

FILED

2023 AUG 24 A 9:40

SD

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Debi Good
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.**

Matter No.: 112304-TX

Date: August 18, 2023

County where Real Property is Located: Victoria

ORIGINAL MORTGAGOR: MARISSA AYALA AND BOBBY AYALA, HUSBAND AND WIFE

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR QUICKEN LOANS, LLC., ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC

MORTGAGE SERVICER: Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc.

DEED OF TRUST DATED 1/8/2021, RECORDING INFORMATION: Recorded on 1/25/2021, as Instrument No. 202101086

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): BEING LOT NUMBER SEVENTEEN (17), IN BLOCK NUMBER ONE (1), OF HERITAGE MANOR, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 7, AT PAGE 130A OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 11/7/2023, the foreclosure sale will be conducted in Victoria County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than 11:00 AM, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. is acting as the Mortgage Servicer for ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc., as Mortgage Servicer, is representing the Mortgagee, whose address is:

ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC
c/o Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc.
635 Woodward Ave
Detroit, MI 48226-1906



Matter No.: 112304-TX

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.

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE JO WOOLSEY, BOB FRISCH, ARNOLD MENDOZA, SANDRA MENDOZA, JODI STEEN, JANICE STONER, JOHN SISK, AMY ORTIZ, ALEENA LITTON, DANIEL MCQUADE, VANNA HO, AUCTION.COM, ALEXIS MENDOZA, JENNYFER SAKIEWICZ, PAUL A. HOEFKER** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Auction.com, 1 Mauchly, Irvine, CA 92618.

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.

By: 

Paul A. Hoefker, Attorney
Aldridge Pite, LLP
8880 Rio San Diego Drive, Suite 725
San Diego, California 92108

Return to:
ALDRIDGE PITE, LLP
8880 RIO SAN DIEGO DRIVE, SUITE 725
P.O. BOX 17935
SAN DIEGO, CA 92108-0935
FAX #: 619-590-1385
866-931-0036

FILE No. 10266
County Clerk, Victoria County, Texas
NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:
11/10/2022

Grantor(s)/Mortgagor(s):
SERENA ANN BARBER, A SINGLE WOMAN

Original Beneficiary/Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC. ("MERS") SOLELY AS A NOMINEE FOR GUILD
MORTGAGE COMPANY LLC, A CALIFORNIA LIMITED
LIABILITY COMPANY, ITS SUCCESSORS AND ASSIGNS

Current Beneficiary/Mortgagee:
Guild Mortgage Company LLC

Recorded in:
Volume: N/A
Page: N/A
Instrument No: 202212285

Property County:
VICTORIA

Mortgage Servicer:
Guild Mortgage Company LLC is representing the Current
Beneficiary/Mortgagee under a servicing agreement with the
Current Beneficiary/Mortgagee.

Mortgage Servicer's Address:
5887 Copley Drive,
San Diego, CA 92111

Legal Description: BEING LOTS ONE (1), TWO (2), THREE (3) AND FOUR (4), BLOCK FIFTY-TWO (52), PLACEDO TOWNSITE, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF RECORD IN VOLUME 2, PAGE 24, PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

Date of Sale: 11/7/2023

Earliest Time Sale Will Begin: 11:00 am

Place of Sale of Property: Victoria County Courthouse, 115 N. Bridge Street, Victoria, TX 77901 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

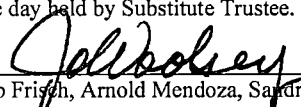
The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.


The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

Notice Pursuant to Tex. Prop. Code § 51.002(i):

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


Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza,
Jodi Steen, Janice Swiner, John Sisk, Amy Ortiz, Aleena Litton,
Daniel McQuade, Vanna Ho, Auction.com
or Thuy Frazier
or Cindy Mendoza
or Catherine Allen-Rea
or Cole Patton, Substitute Trustee
McCARTHY & HOLTHUS, LLP
1255 WEST 15TH STREET, SUITE 1060
PLANO, TX 75075

FILED 
2023 AUG 24 A 10:03


COUNTY CLERK
VICTORIA COUNTY, TEXAS

MH File Number: TX-23-98962-POS
Loan Type: FHA

FILED

FILE No. 10268
County Clerk, Victoria County, Texas

2023 AUG 31 P 12: 10

SD

Delia Grady
COUNTY CLERK
VICTORIA COUNTY, TEXAS

3508 WILDWOOD STREET
VICTORIA, TX 77901

0000009880568

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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

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

Date: November 07, 2023

Time: The sale will begin at 11:00 AM or not later than three hours after that time.

Place: AREA IN FRONT OF THE EAST DOOR OF THE VICTORIA COUNTY COURTHOUSE BUILDING LOCATED AT 115 N. BRIDGE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. **Terms of Sale.** Cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated August 19, 1999 and recorded in Document CLERK'S FILE NO. 199910989; AS AFFECTED BY LOAN MODIFICATION AGREEMENT CLERK'S FILE NO. 201505980 real property records of VICTORIA County, Texas, with MONICA MARTINEZ A SINGLE PERSON, grantor(s) and MILDOR CORP. DBA COMMUNITY 1ST MORTGAGE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by MONICA MARTINEZ A SINGLE PERSON, securing the payment of the indebtednesses in the original principal amount of \$39,631.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. JPMORGAN CHASE BANK, NATIONAL ASSOCIATION is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. **Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

6. **Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
3415 VISION DRIVE
COLUMBUS, OH 43219



NTSS0000009880568

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

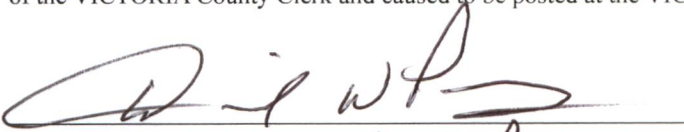
The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead JO WOOLSEY, BOB FRISCH, ARNOLD MENDOZA, SANDRA MENDOZA, JODI STEEN, JANICE STONER, JOHN SISK, AMY ORTIZ, ALEENA LITTON, DANIEL MCQUADE, VANNA HO, OR AUCTION.COM whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Israel Saucedo

Certificate of Posting

My name is David W. Perez, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 8-31-2023 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: David W. Perez

Date: 8-31-2023

3508 WILDWOOD STREET
VICTORIA, TX 77901

00000009880568

00000009880568

VICTORIA

EXHIBIT "A"

BEING LOT NUMBER TWENTY-FIVE (25), BLOCK NUMBER TWO (2), MAYFAIR SUBDIVISION, SECTION I, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF RECORD IN VOLUME 3, PAGE 18, PLAT RECORDS, VICTORIA COUNTY, TEXAS.

NOTICE OF TRUSTEE'S SALE

Notice is hereby given of a public nonjudicial foreclosure sale.

1. **PROPERTY TO BE SOLD:** Lot Number Nine (9), Block Number One (1), COZZI CIRCLE SUBDIVISION, an Addition to the City of Victoria, Victoria County, Texas, according to the Map or Plat recorded in Volume 6, Page 244, Plat Records of Victoria County, Texas. (situs address: 102 Cozzi Circle, Victoria, Texas 77901)

2. **DATE, TIME, AND PLACE OF SALE:**

The sale is scheduled to be held at the following date, time, and place:

DATE: November 7, 2023

TIME: The sale shall begin no earlier than 10:00 am or no later than three hours thereafter. The sale shall be completed by no later than 1:00 pm.

PLACE: Victoria County Courthouse in Victoria, Texas, at the following location: 101 N. Bridge St., Victoria, Texas 77901 on the steps of the Courthouse.

Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. Such reposting or refileing may be after the date originally scheduled for this sale.

3. **TERMS OF SALE:**

The sale will be conducted as a public auction to the highest bidder for cash.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

The sale will be made expressly subject to any title matters, 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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

4. **TYPE OF SALE:**

The sale is a nonjudicial foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust dated August 11, 2022, executed by **Justin J. Villa and Misty G. Villa** to Kelly Garrett Kucera, Trustee for the benefit of lender, covering the property and recorded in Instrument Number 202209095 of the Official Public Records of Victoria County, Texas.

5. **OBLIGATIONS SECURED:**

Date: August 11, 2022

Recording Information: Instrument Number 202209095 of the Official Public Records of Victoria County, Texas.

Obligor/Current Owner of Record: Justin J. Villa and Misty G. Villa

Property Description: Lot Number Nine (9), Block Number One (1), COZZI CIRCLE SUBDIVISION, an Addition to the City of Victoria, Victoria County, Texas, according to the Map or Plat recorded in Volume 6, Page 244, Plat Records of Victoria County, Texas.

Assert and protect your rights as a member of the armed forces under 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.

Questions concerning the sale may be directed to Kelly Garrett Kucera, Attorney, PO Box 5393, Victoria, Texas, 77903, 361-576-0145.

DATED September 19, 2023.

FILED

2023 SEP 19 A 10:21

M. A.

Kelly Garrett Kucera
COUNTY CLERK
VICTORIA COUNTY, TEXAS

Kelly Garrett Kucera
Kelly Garrett Kucera, Attorney
101 W. Goodwin Ave, Suite 302
Victoria, Texas 77901
(361) 576-0145

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.

NOTICE OF SALE

PURSUANT TO AUTHORITY conferred upon the Trustee by that certain Deed of Trust dated December 22, 2009, executed by **RAFAEL ALARCON, JR., AN UNMARRIED PERSON**, ("Mortgagor") to Tim Williams, Trustee, for the benefit of **21ST MORTGAGE CORPORATION** ("Mortgagee"), filed for record under Instrument No. 200913919, Official Public Records of Victoria County, Texas, Mortgagee appoints K. Clifford Littlefield, Alexander J. Tiffany, Mara E. Schechter or Norma Jean Hesseltine, whose address is listed below, or Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Janice Stoner or Jodi Steen, whose business address is 14800 Landmark Blvd., Suite 850, Dallas, Texas 75254, 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 covenants of the Deed of Trust, to sell on **Tuesday, November 7, 2023**, (that being the first Tuesday of the month), at public auction to the highest bidder for cash, at the Victoria County Courthouse at the place designated by the Commissioner's Court for such sales in Victoria County, Texas, (on the steps of the county courthouse or as designated by the County Commissioner), the sale to begin at 11:00 o'clock a.m. or not later than three (3) hours after such time on that date, selling all of the property as an entirety or in such parcels as the Trustee acting may elect the property offered for sale, more particularly described on Exhibit "A" attached hereto and made a part hereof, together with any and all improvements constructed upon, affixed to or located upon the above described real property, including but not limited to the 2009 Cavco Manufactured Home, Serial No. CAVTX15091515AB.

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 22 day of September, 2023.

FILED

2023 SEP 25 P 12: 27

M.D.

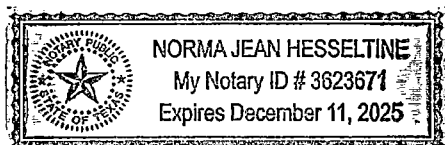
Victoria County
COUNTY CLERK
VICTORIA COUNTY, TEXAS

THE STATE OF TEXAS §
COUNTY OF NUECES §

K. Littlefield

K. CLIFFORD LITTLEFIELD, Mortgagee Attorney
UPTON, MICKITS & HEYMANN, L.L.P.
802 N. Carancahua, Suite 450
Corpus Christi, Texas 78401
Telephone: (361) 884-0612
Facsimile: (361) 884-5291
Email: clittlefield@umhlaw.com

SUBSCRIBED and SWORN TO BEFORE ME, the undersigned Notary Public, by **K. CLIFFORD LITTLEFIELD**, this 22 day of September, 2023, to certify which witness my hand and official seal.



[Signature]

NOTARY PUBLIC, STATE OF TEXAS

EXHIBIT "A"

Lot Seven (7) and Eight (8), Block Two (2), STUBBLEFIELD PORT ADDITION, an addition to the City of Victoria, Victoria County, according to the plat of record in Volume 3, Page 56 of the Plat Records of Victoria County, Texas.

Return to:
K. Clifford Littlefield
Upton, Mickits & Heymann, L.L.P.
802 N. Carancahua, Suite 450
Corpus Christi, Texas 78401

C&M No. 44-23-2564/ FILE NOS

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF 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. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated January 11, 2023 and recorded under Clerk's File No. 202300392, in the real property records of VICTORIA County Texas, with Everett W Brown, an unmarried person as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for NewRez LLC DBA NewRez Mortgage, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Everett W Brown, an unmarried person securing payment of the indebtedness in the original principal amount of \$551,000.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Everett W Brown. NewRez LLC d/b/a Shellpoint Mortgage Servicing is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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. Shellpoint Mortgage Servicing is acting as the Mortgage Servicer for the Mortgagee. Shellpoint Mortgage Servicing, is representing the Mortgagee, whose address is: 75 Beattie Place, Suite 300, Greenville, SC 29601.

Legal Description:

BEING LOT NUMBER SIXTEEN (16), IN BLOCK NUMBER TWO (2), OF CAPSTONE ESTATES PHASE III SECTION II, A SUBDIVISION IN VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 9, PAGE 148C-D OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HERE MADE FOR DESCRIPTIVE PURPOSES.

SALE INFORMATION

Date of Sale: 11/07/2023

Earliest Time Sale Will Begin: 11:00 AM

Location of Sale: The place of the sale shall be: VICTORIA County Courthouse, Texas at the following location: At the area in front of the east door of the Victoria County Courthouse, 115 North Bridge Street, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

TERMS OF SALE

A default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. 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.

The sale will begin at the earliest time stated above, or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

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.

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice Stoner, John Sisk, Amy Ortiz, Aleena Litton, Daniel McQuade, Vanna Ho, Auction.com, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Auction.com, as Substitute Trustee.**

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Executed on October 2, 2023.

/s/ Marla A. Skeltis SBOT No. 24136182, Attorney at Law
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Posted and filed by

Printed Name: _____


Sandra Mendoza

C&M No. 44-23-2564

FILED

2023 OCT -6 P 3: 24

SD


COUNTY CLERK
VICTORIA COUNTY, TEXAS

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: February 15, 2012
Grantor(s): Leo Hardin, a single person and Jack L. Thompson, a single person
Original Mortgagee: Reverse Mortgage USA, Inc.
Original Principal: \$172,500.00
Recording Information: 201201895
Property County: Victoria
Property: BEING LOT NUMBER SIX (6), IN BLOCK NUMBER FIVE (5), OF FLEETWOOD SUBDIVISION SECTION II, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF RECORD IN VOLUME 6, PAGE 87, OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS.
Property Address: 112 Byron Lane
Victoria, TX 77901

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Trustee of HECMResi Trust 2023-1
Mortgage Servicer: BSI Financial Services
Mortgage Servicer: 314 S Franklin St.
Address: Titusville, PA 16354

SALE INFORMATION:

Date of Sale: November 7, 2023
Time of Sale: 11:00 AM or within three hours thereafter.
Place of Sale: 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, if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.
Substitute Trustee: Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Janice Stoner, Jodi Steen, Padgett Law Group, Michael J. Burns, or Jonathan Smith, any to act
Substitute Trustee Address: 546 Silicon Dr., Suite 103
Southlake, TX 76092
TXAttorney@PadgettLawGroup.com

APPOINTMENT OF 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.

The undersigned is the attorney for the mortgagee and/or mortgage servicer, and in such capacity does hereby remove the original trustee and all successor substitute trustees under the above-described Deed of Trust and appoints in their place, any to act, those substitute trustees identified in the SALE INFORMATION section of this notice, whose address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092 as Substitute Trustee, who shall hereafter exercise all powers and duties to set aside the said original trustee under said Deed of Trust, and further does hereby request, authorize, and instruct said Substitute Trustees to conduct and direct the execution of remedies set aside to the beneficiary therein.

WHEREAS, the above-named Grantor(s) 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 are declared immediately due and payable.

WHEREAS, the original Trustee and any previously appointed Substitute Trustee under said Deed of Trust has been hereby removed and the herein described Substitute Trustees, have been appointed as Substitute Trustees and authorized by the Mortgage Servicer to enforce the power of sale granted in the Deed of Trust; 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 is hereby accelerated, and all sums secured by the Deed of Trust are declared to be immediately due and payable.
2. The herein appointed Substitute Trustees, 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 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 imposed by the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for the 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 sold "AS-IS", purchaser's 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 interest 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.
5. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, the Mortgagee's Attorney, or the duly appointed Substitute Trustee.



Paige Jones

CERTIFICATE OF POSTING

My name is _____, and my address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092. I declare under penalty of perjury that on _____, I filed at the office of the Victoria County Clerk to be posted at the Victoria County courthouse this notice of sale.

Declarant's Name: _____

Date: _____

Padgett Law Group
546 Silicon Dr., Suite 103
Southlake, TX 76092
TXAttorney@PadgettLawGroup.com
(850) 422-2520

FILED

2023 OCT 16 P 2:48

M.D.

Debra Costello
COUNTY CLERK
VICTORIA COUNTY, TEXAS

FILE No. 10283
County Clerk, Victoria County, Texas

NOTICE OF TRUSTEE OR SUBSTITUTE TRUSTEE'S SALE

Deed of Trust

Date: January 21, 2022
Grantor(s): Latoya Gabrielle Taylor
Mortgagee: Casas For All, LLC, a Delaware Limited Liability Company
Recorded in: Clerk 's File No. 202204837
Property County: Victoria County

Legal Description: All that certain tract or parcel of land (together with all improvements thereon, if any) situated in Victoria County, Texas being more particularly described LOT 12, BLOCK 11, QUEEN CITY ADDITION, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, AS DESCRIBED IN VOLUME CLERK'S FILE #200201328, OFFICIAL PUBLIC RECORDS OF VICTORIA COUNTY, TEXAS (more particularly described in the Loan Documents).

Date of Sale: November 07, 2023

Earliest Time Sale will Begin: 11:00 AM

Place of Sale of Property: Designated area by Commissioner's Court of Victoria County, being the Victoria County Courthouse, or as further designated by the County Commissioner.

The Trustee or Substitute Trustee will sell the property by the 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.

THIS INSTRUMENT APPOINTS THE TRUSTEE OR 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

ACTIVE MILITARY SERVICE NOTICE

Assert and protect your rights as a member of the armed forces of the United States. If you or your spouse is serving on active 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.

FILED

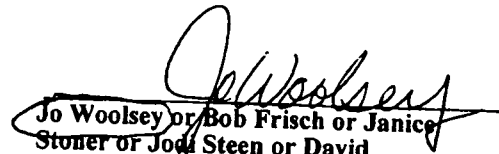
2023 OCT 17 A 11:45

Dicki Caslar
COUNTY CLERK
VICTORIA COUNTY, TEXAS

The Mortgagee, whose address is:

Casas For All, LLC, a Delaware Limited Liability Company
6101 Southwest Fwy., Suite 400
Houston, TX 77057

Dated this 17th day of October 2023


~~Jo Woolsey or Bob Frisch or Janice
Stoner or Jodi Steen or David
Garvin or Enrique Loera or Susana
Garcia or Donna Brammer or
Katrina Rodriguez or Cesar Acosta
or Christopher Apodaca or Rinki
Shah or Theresa Phillips or Sandra
Benavides or David Cerda or
Renaud Ba or Angeliqye Lozada or
Vanessa Lopez or Jose Martinez or
Mark Laffaye or Alexander Lawson
or Maria Dabrowska or Lesbia
Longoria~~
Trustee or Substitute Trustee
6101 Southwest Fwy, Suite 400, Houston, TX 77057