

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Calvin Speer, Wendy Speer, Melody Speer, Nancy
Gomez, Leo Gomez, Frederick Britton, Jonathan
Schendel, Cary Corenblum, Raymond Perez, Vanessa
McHaney
c/o Miller, Watson & George, P.C.
Choice Default Group
304 S. Jones Blvd. Suite 1120
Las Vegas, NV 89107
(800) 567-4735

FILED
On: Oct 23, 2018 at 12:47P
Receipt# - 144886

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

By  Deputy

TS No TX06000125-18-1

APN 21458

TO No 18-13665-041AC

NOTICE OF FORECLOSURE SALE

WHEREAS, on May 15, 2015, JOANNA M. SALINAS AND EMMETT R. SALINAS, WIFE AND HUSBAND as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of RUTH W. GARNER as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as nominee for GEORGETOWN MORTGAGE, LLC, its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$112,000.00, payable to the order of FREEDOM MORTGAGE CORPORATION as current Beneficiary, which Deed of Trust recorded on May 15, 2015 as Document No. 00289400 in Val Verde County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN 21458

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and FREEDOM MORTGAGE CORPORATION, the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust.

NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, December 4, 2018 at 10:00 AM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at a public venue to the highest bidder for cash. The sale will take place in Val Verde County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **Val Verde County Courthouse, 400 Pecan Street, Del Rio, TX 78840.**

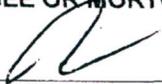
The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of FREEDOM MORTGAGE CORPORATION's election to proceed against and sell both the real property and any personal property described in said Deed of Trust in accordance with and FREEDOM MORTGAGE CORPORATION's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

NOTICE IS FURTHER GIVEN, that except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and are advised to conduct an independent investigation of the nature and physical condition of the Property.

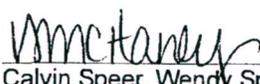
Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition, without any expressed or implied warranties, except as to the warranted.

In accordance with Texas Property Code Section 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint Choice Default Group and the named Substitute Trustee(s) below, 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.



Miller, Watson & George, P.C.
Dustin George, Attorney at Law
Texas Bar #24065287



Calvin Speer, Wendy Speer, Melody Speer,
Nancy Gomez, Leo Gomez, Frederick Britton,
Jonathan Schendel, Cary Corenblum, Raymond
Perez, Vanessa McHaney
Substitute Trustee(s)
c/o Choice Default Group
304 S. Jones Blvd. Suite 1120
Las Vegas, NV 89107

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.

**SALE INFORMATION CAN BE OBTAINED ON LINE AT www.Auction.com
FOR AUTOMATED SALES INFORMATION PLEASE CALL: Auction.com AT 800.280.2832**

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (800) 567-4735
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

TS No TX06000125-18-1

APN 21458

TO No 18-13665-041AC

EXHIBIT "A"

SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT TWELVE (12), BLOCK ONE (1), CHULA VISTA NO. 1, UNIT I SUBDIVISION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 4, PAGE 135, MAP RECORDS, VAL VERDE COUNTY, TEXAS

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: 12/04/2018

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 04/26/2006 and recorded in the real property records of Val Verde County, TX and is recorded under Clerk's File/Instrument Number 0225208 with Rodolfo Yanez, Jr., and Maria Elena Yanez (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for American Home Mortgage mortgagee to which reference is herein made for all purposes.

4. Obligations Secured. Deed of Trust or Contract Lien executed by Rodolfo Yanez, Jr., and Maria Elena Yanez, securing the payment of the indebtedness in the original amount of \$77,952.00, 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, NA 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 TWELVE (12), BLOCK SIXTY-NINE (69), 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: Oct 25, 2018 at 03:28P

Receipt# - 144942

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

By *[Signature]* Deputy



4674268

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. Wells Fargo Bank, NA, as Mortgage Servicer, is representing the current Mortgagee whose address is:

Wells Fargo Home Mortgage
3476 Stateview Blvd.
Fort Mill, SC 29715



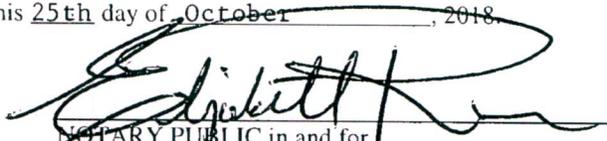
SUBSTITUTE TRUSTEE

Billie C. Lewis, Jr., Blake Lewis, Calvin Speer, Wendy Speer, Melody Speer, Chris LaFond, whose address is 1320 Greenway Drive, Suite 300, Irving, TX 75038 Calvin Speer, Wendy Speer, Melody Speer, Nancy Gomez, Leo Gomez, Frederick Britton, Jonathan Schendel, Cary Corenblum, Raymond Perez whose address is 1 Mauchly, Irvine, CA 92618

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 25th day of October, 2018.



NOTARY PUBLIC in and for
VAL VERDE COUNTY
My commission expires: 09-23-2019
Print Name of Notary:
Elizabeth Rubio



CERTIFICATE OF POSTING

My name is _____, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on _____ 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: _____
Date: _____

Notice of Foreclosure Sale

November 8, 2018

Deed of Trust ("Deed of Trust"):

FILED
On: Nov 09, 2018 at 02:50P

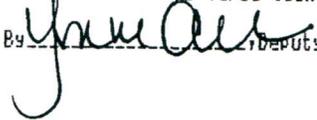
Receipt# - 145191

Dated: November 8, 2018

Grantor: **Angela Martinez**

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

Trustee: Gary Glick

By  Deputy

Lender: Lake Ridge Ranch, LP

Recorded in: Instrument No. 00308030 of the real property records of Val Verde County, Texas

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$33,500.00, executed by Angela Martinez ("Borrower") and payable to the order of Lender

[Original] Property: Lot 255 containing 3.0 acres of land, more or less Phase 3C, Lake Ridge Ranch Subdivision, according to the plat thereof recorded in Slide #440A and #440B of the Map Records of Val Verde County, Texas, together with all improvements, fixtures, and appurtenances thereto and mortgaged in the Deed of Trust and all rights and appurtenances thereto

Substitute Trustee: Gary Glick or Jane Whaley

[Substitute] Trustee's

Address: 1301 S. Capital of Texas Hwy. #A234, Austin, TX 78746

Mortgage Servicer: Lone Star Land Company

Mortgage Servicer's

Address: P.O. Box 4688; Horseshoe Bay, TX 78657

Foreclosure Sale:

Date: **Tuesday, December 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.

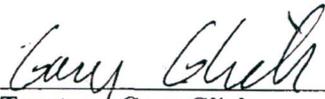
If Lender/Beneficiary passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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.

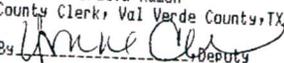


Trustee / Gary Glick

ATTENTION SERVICE MEMBERS: ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING IN ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR 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.

FILED
On: Nov 13, 2018 at 11:21A

Receipt# - 145207

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, SCOTT UNDERWOOD AND WIFE, MERCEDES UNDERWOOD delivered that one certain Deed of Trust dated JULY 10, 2013, which is recorded in INSTRUMENT NO. 00278402 of the real property records of VAL VERDE County, Texas, conveying to the Trustee(s) therein named the real property therein described, to secure the payment of a Promissory Note in the principal amount of \$125,681.00 payable to the order of WESTSTAR MORTGAGE CORPORATION DBA WESTSTAR LOAN COMPANY, to which reference is hereby made for a description of the Promissory Note, the terms and covenants of the Deed of Trust, and the property therein conveyed; and

WHEREAS, default, as same is defined in the Promissory Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and

WHEREAS, the undersigned has been appointed Substitute Trustee in place of the original Trustee, upon the contingency and the manner authorized by the Deed of Trust; and

WHEREAS, WESTSTAR MORTGAGE CORPORATION, the Mortgagee, or the Mortgage Servicer, has instructed a Substitute Trustee(s) to sell real property described in the Deed of Trust in order to satisfy the indebtedness secured thereby.

NOTICE IS HEREBY GIVEN that on Tuesday, DECEMBER 4, 2018, beginning at 1:00 PM, or not later than three (3) hours after that time, a Substitute Trustee(s) will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT EIGHT (8), BLOCK THREE (3), SIERRA HERMOSA SUBDIVISION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN SLIDE 342, SIDE B, MAP RECORDS, VAL VERDE COUNTY, TEXAS.

The sale will occur at that area designated by the Commissioners Court of VAL VERDE County, Texas, for such sales (OR AT FRONT STEPS OF THE COURTHOUSE (FRONT ENTRANCE)).

NOTICE IS FURTHER GIVEN that the address of WESTSTAR MORTGAGE CORPORATION, the Mortgagee or Mortgage Servicer, is P.O. BOX 25400, ALBUQUERQUE, NM 87125. Pursuant to the Texas Property Code, the Mortgage Servicer is authorized to administer a foreclosure sale. The name and address of a substitute trustee is Michael J. Schroeder, 3610 North Josey Lane, Suite 206, Carrollton, Texas 75007. A Substitute Trustee is authorized by the Texas Property Code to set reasonable conditions for the foreclosure sale.

Dated: NOVEMBER 12, 2018.


SUBSTITUTE TRUSTEE(S)
MICHAEL J. SCHROEDER OR BILLIE C. LEWIS, JR.
OR BLAKE LEWIS OR CALVIN SPEER OR WENDY
SPEER OR MELODY SPEER

FILE NO.: WMC-3460
PROPERTY: 201 RAMON CARDENAS DRIVE
DEL RIO, TEXAS 78840

SCOTT UNDERWOOD

NOTICE SENT BY:
MICHAEL J. SCHROEDER
3610 NORTH JOSEY LANE, SUITE 206
CARROLLTON, TEXAS 75007
Tele: (972) 394-3086
Fax: (972) 394-1263



4675784

Receipt# - 145209

Notice of Trustee's Sale

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

Date: November 9, 2018

Substitute Trustee: Calvin Speer or Melody Speer or Wendy Speer or David Garvin

Substitute Trustee's Address: P. O. Box 1571
Boerne, Texas 78006

Mortgagee: New World Opportunity, LLC

Note: Note dated June 21, 2017 in the amount of \$30,000.00

Deed of Trust

Date: June 21, 2017

Grantor: Jesse Gutierrez

Mortgagee: New World Opportunity, LLC

Recording information: Document Number 00302442, Official Public Records of Val Verde County, Texas.

Property:

Situated in Val Verde County, Texas, and being all of Lot No. Nine (9) in Block "A" of the White Sage Estates, an addition near the City of Del Rio, as shown on a corrected plat of said subdivision filed in Volume No. 4, Page 143, of the Map Records of Val Verde County, Texas.

County: Val Verde

Date of Sale (first Tuesday of month): December 4, 2018

Time of Sale: 1:00 p.m. - 4:00 p.m.

Place of Sale: Area of Val Verde County Courthouse as designated by the Val Verde County Commissioners Court.

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.

Mortgagee has appointed David L. Ricker as Trustee under the Deed of Trust. Mortgagee has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

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.

Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS". The sale will begin at the Time of Sale or not later than three hours thereafter. The sale will be conducted subject to the right of rescission contained in section 51.016 of the Texas Property Code.

A handwritten signature in black ink, appearing to read "Calvin Speer", written over a horizontal line.

Calvin Speer or Melody Speer or Wendy Speer or David Garvin