

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:
10/25/2005

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

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

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

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

Property County:
VAL VERDE

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

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: 2/2/2021

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

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

FILED
On: Dec 22, 2020 at 11:46A

Receipt# - 159174

Generosa Gracia Raman
County Clerk, Val Verde County, TX

By  Deputy

NOTICE OF FORECLOSURE 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 OR 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. *Property to Be Sold.* The property to be sold is described as follows: SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT TEN (10), BLOCK "G", BUENA VISTA SUBDIVISION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 2, PAGE 59, MAP RECORDS, VAL VERDE COUNTY, TEXAS.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust dated 03/21/2013 and recorded in real property records of Val Verde County, Texas.

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

Date: 02/02/2021

Time: 01:00 PM

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 or as designated by the County Commissioners Court.

4. *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.

5. *Obligations Secured.* The Deed of Trust executed by VICTOR CARDENAS JR AND YOHANA NARVAEZ, provides that it secures the payment of the indebtedness in the original principal amount of \$149,246.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. SFMC, LP DBA SERVICE FIRST MORTGAGE COMPANY is the current mortgagee of the note and deed of trust and SERVICE FIRST MORTGAGE COMPANY is mortgage servicer. A servicing agreement between the mortgagee, whose address is SFMC, LP DBA SERVICE FIRST MORTGAGE COMPANY c/o SERVICE FIRST MORTGAGE COMPANY, 1 Corporate Dr., Ste 360, Lake Zurich, IL 60047 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. *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 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.

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.

Mackie Wolf Zientz & Mann, P.C.
Brandon Wolf, Attorney at Law
L. Keller Mackie, Attorney at Law
Michael Zientz, Attorney at Law
Lori Liane Long, Attorney at Law
Chelsea Schneider, Attorney at Law
Ester Gonzales, Attorney at Law
Parkway Office Center, Suite 900
14160 Dallas Parkway
Dallas, TX 75254

This foreclosure sale is being conducted under the exception referenced in Governor Abbott's Executive Order GA-28(1)(a)

FILED
On: Jan 07, 2021 at 11:47A

Receipt# - 159398

Generosa Gracia Ramon
County Clerk, Val Verde County, TX

By: *Joanne Alonzo*
County Clerk



I am Billie C. Lewis Jr. Certificate of Posting
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 Jan. 7, 2021 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.