

FILE No. 10179  
County Clerk, Victoria County, Texas

3:15 FILED PM  
O'CLOCK

23-00087  
3410 FLAMINGO DR, VICTORIA, TX 77901

JAN 12 2023 SD  
Heidi Easley  
Clerk County Court, Victoria County, Texas  
Deputy

**NOTICE OF FORECLOSURE SALE AND  
APPOINTMENT OF SUBSTITUTE TRUSTEE**

Property: The Property to be sold is described as follows:

LOT NUMBER ELEVEN (11), IN BLOCK NUMBER ONE (1), OF MAYFAIR TERRACE SECTION IV, AN ADDITION TO THE CITY OF VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 6, PAGE 7 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HERE FOR DESCRIPTIVE PURPOSES.

Security Instrument: Deed of Trust dated September 14, 2021 and recorded on October 3, 2022 at Instrument Number 202210944 in the real property records of VICTORIA County, Texas, which contains a power of sale.

Sale Information: April 4, 2023, at 11:00 AM, or not later than three hours thereafter, at the area in front of the east door of the Victoria County Courthouse located at 115 North Bridge Street, Victoria, Texas, or as designated by the County Commissioners Court.

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

Obligation Secured: The Deed of Trust executed by ALFREDO CISNEROS JR secures the repayment of a Note dated September 14, 2021 in the amount of \$129,128.00. VILLAGE CAPITAL & INVESTMENT LLC, whose address is c/o Village Capital & Investment, LLC, 2550 Paseo Verde Parkway, Suite 100, Henderson, NV 89074, is the current mortgagee of the Deed of Trust and Note and Village Capital & Investment, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

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

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

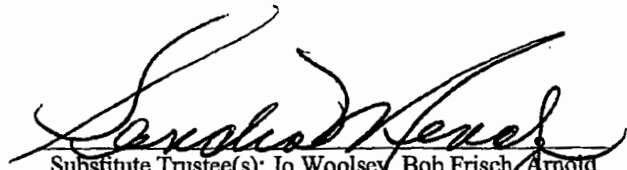
**ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.**



4770956

*Sally Sherman*

De Cubas, Lewis & Schwartz, P.C.  
Sally Sherman, Attorney at Law  
1999 N University Drive, Suite 204  
Coral Springs, FL 33071



Substitute Trustee(s): Jo Woolsey, Bob Frisch, Arnold  
Mendoza, Sandra Mendoza, Vicki Hammonds, Jodi  
Steen, Ramon Perez, Garrett Sanders, Megan Vassini,  
John Sisk, Amy Ortiz, Alexis Mendoza, Susana  
Sandoval, Elizabeth Anderson, Janice Stoner, Aleena  
Litton, Daniel McQuade, Vanna Ho, Jennyfer  
Sakiewicz and ServiceLink employees included but  
not limited to those listed herein.

c/o De Cubas, Lewis & Schwartz, P.C.  
1999 N University Drive, Suite 204  
Coral Springs, FL 33071

Certificate of Posting

I, Sandra Mendoza, declare under penalty of perjury that on the 12 day of  
January, 2023 I filed and posted this Notice of Foreclosure Sale in accordance with the  
requirements of VICTORIA County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

NATIONSTAR MORTGAGE LLC (CXE)  
WILLIAMS, BRIDGET  
1509 E VIRGINIA AVE, VICTORIA, TX 77901

FHA 495-5501755-703  
Firm File Number: 16-025885

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on December 15, 1999, BRIDGET R. WILLIAMS, A SINGLE PERSON, as Grantor(s), executed a Deed of Trust conveying to DUDLEY BEADLES, as Trustee, the Real Estate hereinafter described, to NORWEST MORTGAGE, INC. in payment of a debt therein described. The Deed of Trust was filed in the real property records of VICTORIA COUNTY, TX and is recorded under Clerk's File/Instrument Number 199916234, to which reference is herein made for all purposes.

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on , **Tuesday, April 4, 2023** between ten o'clock AM and four o'clock PM and beginning not earlier than 11:00 AM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate at the County Courthouse in VICTORIA COUNTY, TX to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

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

BEING LOT NO. ELEVEN (11), IN BLOCK NO. THREE (3), MORNINGSIDE ADDITION, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 3, PAGE 32, MAP AND PLAT RECORDS, VICTORIA COUNTY, TEXAS, REFERENCE TO WHICH IS HEREMADE FOR ALL PURPOSES.

Property Address: 1509 E VIRGINIA AVE  
VICTORIA, TX 77901  
Mortgage Servicer: NATIONSTAR MORTGAGE LLC  
Mortgagee: NATIONSTAR MORTGAGE LLC  
8950 CYPRESS WATERS BLVD  
COPPELL, TX 75019

FILED  
2023 FEB -2 P 4: 17  
M.A.  
Victoria County  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

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.

**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**

SUBSTITUTE TRUSTEE

Arnold Mendoza, Alexis Mendoza, Sandra Mendoza, Jennyfer Sakiewicz  
4600 Fuller Ave., Suite 400  
Irving, TX 75038

WITNESS MY HAND this day February 1, 2023.

By: 

William Jennings  
Texas Bar# 24127205  
H. Gray Burks IV  
Texas Bar # 03418320  
Ronny George  
Texas Bar # 24123104  
wjennings@logs.com  
gburks@logs.com  
rgeorge@logs.com  
13105 Northwest Freeway, Suite 960  
Houston, TX 77040  
Telephone No: (713) 462-2565  
Facsimile No: (847) 879-4823  
Attorneys for Nationstar Mortgage LLC

**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active military service to the sender of this notice immediately.**

## NOTICE OF FORECLOSURE 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 OR 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: BEING LOT NUMBER TWELVE (12), IN BLOCK NUMBER SIX (6), OF MAYFAIR SUBDIVISION SECTION II, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 3, AT PAGE 19 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HEREMADE FOR DESCRIPTIVE PURPOSES

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 07/22/1999 and recorded in Document 199909726 real property records of Victoria County, Texas.

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

Date: 04/04/2023

Time: 11:00 AM

Place: Victoria County, Texas at the following location: FRONT OF THE EAST DOOR OF THE COURTHOUSE BUILDING LOCATED AT 115 NORTH BRIDGE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

**4. Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee 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.

**5. Obligations Secured.** The Deed of Trust executed by ERNESTO P GUERRA SR AND RENE GUERRA, provides that it secures the payment of the indebtedness in the original principal amount of \$39,009.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. MIDFIRST BANK is the current mortgagee of the note and deed of trust and MIDFIRST BANK is mortgage servicer. A servicing agreement between the mortgagee, whose address is MIDFIRST BANK c/o MIDFIRST BANK, 999 N.W. Grand Blvd, Oklahoma City, OK 73118 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

**6. Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**



Mackie Wolf Zientz & Mann, P.C.

Brandon Wolf, Attorney at Law

✓ L. Keller Mackie, Attorney at Law

Michael Zientz, Attorney at Law

Lori Liane Long, Attorney at Law

Chelsea Schneider, Attorney at Law

Ester Gonzales, Attorney at Law

Karla Balli, Attorney at Law

Parkway Office Center, Suite 900

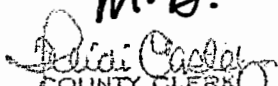
14160 Dallas Parkway

Dallas TX 75254

**FILED**

2023 FEB -9 P 3: 34

M.A.



Dacia Casler  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS



A-M/Reyes-Scrogam 19244

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: February 13, 2023

FILED  
2023 FEB 13 P 3:46

NOTE:

DATE: January 29, 2016  
AMOUNT: \$63,500.00  
MAKER: Brian R. Reyes and Anastasha B. Scrogam  
PAYEE: A & M Heritage Holdings, Ltd., dba A & M Investment

*Diana Casley*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

DEED OF TRUST:

DATE: January 29, 2016  
GRANTOR: Brian R. Reyes and Anastasha B. Scrogam  
BENEFICIARY: A & M Heritage Holdings, Ltd., dba A & M Investment  
COUNTY WHERE PROPERTY IS LOCATED: Victoria  
TRUSTEE: Michael Baucum  
RECORDING INFORMATION: Document No. 201601821, Official Public Records  
of Real Property of Victoria County, Texas

PROPERTY: Lot 19 Block 1, Quail Creek North Subdivision, Phase II, according to the map or plat of record in the Official Records of Victoria County, Texas.

LENDER/HOLDER NOW: A & M Heritage Holdings, Ltd., dba A & M Investment

BORROWER/DEBTOR NOW: Brian R. Reyes and Anastasha B. Scrogam aka Anastasha Briana Keith

SUBSTITUTE TRUSTEE: Jo Woolsey or Bob Frisch or Jodi Steen or Janice Stoner

SUBSTITUTE TRUSTEE'S MAILING ADDRESS: 8101 Boat Club Road, # 320, Fort Worth, TX 76179

DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

April 4, 2023, being the first Tuesday of the month, to commence at 11:00 a.m., or within three hours thereafter.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

"In the area designated by the Commissioners Court of such County, pursuant to § 51.002 of the Texas Property Code as the place where foreclosure sales are to take place (if no such place is so designated, the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted).

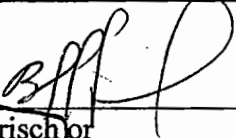
Default has occurred in the payment of the Note and in performance of the obligations of the Deed of Trust which secures the Note. Because of such default, Lender, the holder of the Note, has requested Substitute Trustee to sell the Property. Notice is given that before the sale the Beneficiary may appoint another person Substitute Trustee to conduct the sale.

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 9.501(d) of the Texas Business and Commerce Code (Texas UCC).

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, Substitute Trustee, will sell the Property at public auction, by public sale, to the highest bidder for cash, "AS IS," or other form of payment acceptable to Substitute Trustee, in accordance with the Deed of Trust. THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT OR THE LIKE FOR THE PERSONAL PROPERTY IN THIS DISPOSITION.

**ARMED SERVICES NOTICE EFFECTIVE SEPTEMBER 1, 2011**

**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.**

  
\_\_\_\_\_  
Jo Woolsey or Bob Frisch or  
Jodi Steen or Janice Stoner, Substitute Trustee



FILE No. 10193  
County Clerk, Victoria County, Texas

119 Avant Garde Drive, Victoria, TX 77901

**FILED**  
19-010797  
2023 FEB 14 P 12:19

**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.**

*Carol*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

**1. Date, Time, and Place of Sale.**

- Date: 04/04/2023
- Time: Between 11:00 AM – 2:00 PM and beginning not earlier than 11:00 AM and ending not later than three hours thereafter.
- Place: The area designated by the Commissioners Court of Victoria County, pursuant to §51.002 of the Texas Property Code as amended: if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

**2. Terms of Sale.** Highest bidder for cash.

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated August 18, 2005 and recorded in the real property records of Victoria County, TX and is recorded under Clerk's File/Instrument Number 200511959 with Wanda M. Pate (grantor(s)) and Wells Fargo Bank, N.A. mortgagee to which reference is herein made for all purposes.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by Wanda M. Pate, securing the payment of the indebtedness in the original amount of \$82,400.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. HSBC Bank USA, National Association as Trustee for Wells Fargo Home Equity Asset-Backed Securities 2005-3 Trust, Home Equity Asset-Backed Certificates, Series 2005-3 is the current mortgagee of the note and Deed of Trust or Contract Lien.

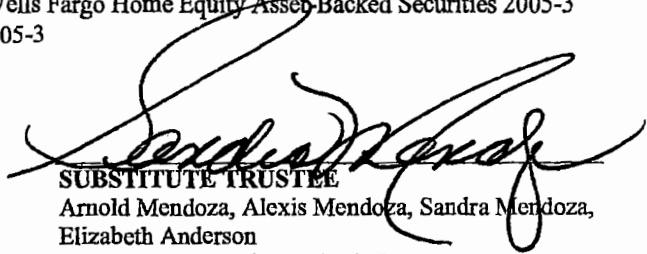
**5. Property to be Sold.** BEING LOT NUMBER TEN (10), OF BLOCK NUMBER ONE (1), OF AVANT GARDE, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 6, PAGE 37 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HERE MADE FOR DESCRIPTIVE PURPOSES.



4774552

6. **Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Specialized Loan Servicing, as Mortgage Servicer, is representing the current Mortgagee whose address is:

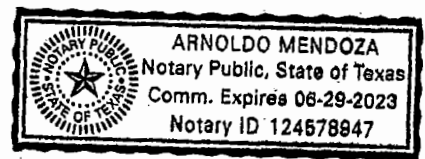
HSBC Bank USA, National Association as Trustee for Wells Fargo Home Equity Asset-Backed Securities 2005-3 Trust, Home Equity Asset-Backed Certificates, Series 2005-3  
8742 Lucent Blvd.  
Highlands Ranch, CO 80129-2302

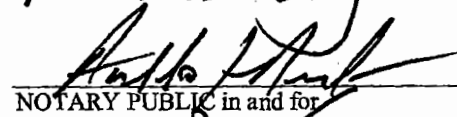
  
SUBSTITUTE TRUSTEE  
Arnold Mendoza, Alexis Mendoza, Sandra Mendoza,  
Elizabeth Anderson  
1320 Greenway Drive, Suite 300  
Irving, TX 75038

STATE OF TEXAS  
COUNTY OF NUECES

Before me, the undersigned authority, on this day personally appeared Sandra Mendoza, as Substitute Trustee, known to me to be the person and officer whose name is subscribed to the foregoing instrument, and who acknowledged to me that he/she executed the same for the purposes and consideration therein expressed and in the capacity therein stated.

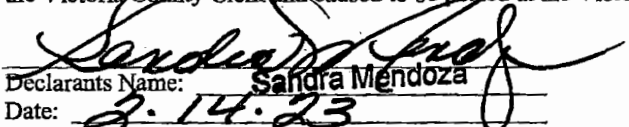
GIVEN UNDER MY HAND AND SEAL OF OFFICE this 14th day of February, 2023.



  
NOTARY PUBLIC in and for  
NUECES COUNTY  
My commission expires:  
Print Name of Notary  
Arnaldo Mendoza

**CERTIFICATE OF POSTING**

My name is Sandra Mendoza, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on Feb. 14, 2023 I filed at the office of the Victoria County Clerk and caused to be posted at the Victoria County courthouse this notice of sale.

  
Declarants Name: Sandra Mendoza  
Date: 2.14.23

**NOTICE OF ACCELERATION AND NOTICE OF 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.

**DEED OF TRUST INFORMATION:**

**Date:** 03/16/2006  
**Grantor(s):** CHRIS J. PARSONS, A SINGLE MAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR DECISION ONE MORTGAGE COMPANY, LLC., ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$90,720.00  
**Recording Information:** Instrument 200603622  
**Property County:** Victoria  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 215 STONE GATE DRIVE, VICTORIA, TX 77904

**MORTGAGE SERVICING INFORMATION:**

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

**Current Mortgagee:** Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-HE4, Mortgage Pass-Through Certificates, Series 2006-HE4  
**Mortgage Servicer:** Specialized Loan Servicing LLC  
**Current Beneficiary:** Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-HE4, Mortgage Pass-Through Certificates, Series 2006-HE4  
**Mortgage Servicer Address:** 6200 S. Quebec St., Suite 300, Greenwood Village, CO 80111

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 4th day of April, 2023  
**Time of Sale:** 11:00AM or within three hours thereafter.  
**Place of Sale:** AT THE AREA IN FRONT OF THE EAST DOOR OF THE COURTHOUSE BUILDING, LOCATED AT 115 NORTH BRIDGE STREET in Victoria County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Victoria County Commissioner's Court, at the area most recently designated by the Victoria County Commissioner's Court.

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 Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice Stoner, John Sisk, Amy Ortiz, Aleena Litton, Daniel McQuade, Vanna Ho, Auction.com, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, 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. Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice Stoner, John Sisk, Amy Ortiz, Aleena Litton, Daniel McQuade, Vanna Ho, Auction.com, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, 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.

**Substitute Trustee(s):** Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice Stoner, John Sisk, Amy Ortiz, Aleena Litton, Daniel McQuade, Vanna Ho, Auction.com, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

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

Document Prepared by:  
Bonial & Associates, P.C.  
14841 Dallas Parkway, Suite 425, Dallas, TX 75254  
AS ATTORNEY FOR THE HEREIN  
IDENTIFIED MORTGAGEE AND/OR  
MORTGAGE SERVICER

#### Certificate of Posting

I am \_\_\_\_\_ whose address is 14841 Dallas Parkway, Suite 425, Dallas, TX 75254. I declare under penalty of perjury that on \_\_\_\_\_ I filed and / or recorded this Notice of Foreclosure Sale at the office of the Victoria County Clerk and caused it to be posted at the location directed by the Victoria County Commissioners Court.

By: \_\_\_\_\_

#### Exhibit "A"

BEING LOT NUMBER ELEVEN (11), IN BLOCK NUMBER ONE (1), OF HIGHLAND HILLS SUBDIVISION SECTION II, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 6, PAGE 209 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HERE MADE FOR DESCRIPTIVE PURPOSES.

**Return to:** Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

**NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.**

**NOTICE OF TRUSTEE'S SALE**

THE STATE OF TEXAS     §  
  §     KNOW ALL MEN BY THESE PRESENTS:  
COUNTY OF VICTORIA   §

WHEREAS, by Renewal and Extension Deed of Trust dated July 22, 2016, CHRISTINA B. HERNANDEZ-PENA conveyed to HOWARD MAREK, as Trustee, and then by appointment of Substitute Trustee dated February 2, 2023 to DENNIS J. KOWALIK, the following property situated in the County of Victoria, Texas, to-wit:

BEING all of Lot Number Twenty Three (23), in Block Number Three (3), of TEMPLE HEIGHTS, an addition to the City of Victoria, Victoria County, Texas, according to the established map and plat records of Victoria County, Texas, to which reference is heremade for descriptive purposes.

THIS CONVEYANCE and the warranty herein contained are expressly MADE SUBJECT to any and all easements, rights-of-way, restrictions, ordinances, mineral or royalty reservations or conveyances, leases of every kind and character, and any and all other matters affecting the above-described property and appearing of record in the Office of the County Clerk of Victoria County, Texas.

(herein the "Property") to secure that one certain Renewal and Extension Promissory Note dated July 22, 2016, as therein described, in the original principal amount of \$73,400.00, executed by CHRISTINA B. HERNANDEZ-PENA, and made payable to JACK S. HARRIS (herein the "Note"), which such Renewal and Extension Deed of Trust is recorded under Clerk's Document 201608126, of the Official Records of Victoria County, Texas (herein "Deed of Trust"); and

WHEREAS, default has occurred under the terms of the Note secured by the Deed of Trust; the indebtedness evidenced therein is now wholly due and the owner and holder of said indebtedness has requested the undersigned to sell the property to satisfy same.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday the 4<sup>th</sup> day of April, 2023**, I will sell for cash, the property in the area designated by the Commissioner's Court of Victoria County as the area where foreclosure sales are to take place, at the Victoria County Courthouse, Victoria, Texas, to the highest bidder. The time at which the sale will begin will be 10:00 a.m., or within three (3) hours after said time.

The Purchaser is hereby notified that the purchaser should seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyances or purchasing the property as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase or of which the purchaser is considering purchase.

In offering this property for sale at foreclosure pursuant to its deed of trust, neither the lien holder nor the duly appointed trustee or substitute trustee, as the case may be, make any warranties or representations, express or implied, regarding the compliance or non-compliance of this property with the Comprehensive Environmental Response, Compensation and Liability Act, ("CERCLA"), the Resource Conservation and Recovery Act, ("RCRA"), the Texas Solid Waste and Disposal Act, the Regulations of the United States Environmental Protection Agency, the Texas Water Commission, or any other Federal, State or local environmental law or regulation, which include, but are not limited to representations that the property has not been used (i) for the storage, transportation, processing or disposal of hazardous waste, industrial solid or municipal solid waste as those terms are defined in the Texas Solid Waste and Disposal Act, Tex. Rev. Civ. Stat. Ann. Art. 4477-7, or any toxic or hazardous wastes, substances or materials as identified under the Resource Conservation and Recovery Act of 1976 (42 U.S.C. § 6901 et seq.), as amended, the Comprehensive

Environmental Response, Compensation and Liability Act (42 U.S.C. § 9601 et seq.), as amended, and the regulations of the United States Environmental Protection Agency, or (ii) in such a way as to create any environmental condition that is actionable under any Federal, State or local environmental law or regulation. Any such representations or warranties are expressly disclaimed hereby.

The Purchaser of the property at the foreclosure sale shall accept and take the property in its present condition and subject to any loss, claims, liability, damages, injunctive relief, injuries to person, property or natural resources, cost, expense, action, or cause of action, pursuant to any Federal, State or local law or regulation.

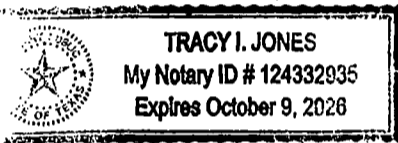
WITNESS my hand this the 10th day of March, 2023.

  
DENNIS J. KOWALIK  
Substitute Trustee

THE STATE OF TEXAS §  
COUNTY OF VICTORIA §


This instrument was acknowledged before me on this the 10th day of March, 2023 by DENNIS J. KOWALIK, Substitute Trustee.

  
NOTARY PUBLIC, STATE OF TEXAS



**FILED**

2023 MAR -9 A 11:00

M. D.  
  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

23TX373-0057  
308 SHERWOOD DR, VICTORIA, TX 77901

**NOTICE OF FORECLOSURE SALE**

- Property: The Property to be sold is described as follows:  
  
BEING LOT NUMBER TEN (10), IN BLOCK NUMBER FIFTEEN (15), OF TANGLEWOOD SUBDIVISION SECTION V, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 4, PAGE 51, PLAT RECORDS, VICTORIA COUNTY, TEXAS.
- Security Instrument: Deed of Trust dated April 2, 2019 and recorded on April 2, 2019 as Instrument Number 201903762 in the real property records of VICTORIA County, Texas, which contains a power of sale.
- Sale Information: April 04, 2023, at 11:00 AM, or not later than three hours thereafter, at the area in front of the east door of the Victoria County Courthouse located at 115 North Bridge Street, Victoria, Texas, or as designated by the County Commissioners Court.
- Terms of Sale: Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.
- Obligation Secured: The Deed of Trust executed by MARIA SARINA DOLEHANTY AND ENRIQUE C GARZA JR secures the repayment of a Note dated April 2, 2019 in the amount of \$179,193.00. FREEDOM MORTGAGE CORPORATION, whose address is c/o Freedom Mortgage Corporation, 951 W Yamato Road, Suite 175, Boca Raton, FL 33431, is the current mortgagee of the Deed of Trust and Note and Freedom Mortgage Corporation is the current mortgage servicer for the mortgage. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.
- Substitute Trustee: In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

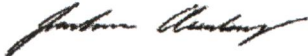
**FILED**

2023 MAR 13 P 12: 25

M. D.  
*Deirdre Cooley*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

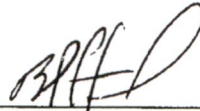
THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

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.



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Miller, George & Suggs, PLLC  
Tracey Midkiff, Attorney at Law  
Jonathan Andring, Attorney at Law  
5601 Democracy Drive, Suite 265  
Plano, TX 75024



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Substitute Trustee(s): Jo Woolsey, Bob Frisch,  
Arnold Mendoza, Sandra Mendoza, Jodi Steen,  
Janice Stoner, John Sisk, Amy Ortiz, Aleena Litton,  
Daniel McQuade, Vanna Ho, Alexis Mendoza,  
Jennyfer Sakiewicz, Elizabeth Anderson, Dustin  
George  
c/o Miller, George & Suggs, PLLC  
5601 Democracy Drive, Suite 265  
Plano, TX 75024

Certificate of Posting

I, Bob L Frisch, declare under penalty of perjury that on the 13 day of March, 2023 I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of VICTORIA County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).



NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Pursuant to authority conferred upon me by that certain Deed of Trust executed by VICTOR M. PUERTO, dated March 7, 2014, and duly recorded in as Instrument No. 201402542, of the Official Records of Victoria County, Texas, I will, as Substitute Trustee under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, default having been made in the payment thereof, sell on Tuesday, April 4, 2023, (that being the first Tuesday of said month), at public auction to the highest bidder for cash at the area of the Victoria County Courthouse designated by the Victoria County Commissioners Court for foreclosure sales (the Commissioners Court designation is recorded in the Real Property Records of Victoria County, Texas), said Courthouse being located in Victoria, Texas, between the hours of 10:00 o'clock a.m. and 1:00 o'clock p.m. of that day (the earliest time at which the sale will occur is 10:00 o'clock a.m., and the latest time at which it may occur is 1:00 o'clock p.m.), the following-described property, to-wit:

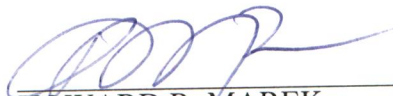
BEING Lot Number Four (4), in Block Number Eight (8), of MAYFAIR SUBDIVISION SECTION II, an addition to the City of Victoria, Victoria County, Texas, according to the established map and plat of said addition of record in Volume 3, Page 19 of the Plat Records of Victoria County, Texas, to which reference is here made for descriptive purposes;

Subject, however, to any title exceptions and other matters set forth in the Deed of Trust described above or as may appear of record in the Office of the County Clerk of Victoria County, Texas, any ad valorem taxes that may be owing against the above-described property, and to any rights of parties in possession of the above-described property.

NOTICE

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.

Executed this 13 day of March, 2023.



HOWARD R. MAREK,  
Substitute Trustee  
203 N. Liberty  
Victoria, Texas 77901  
361-573-5500 Telephone  
361-570-2184 Facsimile

**FILED**

2023 MAR 13 P 1:34

M.A.

  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS