

FILED
On: Oct 22, 2019 at 08:53A

Receipt# - 151562

Generosa Gracia-Ramon
County Clerk, Val Verde County, TX
By: *Maria Fuentetaja*, Deputy

Notice of Substitute Trustee Sale

T.S. #: 19-2815

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.

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

Date: 1/7/2020

Time: The sale will begin no earlier than 10:00 AM or no later than three hours thereafter. The sale will be completed by no later than 1:00 PM

Place: Val Verde County Courthouse in DEL RIO, Texas, at the following location: 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

Property To Be Sold - The property to be sold is described as follows:

SEE ATTACHED EXHIBIT A

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust is dated 6/24/2009 and is recorded in the office of the County Clerk of Val Verde County, Texas, under County Clerk's File No 251623 recorded on 6/25/2009 of the Real Property Records of Val Verde County, Texas.

508 AVENUE C
DEL RIO, TX 78840

Trustor(s):	ARTURO MANCHA	Original Beneficiary:	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. SOLELY AS NOMINEE FOR FLAGSTAR BANK, FSB, ITS SUCCESSORS AND ASSIGNS
Current Beneficiary:	Planet Home Lending, LLC	Loan Servicer:	Planet Home Lending, LLC
Current Substituted Trustees:	Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer, Melody Speer, Barbara Sandoval, Martha Boeta, Ramon Perez, Garrett Sanders, Marcia Chapa, Stacey Sanders, Amy Ortiz, Billie C. Lewis, Jr., Blake Lewis, Rick Snoke, Briana Young, Patricia Sanchez, Heather Smith, Phil Traynor		

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

T.S. #: 19-2815

authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

Type of sale - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by ARTURO MANCHA JR, A SINGLE MAN. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$95,243.00, executed by ARTURO MANCHA JR, A SINGLE MAN, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. SOLELY AS NOMINEE FOR FLAGSTAR BANK, FSB, ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of ARTURO MANCHA JR, A SINGLE MAN to ARTURO MANCHA. Planet Home Lending, LLC is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

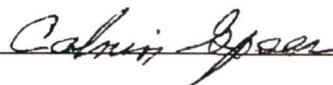
Questions concerning the sale may be directed to the undersigned or to the beneficiary:

Planet Home Lending, LLC
321 Research Parkway
Meriden, Connecticut 06450-8301

(855) 884-2250

Dated: 10-22-2019

Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer, Melody Speer, Barbara Sandoval, Martha Boeta, Ramon Perez, Garrett Sanders, Marcia Chapa, Stacey Sanders, Amy Ortiz, Billie C. Lewis, Jr., Blake Lewis, Rick Snoko, Briana Young, Patricia Sanchez, Heather Smith, Phil Traynor



T.S. #: 19-2815

Prestige Default Services
600 E John Carpenter Freeway, Suite 175
Irving, Texas 75062
Phone: (949) 427-2010
Fax: (949) 427-2732
Website: AUCTION.COM

AFTER RECORDING, PLEASE RETURN TO:

Prestige Default Services
600 E John Carpenter Freeway, Suite 175
Irving, Texas 75062
Attn: Trustee Department

T.S. #: 19-2815

EXHIBIT A

LOCATED IN VAL VERDE COUNTY, TEXAS AND BEING 0.29 ACRES OF LAND, MORE OR LESS, BEING THE SOUTH 50 FT. OF LOT 12 AND THE NORTH 40' FT. OF LOT 13, BLOCK 25, OF FIRST RAILROAD ADDITION, AND THIS 0.29 ACRE TRACT MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 5/8" IRON ROD SET ON THE WEST RIGHT-OF-WAY LINE OF AVENUE C ON THE EAST LINE OF THE AFOREMENTIONED LOT 12 FOR THE NORTH CORNER OF THIS HEREIN DESCRIBED TRACT AND SAME BEING THE POINT OF BEGINNING (P.O.B.) OF THIS 0.29 ACRE TRACT, FROM WHICH POINT THE INTERSECTION OF THE WEST RIGHT-OF-WAY LINE OF AVENUE C AND THE SOUTH RIGHT-OF-WAY LINE OF 4TH STREET BRS. N 21° 36' 00" W, 70.00 FT.;

THENCE, ALONG THE WEST RIGHT-OF-WAY LINE OF AVENUE C, S 21° 36' 00" E, AT 50.00 FT. PASSING THE EAST CORNER OF SAID LOT 12 SAME BEING THE NORTH CORNER OF LOT 13, THEN CONTINUING 40.00 FT. FOR A TOTAL OF 90.00 FT. TO A 5/8" IRON ROD SET FOR THE EAST CORNER OF THIS TRACT;

THENCE, DEPARTING SAID WEST RIGHT-OF-WAY LINE OF AVENUE C, S 68° 24' 00" W, 140.00 FT. TO A 5/8" IRON ROD SET ON THE NORTH LINE OF A 20 FT. ALLEY FOR THE SOUTH CORNER OF THIS TRACT;

THENCE, ALONG THE SAID NORTH LINE OF A 20 FT. ALLEY, N 21° 36' 00" W, AT 40.00 FT. PASSING THE WEST CORNER OF SAID LOT 13 SAME BEING THE SOUTH CORNER OF LOT 12, THEN CONTINUING 50.00 FT. FOR A TOTAL OF 90.00 FT. TO A 5/8" IRON ROD SET FOR THE WEST CORNER OF THIS TRACT;

THENCE, DEPARTING SAID NORTH LINE OF THE AFOREMENTIONED 20 ALLEY, N 68° 24' 00" E, 140.00 FT. TO THE POINT OF BEGINNING AND CONTAINING 0.29 ACRES OF LAND MORE OR LESS.

AND BEING THE SAME PROPERTY CONVEYED TO LOU EMMA WHITEHEAD BROWN IN A DEED DATED SEPTEMBER 6, 1991, FILED FOR RECORD SEPTEMBER 6, 1991 IN VOLUME 548, PAGES 38-41, DEED RECORDS, VAL VERDE COUNTY, TEXAS, EXECUTED BY DORA D. WHITEHEAD.

Receipt# - 152044

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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

Date: November 13, 2019

Trustee: James Beauchamp, P. O. Box 12, Del Rio, Val Verde County, TX 78841

By *Merry Doring*, Deputy

Substitute Trustee: Merry Doring, 517 Johnson Street, Del Rio, Val Verde County, TX 78840

Beneficiary: Douglas A. Newton, Jr., P. O. Box 6312, San Antonio, Bexar County, TX 78209

Deed of Trust:

Date: February 1, 2018

Grantor: Jose Alfredo Jasso and wife, Maria Jasso, 505 E. De La Rosa, Del Rio, TX 78840

Grantor's County: Val Verde

Beneficiary: Douglas A. Newton, Jr., P. O. Box 6312, San Antonio, Bexar County, TX 78209

Trustee: James Beauchamp, P. O. Box 12, Del Rio, Val Verde County, TX 78841

Recording Information: Document #00306253, Official Public Records of Val Verde County, Texas

Property:

Situated in Val Verde County, Texas, and being all of Lots Six (6) and Seven (7), Block Eighty-eight (88), Blum Addition to the City of Del Rio, Val Verde County, Texas.

Note:

Date: February 1, 2018

Amount: Twelve Thousand and no/100 (\$12,000.00) Dollars

Debtor: Jose Alfredo Jasso and wife, Maria Jasso

Holder: Douglas A. Newton, Jr.

Maturity Date: February 1, 2025

Terms of Payment: Monthly installments as provided in note

Date of Sale of Property: January 7, 2020

Earliest Time of Sale of Property: 11:00 a.m. The sale will begin at the earliest time stated or within three hours after that time.

Place of Sale of Property: At the Val Verde County Courthouse at such place as designated by the Val Verde County Commissioners' Court.

Merry Doring has been appointed Substitute Trustee in accordance with the Deed of Trust. Beneficiary has instructed Substitute Trustee to offer the property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Substitute Trustee will offer the property for sale at public action at the Place of Sale, to the highest bidder for cash, "AS IS."

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.

Merry Doring
Merry Doring
Substitute Trustee

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:
10/26/2007

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

Original Beneficiary/Mortgagee:
AMERICAN GENERAL FINANCIAL SERVICES, INC

Current Beneficiary/Mortgagee:
OneMain Financial Services, Inc.

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

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

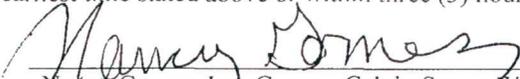
Legal Description: SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT ONE (1) AND TWO (2), BLOCK "B", BARTON'S SECOND ADDITION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 1, PAGE 7, MAP RECORDS, VAL VERDE COUNTY, TEXAS.

Date of Sale: 1/7/2020 **Earliest Time Sale Will Begin:** 10am

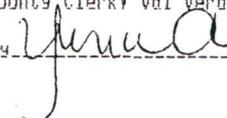
Place of Sale of Property: THE FRONT STEPS OF THE VAL VERDE COUNTY COURTHOUSE, 400 PECAN STREET, DEL RIO, TX, PECAN STREET ENTRANCE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

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: Nov 21, 2019 at 10:35A
Receipt# - 152095
Generosa Gracia-Ramon
County Clerk, Val Verde County, TX
By:  Deputy

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

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: January 07, 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 August 15, 2008 and recorded in Document VOLUME 01121, PAGE 00432; AS AFFECTED BY CLERK'S FILE NO. 2019-316614 real property records of VAL VERDE County, Texas, with WILLIAM A GILES AND BILLIE JOYCE GILES, grantor(s) and BANK OF AMERICA, N.A., mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by WILLIAM A GILES AND BILLIE JOYCE GILES, securing the payment of the indebtednesses in the original principal amount of \$245,250.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY 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. CHAMPION MORTGAGE COMPANY, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o CHAMPION MORTGAGE COMPANY
8950 CYPRESS WATERS BLVD.
COPPELL, TX 75019

Nancy Jones

FILED
On: Nov 21, 2019 at 10:32A

Receipt# - 152094

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

By *[Signature]* Deputy



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 hereby remove the original trustee and all successor substitute trustees and appoints in their stead NANCY GOMEZ OR LEO GOMEZ 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 11/21/19 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: 11/21/19

715 STRICKLEN AVENUE
DEL RIO, TX 78840

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0000008636003

VAL VERDE

EXHIBIT "A"

BEING LOT SEVEN (7), EXCEPT THE SOUTH EIGHT FEET (8') OF SAID LOT 7, IN BLOCK "A", OF THE BUENA VISTA SUBDIVISION NO. 2, IN THE CITY OF DEL RIO, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOL. 2, PAGE 116, OF THE MAP RECORDS OF VAL VERDE COUNTY, TEXAS, AND FURTHER DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT AN IRON STAKE IN THE WEST LINE OF STRICKLEN DRIVE FOR THE S.E. CORNER OF LOT NO. 6, THE N.E. CORNER OF LOT NO. 7, AND FOR THE N.E. CORNER OF THIS TRACT;

THENCE S. 9 DEG 43' W, 102.0 FT. WITH THE WEST LINE OF STRICKLEN DRIVE TO AN IRON STAKE FOR THE S.E. CORNER OF THIS TRACT;

THENCE N. 80 DEG 17' W, 125.0 FT. TO AN STAKE IN THE WEST LINE OF SAID LOT NO. 7 FOR THE S.W. CORNER OF THIS TRACT;

THENCE N. 9 DEG 43' E, 102.0 FT. WITH THE WEST LINE OF LOT NO. 7 TO AN IRON STAKE FOR THE S.W. CORNER OF SAID LOT NO. 6, THE N.W. CORNER OF SAID LOT NO. 7 AND FOR THE N.W. CORNER OF THIS TRACT;

THENCE S. 80 DEG. 17' E, 125.0 FT. WITH THE NORTH LINE OF SAID LOT NO. 7 TO THE PLACE OF BEGINNING.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

VAL VERDE County

Deed of Trust Dated: June 15, 2004

Amount: \$45,200.00

Grantor(s): ALONSO MOLANO and LOURDES GIRON MOLANO

Original Mortgagee: LONG BEACH MORTGAGE COMPANY

Current Mortgagee: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE, IN TRUST FOR REGISTERED HOLDERS OF LONG BEACH MORTGAGE LOAN TRUST 2004-5, ASSET-BACKED CERTIFICATES, SERIES 2004-5

Mortgagee Servicer and Address: c/o SELECT PORTFOLIO SERVICING, INC., 3217 South Decker Lake Drive, Salt Lake City, UT 84119

Pursuant to a Servicing Agreement between the Mortgage Servicer and Mortgagee, the Mortgage Servicer is authorized to represent the Mortgagee. Pursuant to the Servicing Agreement and Section 51.0025 of the Texas Property Code, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property

Recording Information: Document No. 0209404

Legal Description: SEE EXHIBIT "A" ATTACHED HERETO.

Whereas, an Order to Proceed with Expedited Foreclosure under the Texas Rule Civil Procedure 736 was entered on July 31, 2019 under Cause No. 34597 in the 83RD Judicial District Court of VAL VERDE County, Texas

Date of Sale: January 7, 2020 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, RAMON PEREZ, NANCY GOMEZ, LEO GOMEZ, BARBARA SANDOVAL, MARTHA BOETA, GARRETT SANDERS, MARCIA CHAPA, STACEY SANDERS, AMY ORTIZ 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.

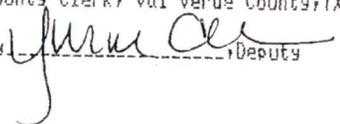

RACHEL U. DONNELLY, ATTORNEY AT LAW
HUGHES, WATTERS & ASKANASE, L.L.P.
1201 Louisiana, Suite 2800
Houston, Texas 77002
Reference: 2014-027103


c/o Tejas Trustee Services
14800 Landmark Blvd, Suite 850
Addison, TX 75254

FILED
On: Nov 21, 2019 at 10:35A

Receipt# - 152095

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

By  Deputy

0209404

EXHIBIT "A"

BEING a tract of land out of and part of the North part of Lot 1 and of the West 10.5 Feet of Lot 2, Block 33, of the First Railroad Addition to the City of Del Rio, Texas and described by metes and bounds as follows, to-wit:

BEGINNING at an iron stake in the intersection of the N.E. line of Avenue D and the S.E. line of Alley for the West corner of said lot No. 1 and for the West corner of this tract;

THENCE N.60° 24' E. 70.5 ft. with the S.E. line of Alley to an iron stake for the North corner of this tract;

THENCE S.21° 36' E. 90.0 ft. to an iron stake for the East corner of this tract;

THENCE S.68° 24' W. 70.5 ft. to an iron stake in the N.E. line of Avenue D for the South corner of this tract;

THENCE N.21° 36' W. 90.0 ft. with the N.E. line of Avenue D to the place of BEGINNING.

GF040079

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FILED
On: Nov 21, 2019 at 11:11A

Receipt# - 152096

Generosa Gracia-Ramon
County Clerk, Val Verde County, TX
By *Maria Fuentes*, 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: May 31, 2007
Amount: \$42,226.78
Grantor(s): **JUANA CALDERON SALAZAR, A SINGLE PERSON**
Original Mortgagee: CITIFINANCIAL, INC.
Current Mortgagee: WILMINGTON SAVINGS FUND SOCIETY, FSB, AS
TRUSTEE OF STANWICH MORTGAGE LOAN TRUST A
Original Trustee: J FUENTES
Mortgage Servicer and Address: CARRINGTON MORTGAGE SERVICES, LLC
1600 South Douglass Road, Suite 200-A
Anaheim, California 92806
Recording Information: Recorded on 6/8/2007, as Instrument No. 00234758 in Book
OR 01057 Page 00211 Val Verde County, Texas
Legal Description: SITUATED IN VAL VERDE, TEXAS, AND BEING LOT
EIGHTEEN (18), BLOCK FORTY-SEVEN (47), BLUM
ADDITION TO THE CITY OF DEL RIO, TEXAS,
ACCORDING TO PLAT OF RECORD IN VOLUME 3,
PAGE 578 OF THE DEED RECORDS OF VAL VERDE
COUNTY, TEXAS.
Date of Sale: 1/7/2020
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 10/9/2019, under Cause No. 34423, in the 83rd 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



4710902

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.

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 11/14/2019.

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

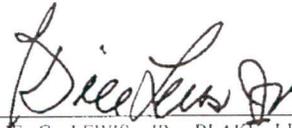
AFFIDAVIT OF POSTING

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 November 21, 2019, on behalf of and at the specific instruction and request of CARRINGTON MORTGAGE 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: November 21, 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 21 day of November, 2019

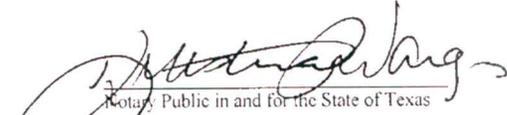

Notary Public in and for the State of Texas
My commission expires _____

Exhibit "A"

SITUATED IN VAL VERDE, TEXAS, AND BEING LOT EIGHTEEN (18), BLOCK FORTY-SEVEN (47), BLUM ADDITION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO PLAT OF RECORD IN VOLUME 3, PAGE 578 OF THE DEED 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. 069188-TX

FILED
On: Nov 25, 2019 at 02:02P

Receipt# - 152150

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

By *[Signature]* Deputy

0000008622276

108 MARGARET LN
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: January 07, 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 September 05, 2018 and recorded in Document CLERK'S FILE NO. 00309646 real property records of VAL VERDE County, Texas, with SABRINA BIANCA TOVAR, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by SABRINA BIANCA TOVAR, securing the payment of the indebtednesses in the original principal amount of \$122,735.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. FLAGSTAR BANK, F.S.B. 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. FLAGSTAR BANK, F.S.B., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o FLAGSTAR BANK, F.S.B.
5151 CORPORATE DRIVE
TROY, MI 48098

[Signature: 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.

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead 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 11/25/19 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: 11/25/19

108 MARGARET LN
DEL RIO, TX 78840

0000008622276

0000008622276

VAL VERDE

EXHIBIT "A"

SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT FIVE (5), BLOCK "C" FLAMINGO HEIGHTS ADDITION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 2, PAGE 125, MAP RECORDS, VAL VERDE COUNTY, TEXAS.

Notice of Substitute Trustee's Sale

Date: December 4, 2019

Substitute Trustee: Cristina Covarrubias

Substitute Trustee's Address: 2211 N. Bedell, Del Rio, Texas 78840

Mortgagee: BORDER FEDERAL CREDIT UNION

Note: Note dated September 27, 2011 in the amount of \$82,600.00

FILED
On: Dec 06, 2019 at 12:24P

Deed of Trust

Receipt# - 152326

Date: September 27, 2011

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

Grantor: GARY D. NOKES A/K/A, GARY DOUGLAS NOKES and CAROLYN KAY NOKES

Mortgagee: BORDER FEDERAL CREDIT UNION

Recording information: Document No. 00266942 of the Official Public Records of Val Verde County, Texas

Property:

Being all of Lot Twenty-One (21), in Block One (1), of the Kings Court Subdivision, an addition to the City of Del Rio, Val Verde County, Texas, as shown by the Map or Plat recorded in Volume 4, Page 50, of the Map Records of Val Verde County, Texas.

County: Val Verde

Date of Sale: January 7, 2020

Time of Sale: 10:30 a.m. or within three hours thereafter.

Place of Sale: At the steps at the front steps of the Val Verde County Courthouse, Pecan Street entrance, 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

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.

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, BORDER FEDERAL CREDIT UNION, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

Mortgagee has appointed CRISTINA COVARRUBIAS as Substitute Trustee under the Deed of Trust. Mortgagee has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Substitute 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.

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.

If BORDER FEDERAL CREDIT UNION 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 BORDER FEDERAL CREDIT UNION. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

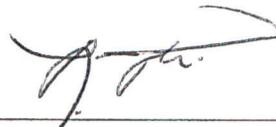
Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical 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.

A copy of the Order Authorizing Foreclosure of Real Property is attached to this Notice as Exhibit "A".

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.



Leopoldo Vaquera
Authorized Agent of Mortgagee

FILED
On: Dec 11, 2019 at 12:25P

Notice of Substitute Trustee's Sale

Receipt# - 152406

Date: December 11, 2019

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

By Mary Aguirre, Deputy

Substitute Trustee: Cristina Covarrubias

Substitute Trustee's Address: 2211 N. Bedell, Del Rio, Texas 78840

Mortgagee: BORDER FEDERAL CREDIT UNION

Note: Note dated September 27, 2011 in the amount of \$82,600.00

Deed of Trust

Date: September 27, 2011

Grantor: GARY D. NOKES A/K/A, GARY DOUGLAS NOKES and CAROLYN KAY NOKES

Mortgagee: BORDER FEDERAL CREDIT UNION

Recording information: Document No. 00266942 of the Official Public Records of Val Verde County, Texas

Property:

Being all of Lot Twenty-One (21), in Block One (1), of the Kings Court Subdivision, an addition to the City of Del Rio, Val Verde County, Texas, as shown by the Map or Plat recorded in Volume 4, Page 50, of the Map Records of Val Verde County, Texas.

County: Val Verde

Date of Sale: January 7, 2020

Time of Sale: 10:30 a.m. or within three hours thereafter.

Place of Sale: At the steps at the front steps of the Val Verde County Courthouse, Pecan Street entrance, 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

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.

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, BORDER FEDERAL CREDIT UNION, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

Mortgagee has appointed CRISTINA COVARRUBIAS as Substitute Trustee under the Deed of Trust. Mortgagee has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Substitute 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.

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.

If BORDER FEDERAL CREDIT UNION 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 BORDER FEDERAL CREDIT UNION. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

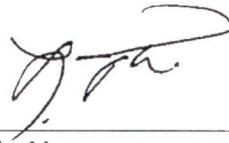
Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical 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.

A copy of the Order Authorizing Foreclosure of Real Property is attached to this Notice as Exhibit "A".

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.



Leopoldo Vaquera
Authorized Agent of Mortgagee

Received
10/29/2019 3:38 PM
Generosa Gracia-Ramon
Val Verde County Clerk
By: Cynthia Sawtelle

NO. 6482

IN RE ESTATE OF § IN THE COUNTY COURT-AT-LAW
GARY D. NOKES, §
DECEASED §
§
§ 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 Border Federal Credit Union ("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 110 King Charles Pl., Del Rio, Texas 78840 ("Property"), and more particularly described as follows:

Being all of Lot Twenty-One (21), in Block One (1), of the Kings Court Subdivision, an addition to the City of Del Rio, Val Verde County, Texas, as shown by the Map or Plat recorded in Volume 4, Page 50, of the Map 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.

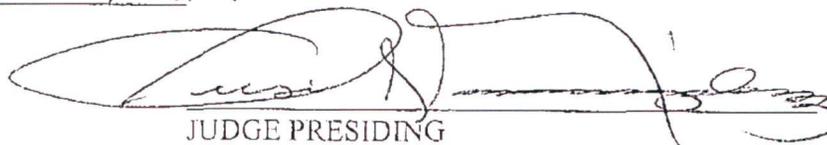
IT IS ORDERED that Claimholder shall give notice to the public of the sale in accordance with Texas Property Code section 51.002(b)(1) and (2) and that a copy of this order shall be attached to the notice.

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, 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.

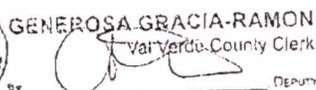
SIGNED on November 21st, 2019


JUDGE PRESIDING

FILED FOR RECORD
PROBATE COURT

@ 9:12 AM
21 NOV 2019



GENE ROSA GRACIA-RAMON
Val Verde County Clerk
By:  DEPUTY

Received
10/29/2019 3:38 PM
Generosa Gracia-Ramon
Val Verde County Clerk
By: Cynthia Sawtelle

Notice of Foreclosure Sale

December 16, 2019

Deed of Trust ("Deed of Trust"):

Dated: September 7, 2012

Grantor: JOSE ANTONIO OVALLE

Trustee: LEWIS G. OWENS

Lender: LEWIS G. OWENS, JR., and wife, SYLVIA B. OWENS

Recorded in: Document No. 00298694 of the Official Public Records of Val Verde County, Texas

Legal Description: Being Lot Twenty (20), Block One (1), of the Los Patos Ranch Subdivision to the City of Del Rio, Val Verde County, Texas, according to Map or Plat of Record in Slide 387, Side B, Val Verde County, Texas.

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$13,800.00, executed by JOSE ANTONIO OVALLE ("Borrower") and payable to the order of Lender and all other indebtedness of Borrower to Lender

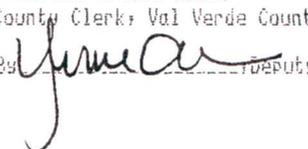
Foreclosure Sale:

Date: Tuesday, January 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: Val Verde County Courthouse
Pecan Street Entrance
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 LEWIS G. OWENS, JR., and wife, SYLVIA B. OWENS's bid may be by credit against the indebtedness secured by the lien of the Deed

FILED
On: Dec 16, 2019 at 03:00P
Receipt# - 152493
Generosa Gracia-Ramon
County Clerk, Val Verde County, TX
By  Deputy

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, LEWIS G. OWENS, JR., and wife, SYLVIA B. OWENS, 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 LEWIS G. OWENS, JR., and wife, SYLVIA B. OWENS's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with LEWIS G. OWENS, JR., and wife, SYLVIA B. OWENS's 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 LEWIS G. OWENS, JR., and wife, SYLVIA B. OWENS 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.

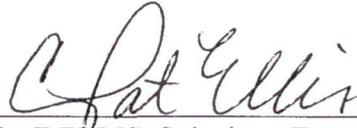
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain 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 LEWIS G. OWENS, JR., and wife, SYLVIA B. OWENS. 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.

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.

A handwritten signature in cursive script, reading "C. Pat Ellis". The signature is written in black ink and is positioned above a horizontal line.

C. PAT ELLIS, Substitute Trustee
304 E. Losoya Street
Del Rio, Texas 78840
Telephone (830) 778-1515
Telecopier (830) 460-3600

Notice of Foreclosure Sale

December 16, 2019

Deed of Trust ("Deed of Trust"):

Dated: September 7, 2012

Grantor: JOSE ANTONIO OVALLE

Trustee: LEWIS G. OWENS

Lender: LEWIS G. OWENS, JR., and wife, SYLVIA B. OWENS

Recorded in: Document No. 00298696 of the Official Public Records of Val Verde County, Texas

Legal Description: Being Lot Nineteen (19), Block One (1), of the Los Patos Ranch Subdivision to the City of Del Rio, Val Verde County, Texas, according to Map or Plat of Record in Slide 387, Side B, Val Verde County, Texas.

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$13,800.00, executed by JOSE ANTONIO OVALLE ("Borrower") and payable to the order of Lender and all other indebtedness of Borrower to Lender

Foreclosure Sale:

Date: Tuesday, January 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: Val Verde County Courthouse
Pecan Street Entrance
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 LEWIS G. OWENS, JR., and wife, SYLVIA B. OWENS's bid may be by credit against the indebtedness secured by the lien of the Deed

FILED
On: Dec 16, 2019 at 03:00P

Receipt# - 152493

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

By: *[Signature]*, Deput

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, LEWIS G. OWENS, JR., and wife, SYLVIA B. OWENS, 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 LEWIS G. OWENS, JR., and wife, SYLVIA B. OWENS's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with LEWIS G. OWENS, JR., and wife, SYLVIA B. OWENS's 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 LEWIS G. OWENS, JR., and wife, SYLVIA B. OWENS 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 LEWIS G. OWENS, JR., and wife, SYLVIA B. OWENS. 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.

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.

A handwritten signature in cursive script that reads "C. Pat Ellis". The signature is written in black ink and is positioned above a horizontal line.

C. PAT ELLIS, Substitute Trustee
304 E. Losoya Street
Del Rio, Texas 78840
Telephone (830) 778-1515
Telecopier (830) 460-3600