

**Notice of Foreclosure Sale**

FILED  
On: Apr 05, 2019 at 02:42P

**Deed of Trust**

Receipt# - 147765

Dated: May 14, 2014

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

By *Yvonne Ortiz* Deputy

Grantor: Benjamin Hernandez and wife, Yesenia C. Hernandez

Trustee: Filemon Ortiz, Jr.

Lender: Dora E R Salas, a/k/a Dora R. Salas

Recorded in: under document number 00283596 of the Official Public Records of Val Verde County, Texas

Secures: Promissory Note ("Note") in the original principal amount of \$10,000.00, executed by Benjamin Hernandez and wife, Yesenia C. Hernandez ("Borrower") and payable to the order of Lender. Also, there is a Promissory Note in the original principal amount of \$60,000.00 executed by Dora E R Salas a/k/a Dora R. Salas ("Barrower") and assumed by Benjamin Hernandez and wife, Yesenia C. Hernandez, and payable to the Border Federal Credit Union.

**Legal Description:** Lot Seven (7), Block "A" of the North Ridge Terrace Subdivision, an addition to the City of Del Rio, Val Verde County, Texas.

**Foreclosure Sale:**

**Date:** Tuesday, May 7, 2019

**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 1:30 p.m. and not later than three hours thereafter.

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

**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 bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Dora E R Salas, a/k/a Dora R. Salas' election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Dora E R Salas, a/k/a Dora R. Salas' 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, Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Dora E R Salas, a/k/a Dora R. Salas' 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.

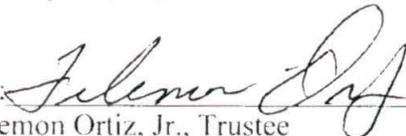
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain 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 Dora E R Salas, a/k/a Dora R. Salas. 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, 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 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.**

Ortiz & Ortiz, P.C.  
310 N. Main Street  
DEL RIO, TX 78840  
Telephone (830) 775-0544  
Telecopier (830) 775-5131

By:   
Filemon Ortiz, Jr., Trustee



**EXHIBIT "A"**

SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT SEVEN (7), SOUTH TERRACE ADDITION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 3, PAGE 71, MAP RECORDS, VAL VERDE COUNTY, TEXAS.



NOS0000008177065

FILED  
On: Mar 28, 2019 at 09:48A

Receipt# - 147565

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

By Janice O'Connell Deputy

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**VAL VERDE County**

**Deed of Trust Dated:** June 28, 2008

**Amount:** \$37,590.85

**Grantor(s):** LUIS MIGUEL ENRIQUEZ

**Original Mortgagee:** CITIFINANCIAL, INC.

**Current Mortgagee:** BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED LIABILITY COMPANY

**Mortgagee Address:** BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED LIABILITY COMPANY, 4425 Ponce de Leon Blvd., Suite 500, Coral Gables, FL 33146

**Recording Information:** Document No. 00244110 and re-recorded under Document No. 00245423

**Legal Description:** SITUATED IN VAL VERDE, COUNTY, TEXAS, AND BEING LOT THREE (3), BLOCK SEVEN (7), RANGE TWO (2), SOUTH DEL RIO ADDITION TO THE CITY OF DEL RIO, TEXAS.

Whereas, an Order to Proceed with Expedited Foreclosure under the Texas Rule Civil Procedure 736 was entered on March 11, 2019 under Cause No. 34349 in the 83rd Judicial District Court of VAL VERDE County, Texas

**Date of Sale:** May 7, 2019 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, RAYMOND PEREZ, NANCY GOMEZ, LEO GOMEZ, BARBARA SANDOVAL, MARTHA BOETA, GARRETT SANDERS, MARCIA CHAPA, STACEY BENNETT, AMY ORTIZ, VANESSA MCHANEY 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.



RACHEL U. DONNELLY, ATTORNEY AT LAW

HUGHES, WATTERS & ASKANASE, L.L.P.  
1201 Louisiana, SUITE 2800  
Houston, Texas 77002  
Reference: 2018-002408



BILLIE C. LEWIS, JR OR BLAKE LEWIS, CALVIN SPEER,  
WENDY SPEER, MELODY SPEER, RAYMOND PEREZ, NANCY  
GOMEZ, LEO GOMEZ, BARBARA SANDOVAL, MARTHA  
BOETA, GARRETT SANDERS, MARCIA CHAPA, STACEY  
BENNETT, AMY ORTIZ, VANESSA MCHANAY OR CHRIS  
LAFOND  
c/o Tejas Trustee Services  
14800 Landmark Blvd, Suite 850  
Addison, TX 75254

18-01509  
113 KIM DR., DEL RIO, TX 78840

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**NOTICE OF FORECLOSURE SALE**

Property: The Property to be sold is described as follows:  
  
SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT TWELVE (12), BLOCK ONE (1), CHULA VISTA NO. 1, UNIT 1 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.

Security Instrument: Deed of Trust dated May 15, 2015 and recorded on May 15, 2015 at Instrument Number 00289400 in the real property records of VAL VERDE County, Texas, which contains a power of sale.

Sale Information: May 7, 2019, at 10:00 AM, or not later than three hours thereafter, at the front steps of the entrance facing Pecan Street of the Val Verde County Courthouse, or as designated by the County Commissioners Court.

Terms of Sale: Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.

Obligation Secured: The Deed of Trust executed by EMMETT R. SALINAS AND JOANNA M. SALINAS secures the repayment of a Note dated May 15, 2015 in the amount of \$112,000.00. FREEDOM MORTGAGE CORPORATION, whose address is c/o Freedom Mortgage Corporation, 907 Pleasant Valley Avenue, Suite 3, Mt. Laurel, NJ 08054, is the current mortgagee of the Deed of Trust and Note and Freedom Mortgage Corporation is the current mortgage servicer for the mortgage. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

Substitute Trustee: In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

**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.**

FILED  
On: Apr 15, 2019 at 12:58P

Receipt# - 147917

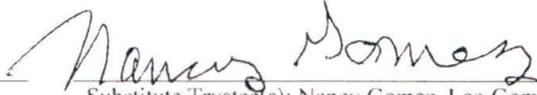
Generosa Gracia-Ramon  
County Clerk, Val Verde County, TX

By Joanne All, Deputy

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.

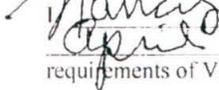


Miller, Watson & George, P.C.  
Dustin C. George, Attorney at Law  
Tracey Midkiff, Attorney at Law  
5550 Granite Parkway, Suite 245  
Plano, Texas 75024



Substitute Trustee(s): Nancy Gomez, Leo Gomez,  
Calvin Speer, Wendy Speer, Melody Speer, Barbara  
Sandoval, Martha Boeta, Raymond Perez, Garrett  
Sanders, Marcia Chapa, Stacey Bennett, Amy Ortiz,  
Billie C. Lewis, Jr., Blake Lewis  
c/o Miller, Watson & George, P.C.  
5550 Granite Parkway, Suite 245  
Plano, Texas 75024

Certificate of Posting

\_\_\_\_\_, declare under penalty of perjury that on the 15 day of April, 2019, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of VAL VERDE County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
(CXE)  
HERNANDEZ, CESAR  
905 PHIL STREET, DEL RIO, TX 78840

FHA 4959176312703  
Firm File Number: 19-032783

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on August 29, 2011, **CESAR D HERNANDEZ, AND TERESA ORTEGA DE HERNANDEZ,** HUSBAND AND WIFE, as Grantor(s), executed a Deed of Trust conveying to RECONTRUST COMPANY NA, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR BANK OF AMERICA, N.A. in payment of a debt therein described. The Deed of Trust was filed in the real property records of VAL VERDE COUNTY, TX and is recorded under Clerk's File/Instrument Number 00266438, to which reference is herein made for all purposes.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness;

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, May 7, 2019** between ten o'clock AM and four o'clock PM and beginning not earlier than 10:00 A.M. or not later than three hours thereafter, I will sell said Real Estate in the area designated by the Commissioners Court, of Val Verde county, pursuant to Section §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.

Said Real Estate is described as follows: In the County of Val Verde, State of Texas:

SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT ELEVEN (11), BLOCK "E", SKYWAYS ADDITION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 2, PAGE 96, MAP RECORDS, VAL VERDE COUNTY, TEXAS.

FILED  
On: Apr 15, 2019 at 12:58P

Property Address: 905 PHIL STREET  
DEL RIO, TX 78840  
Mortgage Servicer: NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
Notcholder: NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
8950 CYPRESS WATERS BLVD  
COPPELL, TEXAS 75019

Receipt# - 147917

Generosa Gracia-Ramon  
County Clerk, Val Verde County, TX  
By: *[Signature]* Deputy

The Mortgage Servicer is authorized to represent the Notcholder by virtue of a servicing agreement with the Notcholder. 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.

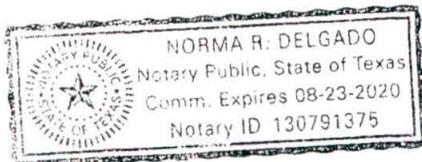
*[Signature: Nancy Gomez]*

SUBSTITUTE TRUSTEE  
Billie C. Lewis, Jr., Blake Lewis, Calvin Speer, Wendy Speer, Melody Speer, Fred Britton, Jonathan Schendel, Patricia Sanders, Cary Corenblum, Raymond Perez, Nancy Gomez or Leo Gomez  
c/o Shapiro Schwartz, LLP  
13105 Northwest Freeway, Suite 1200  
Houston, TX 77040  
(713)462-2565

THE STATE OF Texas  
COUNTY OF Val Verde

BEFORE ME, the undersigned, a Notary Public in and for said County and State, on this day personally appeared Nancy Gomez, Substitute Trustee, known to me to be the person and officer whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes and considerations therein expressed, in the capacity therein stated.

20 19 GIVEN UNDER MY HAND AND SEAL OF OFFICE this 15 day of April 2019.



*[Signature]*  
NOTARY PUBLIC in and for  
Val Verde COUNTY,

My commission expires: 8.23.20  
Type or Print Name of Notary Norma R Delgado

**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 military service to the sender of this notice immediately.**