accordance with the security instrument and Texas Property Code section 51.002(a), (b)(1) and (2), and (c) would pass constitutional and statutory muster as to the method and means to fairly conduct a public sale.

IT IS ORDERED that Claimholder is authorized to sell at public sale at auction to the highest bidder the real property and improvements commonly known as 129 Currency Dr., Del Rio, Texas 78840 ("Property"), and more particularly described as follows:

Being all of Lot Eleven (11), Block C of the Val Verde Park Estates, an addition near the City of Del Rio, Texas also being more commonly known as 129 Currency Dr., Del Rio, Val Verde County, Texas as recorded on Vol. 646, Pg. 381 of the Deed of Records of Val Verde County, Texas.

IT IS ORDERED that for purposes of certainty as to the manner and means in which the public sale is to be conducted, Claimholder shall sell the Property in accordance with the provisions of Texas Property Code section 51.002(a), (b)(1) and (2), and (c) and the terms of the

Loan Agreement. A notice of demand to cure default, notice of intent to accelerate, and notice of acceleration of maturity of the Loan Agreement have been constructively given by this proceeding and therefore are not required to be given to the estate or Representative.


IT IS ORDERED that Claimholder shall give notice to the public of the sale in accordance with Texas Property Code section 51.002(b)(1) and (2) and that a copy of this order shall be attached to the notice.

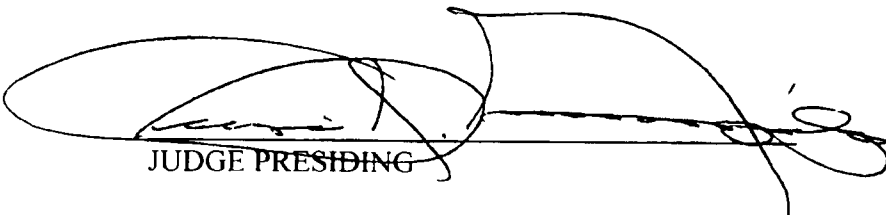
IT IS ORDERED that all costs associated with the public auction of the Property shall be deemed costs of Court and shall be paid by Claimholder, but such costs shall be included as part of the payoff amount of the Loan Agreement.

IT IS ORDERED that Claimholder shall release the estate and Representative from any deficiency if the sale price received at public sale is less than the payoff amount of the Loan Agreement.

IT IS ORDERED that in accordance with Texas Estates Code section 355.159(b), the Property may not be sold at the foreclosure sale for a price lower than \$35,723.20, which is the payoff amount of the Loan Agreement, including all costs associated with this foreclosure and court action.

IT IS ORDERED that, upon completion of the public sale, Claimholder shall deposit any excess proceeds into the registry of the Court, file a Report of Sale in accordance with Texas Estates Code section 356.551, attach a copy of the Trustee's Deed, and submit a Decree Confirming Sale authorizing conveyance of the Property for consideration by this Court.

FILED FOR RECORD  
2020 MAY 27 AM 11:07  
JENARO SA GRACIA CLERK  
VAL VERDE COUNTY CLERK  
BY  DEPUTY  
SIGNED in May 27<sup>th</sup>, 2020.

  
JUDGE PRESIDING

## Notice of [Substitute] Trustee 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:** 07/07/2020

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

**Place:** Val Verde County, Texas at the following location: **THE FRONT STEPS OF THE VAL VERDE COUNTY COURTHOUSE, 400 PECAN STREET, DEL RIO, TEXAS, PECAN STREET ENTRANCE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

**Property Address:** 907 HOWELL STREET, DEL RIO, TX 78840

**2. Terms of Sale:** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee 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. Any conveyance of the property is subject to all matters of record affecting the property.

**3. Instrument to be Foreclosed:** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 03/31/2005 and recorded 04/01/2005 in Book 938 Page 673 Document 0215780, real property records of Val Verde County, Texas, with **JOSE CAMPOS, JR., joined herein pro forma by his wife, MARIA G. CAMPOS** grantor(s) and RESMAE MORTGAGE CORPORATION as Lender, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary.

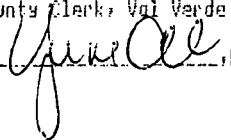
**4. Appointment of Substitute Trustee:** In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

**5. Obligation Secured:** Deed of Trust or Contract Lien executed by **JOSE CAMPOS, JR., joined herein pro forma by his wife, MARIA G. CAMPOS**, securing the payment of the indebtedness in the original principal amount of \$57,200.00, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2005-RM2 ASSET BACKED PASS-THROUGH CERTIFICATES** is the current mortgagee of the note and deed of trust or contract lien.

FILED  
On: May 29, 2020 at 11:18A

Receipt# - 155162

Generosa Gracia Ramon  
County Clerk, Val Verde County, TX

By:  Deputy



### Notice of [Substitute] Trustee Sale

**6. Default:** A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

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

**BEING ALL OF LOT SEVEN (7), IN BLOCK "G", OF THE SKYWAYS ADDITION, AN ADDITION TO THE CITY OF DEL RIO, VAL VERDE COUNTY, TEXAS, AS SHOWN BY THE MAP OR PLAT RECORDED IN VOLUME 2, PAGE 96, OF THE MAP RECORDS OF VAL VERDE COUNTY, TEXAS.**

**8. 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. **PHH Mortgage Corporation**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

**C/O PHH Mortgage Corporation**

**1 Mortgage Way  
Mt. Laurel, NJ 08054**

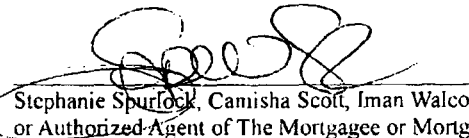
**Phone: 877-744-2506**

**Notice of [Substitute] Trustee Sale**

**9. Limitation of Damages:** 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.

**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.**

Date: May 27, 2020



Stephanie Spurlock, Camisha Scott, Iman Walcott, Tanesha Humphrey, Claire Buxton – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

C/O Power Default Services, Inc.  
Northpark Town Center  
1000 Abernathy Rd NE; Bldg 400, Suite 200  
Atlanta, GA 30328  
Telephone: 855-427-2204  
Fax: 866-960-8298

**POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.**

I am Billie C. Lewis Jr. <sup>Certificate of Posting</sup> whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on May 29, 2020 I filed 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.



## NOTICE OF SUBSTITUTE TRUSTEE SALE

**Deed of Trust Date:**  
10/26/2007

**Original Beneficiary/Mortgagee:**  
AMERICAN GENERAL FINANCIAL SERVICES, INC

**Recorded in:**  
**Volume:** 01078  
**Page:** 00661  
**Instrument No:** 00238190

**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):**  
THAT CATHY MEZA, ALSO KNOWN AS AND HAVING ACQUIRED TITLE AS CATHY JO MEZA, AS HER SOLE AND SEPARATE PROPERTY, AND HUSBAND, DAVID MEZA

**Current Beneficiary/Mortgagee:**  
OneMain Financial Services, Inc.

**Property County:**  
VAL VERDE

**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 ONE (1) AND TWO (2), BLOCK "B", BARTON'S SECOND ADDITION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 1, PAGE 7, MAP RECORDS, VAL VERDE COUNTY, TEXAS.

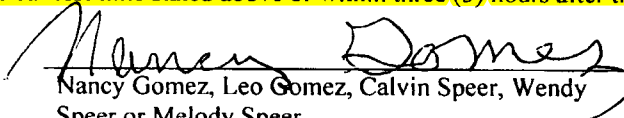
**Date of Sale:** 7/7/2020

**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.

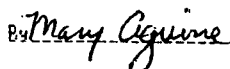
*Notice Pursuant to Tex. Prop. Code § 51.002(i):*  
Assert and protect your rights as member of the armed forces of the United States. If you or your spouse are serving on active military duty, including active military duty as a member of the Texas National or the National Guard of another state or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

  
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

FILED  
On: Jun 15, 2020 at 03:36P

Receipt# - 155490

Generosa Gracia Ramon  
County Clerk, Val Verde County, TX

By , Deputy

**MH File Number:** TX-18-69777-HE  
**Loan Type:** Conventional Residential