

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

Jeniffera Gracia-Ramon
County Clerk, Val Verde County, TX
By 

DEED OF TRUST INFORMATION:

Date: 12/11/2006
Grantor(s): KATIE RUEDA AND HUSBAND, OSCAR RUEDA
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR AEGIS WHOLESALE CORPORATION, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$96,000.00
Recording Information: Instrument 0230605
Property County: Val Verde
Property: SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT ELEVEN (11), BLOCK D, SAN FELIPE GARDENS SUBDIVISION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE PLAT OF RECORD IN SLIDE 256-A, MAP RECORDS, VAL VERDE COUNTY, TEXAS
Reported Address: 101 ELISES CIRCLE, DEL RIO, TX 78840

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Current Mortgagee: Nationstar Mortgage LLC
Mortgage Servicer: Nationstar Mortgage LLC
Current Beneficiary: Nationstar Mortgage LLC
Mortgage Servicer Address: 8950 Cypress Waters Blvd., Coppell, TX 75019

SALE INFORMATION:

Date of Sale: Tuesday, the 1st day of December, 2015

Time of Sale: 10:00AM or within three hours thereafter.

Place of Sale: AT THE FRONT STEPS OF THE COURTHOUSE, BEING THE FRONT ENTRANCE in Val Verde County, Texas, 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.

Substitute Trustee(s): Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer, Melody Speer, Cristina Camarata, Sammy Hooda, Michael Burns, Alexander Wolfe, Suzanne Suarez or Adam Womack, any to act

Substitute Trustee Address: 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer, Melody Speer, Cristina Camarata, Sammy Hooda, Michael Burns, Alexander Wolfe, Suzanne Suarez or Adam Womack, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer, Melody Speer, Cristina Camarata, Sammy Hooda, Michael Burns, Alexander Wolfe, Suzanne Suarez or Adam Womack, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Very truly yours,

Buckley Madole, P.C.



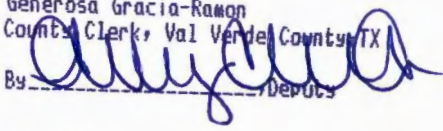
Notice of Foreclosure Sale

October 30, 2015

FILED
On: Oct 30, 2015 at 12:49P

Receipt# - 124324

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

By:  Deputy

Deed of Trust ("Deed of Trust"):

Dated: October 31, 2011

Grantor: NICK G. MARESH and wife, TERESA P. MARESH

Trustee: JACK R. STERN

Lender: MIKE SESSO and wife, ANN SESSO

Recorded in: Document No. 00267424 of the Official Public Records of Val Verde County, Texas

Legal Description: Situated in Val Verde County, Texas and being PART of Lot Two (2) of Oak Hill Estates, a subdivision near the City of Del Rio as per map or plat of said subdivision recorded in Slide 343, Side A, of the Map Records of Val Verde County, Texas, more commonly known as: 103 The Oak, Del Rio, Texas 78840 and being more particularly described in Warranty Deed dated October 31, 2011 recorded in Document No. 00267423.

Secures: Promissory Note ("Note") in the original principal amount of \$350,000.00, executed by NICK G. MARESH and wife, TERESA P. MARESH ("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date: Tuesday, December 1, 2015

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.

Place: 400 Pecan Street
Front Entrance, Val Verde County Courthouse
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 MIKE SESSO and wife, ANN SESSO'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, MIKE SESSO and wife, ANN SESSO, the owner and holder of the Note, has requested Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of MIKE SESSO and wife, ANN SESSO's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with MIKE SESSO and wife, ANN SESSO'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, Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If MIKE SESSO and wife, ANN SESSO 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 MIKE SESSO and wife, ANN SESSO. 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.



JACK R. STERN
525 South Main, Suite 309
Del Rio, Texas 78840
Telephone (830) 774-2920
Telecopier (888) 236-2839

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

DEED OF TRUST INFORMATION:

Date: 12/16/2002
Grantor(s): LUIS GUTIERREZ, A SINGLE PERSON
Original Mortgagee: BIG LAKE BANK, N.A. DBA FIRST LIBERTY MORTGAGE
Original Principal: \$48,800.00
Recording Information: Book 831 Page 536 Instrument 0197445
Property County: Val Verde
Property:

FILED
On: Nov 09, 2015 at 12:12P
Receipt# - 124484
Generosa Gracia-Ramon
County Clerk, Val Verde County, TX

SITUATED IN VAL VERDE COUNTY, TEXAS AND BEING ALL THAT PORTION OUT OF AND PART OF BLOCK FIVE (5), RANGE 2, SOUTH DEL RIO, AS DESCRIBED IN DEED TO ABELARDO PENA OF RECORD IN VOLUME 134, PAGE 97, OF THE DEED RECORDS OF VAL VERDE COUNTY, TEXAS, SAVE AND EXCEPT THAT PORTION CONVEYED TO ALFONSO PENA ET UX ON MARCH 10, 1964 OF RECORD IN VOLUME 175, PAGES 631-632, DEED RECORDS, VAL VERDE COUNTY, TEXAS, AND HEREIN TRACT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT AN "X" FOUND CUT IN SIDEWALK IN THE EAST LINE OF PECAN ST. FOR THE SOUTHWEST CORNER OF SAID PENA'S TRACT, SAME BEING THE NORTHWEST CORNER THIS TRACT; THENCE N 85 DEG. 00' E WITH THE SOUTH LINE OF PENA'S TRACT, A DISTANCE OF 114.75' FEET TO A FENCE CORNER FOUND ON THE WEST SIDE OF S.F.A.M. & I. CO. IRRIGATION DITCH FOR THE NORTHEAST CORNER THIS TRACT; THENCE, S 15 DEG. 53' 05" W ALONG THE WEST SIDE OF IRRIGATION DITCH, A DISTANCE OF 49.90' FEET TO A FENCE CORNER FOUND FOR THE SOTHEAST CORNER THIS TRACT; THENCE, S 85 DEG. 00' W, A DISTANCE OF 96.97 FEET TO A 1/2" IRON ROD FOUND IN THE EAST LINE OF PECAN ST. FOR THE SOUTHWEST CORNER THIS TRACT; THENCE, N 05 DEG. 00' W WITH THE EAST LINE OF PECAN ST., A DISTANCE OF 46.60' FEET TO THE PLACE OF BEGINNING.

Reported Address: 704 PECAN STREET, DEL RIO, TX 78840

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Current Mortgagee: Wells Fargo Bank, N.A.
Mortgage Servicer: Wells Fargo Bank, N. A.
Current Beneficiary: Wells Fargo Bank, N.A.
Mortgage Servicer Address: 3476 Stateview Boulevard, Fort Mill, SC 29715

SALE INFORMATION:

Date of Sale: Tuesday, the 1st day of December, 2015
Time of Sale: 10:00AM or within three hours thereafter.
Place of Sale: AT THE FRONT STEPS OF THE COURTHOUSE, BEING THE FRONT ENTRANCE in

Val Verde County, Texas, 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.

Substitute Trustee(s): Billie C. Lewis, Jr., Blake Lewis, Calvin Speer, Wendy Speer, Melody Speer, Frederick Britton, Jack Burns II, Evan Press, Judy Post, Pamela Thomas, Patricia Sanders, Kristoper Holub, Patrick Zwiers, Kelley Burns, Tanya Graham, Daniel Willsie, Cristina Camarata, Sammy Hooda, Michael Burns, Alexander Wolfe, Suzanne Suarez or Adam Womack, any to act

Substitute Trustee Address: 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Billie C. Lewis, Jr., Blake Lewis, Calvin Speer, Wendy Speer, Melody Speer, Frederick Britton, Jack Burns II, Evan Press, Judy Post, Pamela Thomas, Patricia Sanders, Kristoper Holub, Patrick Zwiers, Kelley Burns, Tanya Graham, Daniel Willsie, Cristina Camarata, Sammy Hooda, Michael Burns, Alexander Wolfe, Suzanne Suarez or Adam Womack, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Billie C. Lewis, Jr., Blake Lewis, Calvin Speer, Wendy Speer, Melody Speer, Frederick Britton, Jack Burns II, Evan Press, Judy Post, Pamela Thomas, Patricia Sanders, Kristoper Holub, Patrick Zwiers, Kelley Burns, Tanya Graham, Daniel Willsie, Cristina Camarata, Sammy Hooda, Michael Burns, Alexander Wolfe, Suzanne Suarez or Adam Womack, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests

of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Very truly yours,

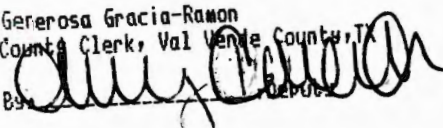
Buckley Madole, P.C.

POSTED BY:

Nancy Jones

Receipt# - 124490

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

By: 

Notice of Foreclosure Sale

PURSUANT TO TEXAS TAX CODE SECTION 32.06, THE FORECLOSURE SALE REFERRED TO IN THIS DOCUMENT IS A SUPERIOR TRANSFER TAX LIEN SUBJECT TO THE RIGHT OF REDEMPTION UNDER CERTAIN CONDITIONS. THE FORECLOSURE IS SCHEDULED TO OCCUR ON DECEMBER 1ST, 2015.

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

RAILROAD 5TH BLOCK 45 LOT S/2 -67; also described as part of Lots 6 and 7 in Block 45 of the 5th Railroad Addition to the City of Del Rio, as shown by plat of record in Vol. 15 page 85, of the deed records of Val Verde County, Texas.

BEGINNING at an iron stake in the intersection of the Northwest line Railroad Street, and the Southwest line of Avenue N, for the East corner of Lot 6 and for the East corner of this tract;

THENCE S 68° 24' W 120.0 feet with the Northwest line of Railroad Street to an iron stake for the South corner of Lot 7, and the East corner of Lot 8, for the South corner of this tract;

THENCE N 21° 36' W 74.0 feet with the line between lots Nos. 7 and 8, to an "X" for the West corner of this tract;

THENCE N 72° 41' 21" E 120.34 feet to an iron stake in the Southwest line of Avenue N, for the North corner of this tract;

THENCE S 21° 36' E 65.0 feet with the Southwest line of Avenue N, to the place of beginning, and containing 0.191 acres of land.

Property Address: 1205 1/2 East Gibbs St, Del Rio, Val Verde County, Texas 78840

2. *Instrument to be Foreclosed.* The instruments to be foreclosed are the Property Tax Lien Deed of Trust (Deed of Trust) recorded as Instrument No. 00271749 of the real property records of Val Verde County, Texas and the Transferred Tax Lien recorded as Instrument Numbers 00271946 and 00272123 of the real property records of Val Verde County, Texas.

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

Date: December 1, 2015.

Time: The sale will begin no earlier than 10:00 a.m. or no later than three hours thereafter. The sale will be completed by no later than 4:00 p.m.

Place: Front steps of courthouse.

4. *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.

Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

The 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 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. The sale shall not cover any part of the property that has been released of public record from the lien of the Deed of Trust. 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 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 or any Substitute 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.

5. *Type of Sale.* The sale is an expedited foreclosure sale of a Transferred Tax Lien created pursuant to Sections 32.06 and 32.065, Texas Tax Code, Section 51.002, Texas Property Code and the power of sale granted by the Deed of Trust executed by Teresa N. Villarreal aka Teresa Noyola Villarreal and Raymond Villarreal.

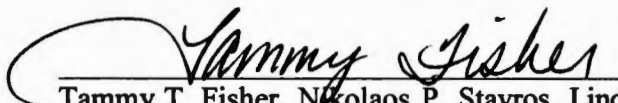
6. *Obligations Secured.* The Deed of Trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to (a) the Note in the original principal amount of \$36,788.99, executed by

Teresa N. Villarreal aka Teresa Noyola Villarreal and Raymond Villarreal, and payable to the order of Hunter-Kelsey II, LLC; (b) all renewals and extensions of the Note; and (c) any and all present and future indebtednesses of Teresa N. Villarreal aka Teresa Noyola Villarreal and Raymond Villarreal to Hunter-Kelsey II, LLC. Hunter-Kelsey II, LLC is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

Questions concerning the sale may be directed to Nikolaos P. Stavros or J. Lindsey Kelly at 3624 N. Hills Drive, Suite B-100, Austin, Texas 78731.

7. *Default and Request to Act.* Default has occurred under the Deed of Trust, and the beneficiary has requested me, as substitute trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

Dated: Nov 9, 2015


Tammy T. Fisher, Nikolaos P. Stavros, Lindsey
Kelly, Charles E. Brown, Daniel Andrews or John
Daves
3624 North Hills Dr., Suite B-100
Austin, TX 78731
Telephone: (512) 346-6011
Fax: (512) 346-6005

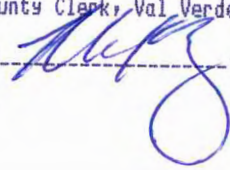
AFTER RECORDING RETURN TO:
Stavros & Kelly, PLLC
3624 North Hills Dr., Suite B-100
Austin, TX 78731
Tel: (512) 346-6011
Fax: (512) 346-6005

Notice of Trustee's Sale

FILED
On: Nov 09, 2015 at 01:45P

Receipt# - 124492

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

By  Deputy

Date: November 9, 2015

Maria Elena Del Pozo

Substitute Trustee:

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

Mortgagee: Border Federal Credit Union

Note: Note dated April 19, 2013 in the amount of \$71,600.00

Deed of Trust

Date: April 19, 2013

Grantor: ANA MARIA DIAZ

Mortgagee: Border Federal Credit Union

Recording information: Document #00276922, Official Public Records, Val Verde County, Texas

Property:

Being Lot One (1), in Block Six (6), of the Western Hills Addition, an Addition to the City of Del Rio, Val Verde County, Texas, as shown by the map or plat recorded in Volume 2, Page 54 of the Map Records of Val Verde County, Texas..

County: Val Verde

Date of Sale (first Tuesday of month): Tuesday, December 1, 2015

Time of Sale: 10:00 am or within three hours thereafter.

Place of Sale: The Front steps of the Val Verde County Courthouse, Pecan Street Entrance or at such other location as 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.

Mortgagee has appointed Maria Elena Del Pozo 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.

A Default Order was signed on October 30, 2015 by the presiding judge of the 83rd District Court, Val Verde County, Texas under Case Number 32133, authorizing the foreclosure sale.

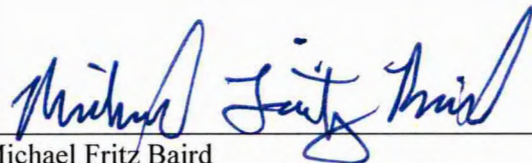
If Border Federal Credit Union passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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.

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.



Michael Fritz Baird
Attorney for Border Federal Credit Union
State Bar No.: 24087134
Law Offices of Morton W. Baird II
242 W. Sunset, Ste. 201
San Antonio, TX 78209
Phone: 210-828-5844
E-mail: michaelbaird@bairdlaw.com

Notice of Foreclosure Sale

November 10, 2015

Deed of Trust ("Deed of Trust"):

Dated: January 31, 2011

Grantors: ARMANDO RUIZ and wife, EVELYN RUIZ

Trustee: C. PAT ELLIS, Substitute Trustee

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

Recorded in: Deed of Trust, recorded under in Document Number 00262979 of the Official Public Records of Val Verde County, Texas.

Legal Description: Being all of Lot Twelve (12), of the Trey Subdivision, an addition to the Val Verde County, Texas, as shown by the Map or Plat recorded in Slide 370, Side B of the Map Records of Val Verde County, Texas.

Secures: Promissory Note ("Note") in the original principal amount of \$14,000.00, executed by ARMANDO RUIZ and wife, EVELYN RUIZ ("Borrowers") and payable to the order of Lender and all other indebtedness of Borrower to Lender.

Property: The real property, improvements, and personal property described in and mortgaged in the Deed of Trust, including the real property described above, and all rights and appurtenances thereto.

Foreclosure Sale:

Date: December 1, 2015

FILED
On: Nov 10, 2015 at 11:38A
Receipt# - 124523
Generosa Gracia-Ramon
County Clerk, Val Verde County, TX
By Yvonne A. Lee, Deputy

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.

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 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, the owner and holder of the Note, has requested Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of LENDER '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'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, Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If LENDER 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. 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.



C. PAT ELLIS, Substitute Trustee
304 E. Losoya Street
Del Rio, TX 78840
Telephone (830) 778-1515
Telecopier (830) 775-6760

Notice of Foreclosure Sale

November 9, 2015

Deed of Trust ("Deed of Trust"):

Dated: December 14, 2006

Grantor: David Bosquez

Trustee: Gary Glick

Lender: Lake Ridge Ranch, LP

Recorded in: Instrument No. 0230937 of the real property records of Val Verde County, Texas

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$52,000.00, executed by David Bosquez ("Borrower") and payable to the order of Lender

[Original] Property: Lots 67 and 94 containing 4.244 acres of land, more or less Phase 3A, Lake Ridge Ranch Subdivision, according to the plat thereof recorded in Slide #366A of the Map Records of Val Verde County, Texas and being replatted as Phase 3A Replat according to the plat thereof recorded in Slides #384 A&B 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 1, 2015

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

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On: Nov 10, 2015 at 02:00P
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County Clerk, Val Verde County, TX
By *Yvonne Allen* Deputy

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.

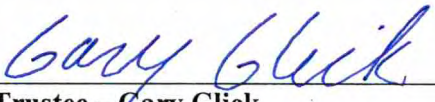
If Lender/Beneficiary passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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

Notice of Foreclosure Sale

November 9, 2015

Deed of Trust:

Dated: April 15, 2013

Grantor: Flor N. Longoria

Trustee: Gary Glick

Lender: Lake Ridge Ranch, LP

Recorded in: Instrument No. 00277097 of the real property records of Val Verde County, Texas

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$37,000.00, executed by Flor N. Longoria ("Borrower") and payable to the order of Lender

Property: Lot 238 containing 2.997 acres of land, more or less Phase 3E, Lake Ridge Ranch Subdivision, according to the plat thereof recorded in Slide #464 of the Map Records of Val Verde County, Texas, together with all improvements, fixtures, and appurtenances thereto

Substitute Trustee: Gary Glick or Jane Whaley

Substitute Trustee's Address: 1301 S. Capital of Texas Highway, Suite A234; Austin, Texas 78746

Mortgage Servicer: Lone Star Land Company

Mortgage Servicer's Address: P.O. Box 4688; Horseshoe Bay, Texas 78657

Foreclosure Sale:

Date: Tuesday, December 1, 2015

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 P.M.

Place: Front steps of the 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.

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

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Lender, 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'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'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 in connection with the loan evidenced by the Note and secured by the Deed of Trust under a servicing agreement with Lender. 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.

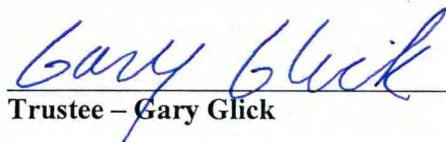
If Lender passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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. 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

Notice of Foreclosure Sale

November 9, 2015

Deed of Trust ("Deed of Trust"):

Dated: March 5, 2014
Grantor: Luis D. Flores and Kayla Y. Trevino
Trustee: Gary Glick
Lender: Lake Ridge Ranch, LP
Recorded in: Instrument No. 00282600 of the real property records of Val Verde County, Texas

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On: Nov 10, 2015 at 02:00P
Receipt# - 124533
Generosa Gracia-Ramon
County Clerk, Val Verde County, TX
By Yvonne Cerna Deputy

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$34,000.00, executed by Luis D. Flores and Kayla Y. Trevino ("Borrower") and payable to the order of Lender

[Original] Property: Lots 251 containing 2.478 acres of land, more or less Phase 3E, Lake Ridge Ranch Subdivision, according to the plat thereof recorded in Slide #464 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 1, 2015

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.

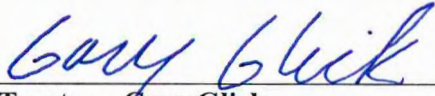
If Lender/Beneficiary passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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

Notice of Foreclosure Sale

November 9, 2015

Deed of Trust ("Deed of Trust"):

Dated: May 26, 2011
Grantor: Javier Perez, Jr. and Cynthia Perez
Trustee: Gary Glick
Lender: Lake Ridge Ranch, LP
Recorded in: Instrument No. 00265007 of the real property records of Val Verde County, Texas

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On: Nov 10, 2015 at 02:00P
Receipt# - 124533
Generosa Gracia-Ramon
County Clerk, Val Verde County, TX
By *[Signature]* Deputy

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$25,000.00, executed by Javier Perez, Jr. and Cynthia Perez ("Borrower") and payable to the order of Lender

[Original] Property: Lot 264 containing 1.002 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 1, 2015

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.

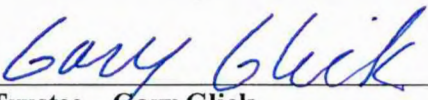
If Lender/Beneficiary passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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.

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Trustee - Gary Glick