

24-203478

FILED
On: Apr 24, 2025 at 02:58P

Receipt# - 189192

Notice of Substitute Trustee's Sale

Teresa Esther Chapoy
County Clerk, Val Verde County, TX

Notice Concerning Military Duty: **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. Tex. Prop. Code § 51.002(i)**

Deed of Trust Date: October 25, 2005	Original Mortgagor/Grantor: DONALD RAY LEWIS AND RUBY F. LEWIS
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR HOME FUNDS DIRECT, A DIVISION OF ACCREDITED HOME LENDERS, INC., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS INDENTURE TRUSTEE, ON BEHALF OF THE HOLDERS OF THE ACCREDITED MORTGAGE LOAN TRUST 2005-4 ASSET BACKED NOTES
Recorded in: Volume: 970 Page: 808 Instrument No: 0221013	Property County: VAL VERDE
Mortgage Servicer: SELECT PORTFOLIO SERVICING	Mortgage Servicer's Address: 3217 S. DECKER LAKE DR. SALT LAKE CITY, UTAH 84119-3284

* 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 property securing the above referenced loan.

Secures: Note in the original principal amount of \$182,800.00, executed by DONALD RAY LEWIS and payable to the order of Lender.

Property Address/Mailing Address: 304 WEST 5TH STREET, DEL RIO, TX 78840

Legal Description of Property to be Sold: SITUATED IN VAL VERDE COUNTY, TEXAS, AND BEING LOT NINE (9), TEN (10), ELEVEN (11), AND TWELVE (12), BLOCK TWENTY-NINE (29), FIRST RAILROAD ADDITION TO THE CITY OF DEL RIO, TEXAS, ACCORDING TO THE MAP OR PLAT RECORD IN VOLUME 11, PAGE 185, DEED RECORDS, VAL VERDE COUNTY, TEXAS.

Date of Sale: June 3, 2025	Earliest time Sale will begin: 12:00 PM
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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 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.

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *DEUTSCHE BANK NATIONAL TRUST COMPANY, AS INDENTURE TRUSTEE, ON BEHALF OF THE HOLDERS OF THE*



ACCREDITED MORTGAGE LOAN TRUST 2005-4 ASSET BACKED NOTES, the owner and holder of the Note, has requested Bertha Cardenas, Berthaliz Cardenas, Calvin Speer, Wendy Speer or Melody Speer whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

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 *DEUTSCHE BANK NATIONAL TRUST COMPANY, AS INDENTURE TRUSTEE, ON BEHALF OF THE HOLDERS OF THE ACCREDITED MORTGAGE LOAN TRUST 2005-4 ASSET BACKED NOTES* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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, Bertha Cardenas, Berthaliz Cardenas, Calvin Speer, Wendy Speer or Melody Speer whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, 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 Bertha Cardenas, Berthaliz Cardenas, Calvin Speer, Wendy Speer or Melody Speer whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee.

Limitation of Damages: 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 Mortgagor, the Mortgagee, or the Mortgagee's attorney.

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.

/s/William Attmore
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Posted by: Bertha Cardenas