

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date
6/18/2010

Grantor(s)/Mortgagor(s)
JENNIFER PENA AND SPOUSE CHRISTOPHER PENA

Original Beneficiary/Mortgagee
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC (MERS) SOLELY AS A NOMINEE FOR WALLICK AND VOLK INC , A WYOMING CORPORATION, ITS SUCCESSORS AND ASSIGNS

Current Beneficiary/Mortgagee
Wells Fargo Bank N A

Recorded in
Volume N/A
Page N/A
Instrument No 201005900

Property County
VICTORIA

Mortgage Servicer
Wells Fargo Bank N A is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee

Mortgage Servicer's Address
1 Home Campus MAC 2301 04C
West Des Moines IA 50328

Legal Description LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

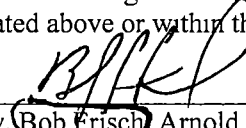
Date of Sale 11/5/2019

Earliest Time Sale Will Begin 11 00AM

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.

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


Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Vicki Hammonds, Jodi Steen, Barbara Sandoval, Martha Boeta, Ramon Perez, Garrett Sanders, Megan Ysassi, John Sisk, Amy Ortiz, Vicki Hammonds or Jodi Steen
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

service to the sender of this notice immediately

MH File Number TX 19 73734 POS
Loan Type FHA

FILED
2019 AUG 15 P 1 10


COUNTY CLERK
VICTORIA COUNTY TEXAS

EXHIBIT A

THE STATE OF TEXAS}
COUNTY OF VICTORIA}

TRACT I

Being a 2 10 acre tract of land situated in Farm Lot One (1), Block Two (2), Range Seven (7), East Above Town in the Original Four League Grant to the Town of Victoria, Victoria County, Texas, said 2 10 acre tract being the same tract of land described as Tract I, 2 26 acres as conveyed from Elvira G Pena to Alfredo P Hernandez, III by deed dated October 23, 2002 as recorded in Official Records Instrument #200213787 of Victoria County, Texas, said 2 10 acre tract being more particularly described by metes and bounds as follows

BEGINNING at a 5/8 inch diameter iron rod with yellow plastic cap stamped "CIVILCORP" found for the southwest corner of the herein described tract, said iron rod also being the southeast corner of a 7 55 acre tract of land conveyed from Robert Charleston, et al to Lenwood E Marshall as recorded in Volume 225, Page 647 of the Official Records of said county and in the North right-of-way line of Hanselman Road (55 6' R.O W),

THENCE, North 03°35'13" West (deed call, North 04°35' West), with the common line of the 7 55 acre Marshall tract, a distance of 1,331 89 feet (deed call, 1,348 3 feet) to a 5/8 inch diameter iron rod with yellow plastic cap stamped "CIVILCORP" found for the northwest corner of the herein described tract, said iron rod also the northwest corner of the 7 55 acre Marshall tract and in the South line of a 9 85 acre tract of land conveyed to Ulrea L. Dillon according to the Victoria County Appraisal District of Victoria County, Texas,

THENCE, North 85°08'34" East (deed call, North 85° East), with the common line of the 9 85 acre Dillon tract, a distance of 68 83 feet (deed call, 73 3 feet) to a 5/8 inch diameter iron rod found for the northeast corner of the herein described tract, said iron rod also being the northwest corner of a 2 58 acre tract of land conveyed from Georgia L. Walker Malone to Victoria County, Trustee as recorded in Official Records Instrument #200804512 of said county,

THENCE, South 03°35'13" East (deed call, South 04°35' East), with the common line of the 2 58 acre Victoria County, Trustee tract, passing at a distance of 673 33 feet a 5/8 inch diameter iron rod with yellow plastic cap stamped "CIVILCORP" found for the southeast corner of the 2 58 acre Victoria County, Trustee tract and the northwest corner of a 2 35 acre tract of land described as Tract II as conveyed from Elvira G Pena to Alfredo P Hernandez, III as recorded in Official Records Instrument #200213787 of said county and continuing for an overall distance of 1,331 72 feet (deed call, 1,348 3 feet) to a 5/8 inch diameter iron rod with yellow plastic cap stamped "CIVILCORP" found for the southeast corner of the herein described tract, said iron rod also being the southwest corner of said 2 35 acre Hernandez Tract and in the North right-of-way line of Hanselman Road,

THENCE, South 85°00'00" West (basis of bearing), with the North right-of-way line of Hanselman Road, a distance of 68 83 feet (deed call, 73 3 feet) to the **POINT OF BEGINNING**, CONTAINING within these metes and bounds 2 10 acres of land, more or less

TRACT II

Being a 2.56 acre tract of land situated in Farm Lot One (1), Block Two (2), Range Seven (7), East Above Town in the Original Four League Grant to the Town of Victoria, Victoria County, Texas, said 2.56 acre tract being the same tract of land described as Tract II, 2.35 acres as conveyed from Elvira G. Pena to Alfredo P. Hernandez, III by deed dated October 23, 2002 as recorded in Official Records Instrument #200213787 of Victoria County, Texas, said 2.56 acre tract being more particularly described by metes and bounds as follows:

BEGINNING at a 5/8 inch diameter iron rod with yellow plastic cap stamped "CIVILCORP" found for the southeast corner of the herein described tract, said iron rod being the southwest corner of Lot 1, Block 1 of Jackson Subdivision No. 1 as recorded in Volume 8, Page 25-D of the Plat Records of said county, in the North right-of-way line of Hanselman Road (55.6' R.O.W.), said iron rod also being South 85°00'00" West a distance of 119.48 feet from a 5/8 inch diameter iron rod found for the southeast corner of said Lot 1,

THENCE, South 85°00'00" West (basis of bearing), with the North right-of-way line of Hanselman Road, a distance of 174.65 feet (deed call, 153.4 feet) to 5/8 inch diameter iron rod with yellow plastic cap stamped "CIVILCORP" set for the southwest corner of the herein described tract, said iron rod also being the southeast corner of a 2.26 acre tract of land described as Tract I as conveyed from Elvira G. Pena to Alfredo P. Hernandez, III by deed dated October 23, 2002 as recorded in Official Records Instrument #200213787 of said county, and in the North right-of-way line of Hanselman Road,

THENCE, North 03°35'13" West (deed call, North 04°35' West), with the common line of the 2.10 acre Hernandez tract, a distance of 658.39 feet (deed call, 667.6 feet) to a 5/8 inch diameter iron rod with yellow plastic cap stamped "CIVILCORP" found for the northwest corner of the herein described tract, said iron rod also being the southwest corner of a 2.58 acre tract of land conveyed from Georgia L. Walker Malone to Victoria County, Trustee as recorded in Official Records Instrument #200804512 of said county,

THENCE, North 85°16'59" East (deed call, North 85°12' East), with the common line of the 2.58 acre Victoria County, Trustee tract, a distance of 164.14 feet (deed call, 153.4 feet) to a 5/8 inch diameter iron rod found for the northeast corner of the herein described tract, said iron rod also being the northwest corner of Lot 2R, Block 1 of Hernandez Subdivision No. 3, Resubdivision No. 1 as recorded in Volume 8, Page 159-D of the Plat Records of said county,

THENCE, South 04°30'04" East (deed call, South 04°35' East), a distance of 657.41 feet (deed call, 667.1 feet) to the **POINT OF BEGINNING, CONTAINING** within these metes and bounds 2.56 acres of land, more or less.

Our File Number: 18-10443
Name: ANTHONY HUNT, A SINGLE MAN

FILE No. 9738
County Clerk, Victoria County, Texas

NOTICE OF TRUSTEE'S SALE

WHEREAS, on February 28, 2014, ANTHONY HUNT, A SINGLE MAN, executed a Deed of Trust/Security Instrument conveying to MICHAEL BURNS, ATTORNEY AT LAW ANDERSON, BURNS AND BELA, LLP, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR ASPIRE FINANCIAL, INC. DBA TEXASLENDING.COM, its successors and assigns, in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 201402203, in the DEED OF TRUST OR REAL PROPERTY RECORDS of VICTORIA COUNTY, TEXAS; and

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 the contingency and in the manner authorized by said Deed of Trust/Security Instrument; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, NOVEMBER 5, 2019** 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, I will sell said Real Estate at County Courthouse in VICTORIA COUNTY, TEXAS 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 was posted.

Said Real Estate is described as follows:

BEING LOT NUMBER FOUR (4), IN BLOCK NUMBER (8), OF TERRA VISTA SUBDIVISION PHASE III, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 9, PAGE 54 C&D OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HERE MADE FOR DESCRIPTIVE PURPOSES.

Property Address: 120 COBBLE STONE COURT
VICTORIA, TX 77904

Mortgage Servicer: LOANCARE, LLC

Noteholder: LAKEVIEW LOAN SERVICING, LLC
3637 SENTARA WAY, SUITE 303
VIRGINIA BEACH, VA 23452

The Mortgage Servicer is authorized to represent the Noteholder by virtue of a servicing agreement with the Noteholder. 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.

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 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.

WITNESS MY HAND this 21 day of August, 2019.

FILED

2019 AUG 21 P 12:51

Debra Casler
COUNTY CLERK
VICTORIA COUNTY, TEXAS

Sandra Mendoza
Sandra Mendoza, Arnold Mendoza, Alexis
Mendoza, Susana Sandoval, Leslye Evans, W D
Larew, Elizabeth Anderson, Substitute Trustees
c/o Marinosci Law Group, P.C.
14643 Dallas Parkway, Suite 750
Dallas, Texas 75254
(972) 331-2300

FILE No.

9746

County Clerk, Victoria County, Texas

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:
4/20/2005

Grantor(s)/Mortgagor(s):
MARY JANE BENAVIDEZ, A SINGLE PERSON

Original Beneficiary/Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR LOANAMERICA HOME MORTGAGE, INC., ITS SUCCESSORS AND ASSIGNS

Current Beneficiary/Mortgagee:
Wells Fargo Bank, N.A.

Recorded in:
Volume: N/A
Page: N/A
Instrument No: 200506004

Property County:
VICTORIA

Mortgage Servicer:
Wells Fargo Bank, N.A. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.

Mortgage Servicer's Address:
1 Home Campus, MAC 2301-04C,
West Des Moines, IA 50328

Legal Description: BEING LOT NUMBER FIFTEEN (15), IN BLOCK NUMBER THREE (3), OF MAYFAIR TERRACE SECTION 1, 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 23 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HERE MADE FOR DESCRIPTIVE PURPOSES.

Date of Sale: 11/5/2019

Earliest Time Sale Will Begin: 11:00AM

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.

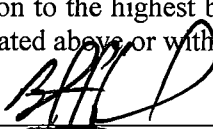
The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

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

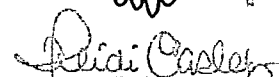
Send written notice of the active duty military

service to the sender of this notice immediately.


Jo Woolsey, ~~Bob Frisch~~, Arnold Mendoza, Sandra Mendoza, Vicki Hammonds, Jodi Steen, Barbara Sandoval, Martha Boeta, Ramon Perez, Garrett Sanders, Megan Ysassi, John Sisk, Amy Ortiz, Vicki Hammonds or Jodi Steen 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

2019 AUG 22 P 4: 28


DIDI CASLER
COUNTY CLERK
VICTORIA COUNTY, TEXAS

MH File Number: TX-19-73980-POS
Loan Type: FHA

2204 COLLEGE DR
VICTORIA, TX 77901

00000008434771

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 05, 2019

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 July 01, 2015 and recorded in Document CLERK'S FILE NO. 201507243 real property records of VICTORIA County, Texas, with ANITA NOEMI GARZA AND REBEKAH ESTHER GARZA, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR WALLICK AND VOLK, INC., mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by ANITA NOEMI GARZA AND REBEKAH ESTHER GARZA, securing the payment of the indebtednesses in the original principal amount of \$165,938.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. U.S. 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. U.S. BANK NATIONAL ASSOCIATION, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o U.S. BANK NATIONAL ASSOCIATION
4801 FREDERICA ST
OWENSBORO, KY 42301

FILED

2019 AUG 29 P 3:12

DN
Diana Casla
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.

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, JANICE STONER, JODI STEEN, ARNOLD MENDOZA, SANDRA MENDOZA, VICKI HAMMONDS, BARBARA SANDOVAL, MARTHA BOETA, RAMON PEREZ, GARRETT SANDERS, MEGAN YASSI, JOHN SISK, OR AMY ORTIZ whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Shawnika Harris

Certificate of Posting

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

Date: _____

2204 COLLEGE DR
VICTORIA, TX 77901

00000008434771

00000008434771

VICTORIA

EXHIBIT "A"

BEING LOT NUMBER NINETEEN (19), IN BLOCK NUMBER THREE (3), OF BROWNSON TERRACE, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF RECORD IN VOLUME 1, PAGE 54, OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

112 LEXINGTON LANE
VICTORIA, TX 77901

0000006515712

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 05, 2019

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 January 26, 1999 and recorded in Document CLERK'S FILE NO. 199901495 real property records of VICTORIA County, Texas, with DUNCAN J. CAMERON AND NORMA J. CAMERON, grantor(s) and NORWEST MORTGAGE, INC., mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by DUNCAN J. CAMERON AND NORMA J. CAMERON, securing the payment of the indebtednesses in the original principal amount of \$75,256.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK, AS SUCCESSOR IN INTEREST TO JPMORGAN CHASE BANK, NATIONAL ASSOCIATION F/K/A JPMORGAN CHASE BANK, AS TRUSTEE FOR GSMPS MORTGAGE LOAN TRUST 2002-1 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. WELLS FARGO BANK, N.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o WELLS FARGO BANK, N.A.
3476 STATEVIEW BLVD
FORT MILL, SC 29715

FILED

2019 SEP 12 P 12:46

D. Carol
COUNTY CLERK
VICTORIA COUNTY, TEXAS



112 LEXINGTON LANE
VICTORIA, TX 77901

0000006515712

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, JANICE STONER, JODI STEEN, ARNOLD MENDOZA, SANDRA MENDOZA, VICKI HAMMONDS, BARBARA SANDOVAL, MARTHA BOETA, RAMON PEREZ, GARRETT SANDERS, MEGAN YASSI, JOHN SISK, OR AMY ORTIZ whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Shawnika Harris

Certificate of Posting

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

Date: _____

112 LEXINGTON LANE
VICTORIA, TX 77901

0000006515712

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VICTORIA

EXHIBIT "A"

BEING LOT NUMBER SIX (6) , IN BLOCK NUMBER FOUR (4) , OF FLEETWOOD SUBDIVISION, 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, AT PAGE 28, OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HERE MADE FOR DESCRIPTIVE PURPOSES.

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: 11/05/2019

Time: Between 11am-2pm and beginning not earlier than 11am-2pm or 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 08/16/2011 and recorded in the real property records of Victoria County, TX and is recorded under Clerk's File/Instrument Number, 201108359 with John G. Upton (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for SWBC Mortgage Corporation mortgagee to which reference is herein made for all purposes.

4. Obligations Secured. Deed of Trust or Contract Lien executed by John G. Upton, securing the payment of the indebtedness in the original amount of \$177,386.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Wells Fargo Bank, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to be Sold. BEING LOT NUMBER TWENTY (20), IN BLOCK NUMBER ONE (1), OF BELLTOWER UNIT III, 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 95D OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HEREMADE FOR DESCRIPTIVE PURPOSES.

FILED *rw*

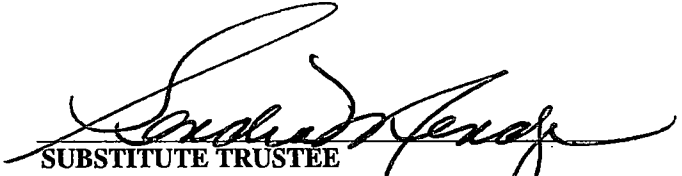
2019 SEP 19 A 11:15

Patsi Casler
COUNTY CLERK
VICTORIA COUNTY, TEXAS



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. Wells Fargo Bank, N.A., as Mortgage Servicer, is representing the current Mortgagee whose address is:

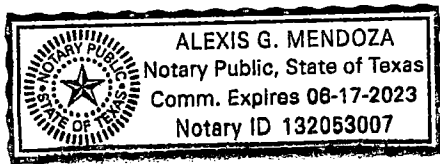
Wells Fargo Home Mortgage
3476 Stateview Blvd.
Fort Mill, SC 29715

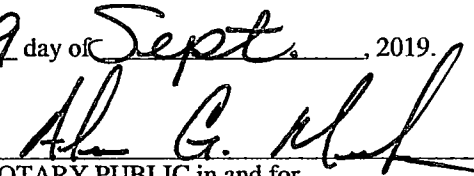

SUBSTITUTE TRUSTEE
~~Arnold Mendoza, Alexis Mendoza, Susana Sandoval,~~
~~Sandra Mendoza, Elizabeth Anderson,~~
1320 Greenway Drive, Suite 300
Irving, TX 75038 ~~OR Jo Woolsey, Bob Frisch,~~
~~Arnold Mendoza, Sandra Mendoza, Vicki~~
~~Hammonds, Iodi Steen, Barbara Sandoval, Martha~~
~~Boeta, Ramon Perez, Garrett Sanders, Mogan Ysassi,~~
~~John Sisk, Amy Ortiz whose address is 1 Mauchly,~~
Irvine, CA 92618

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 19 day of Sept., 2019.





NOTARY PUBLIC in and for

NUECES COUNTY
My commission expires: 6-17-23
Print Name of Notary:
Alexis G. 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 9.19.19 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: 9.19.19

18-02393
304 SHERWOOD DR., VICTORIA, TX 77901

NOTICE OF FORECLOSURE SALE

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

BEING Lot Number Twelve (12), in Block Number Fifteen (15), of TANGLEWOOD 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 of the Plat Records of Victoria County, Texas, to which reference is here made for descriptive purposes.
- Security Instrument: Deed of Trust dated July 29, 2016 and recorded on August 1, 2016 at Instrument Number 201608561 in the real property records of VICTORIA County, Texas, which contains a power of sale.
- Sale Information: November 5, 2019, 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 CHRISZELDA MENDOZA secures the repayment of a Note dated July 29, 2016 in the amount of \$172,699.00. FREEDOM MORTGAGE CORPORATION, whose address is c/o Freedom Mortgage Corporation, 907 Pleasant Valley Avenue, Suite 3, Mt. Laurel, NJ 08054, is the current mortgagee of the Deed of Trust and Note and Freedom Mortgage Corporation 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.

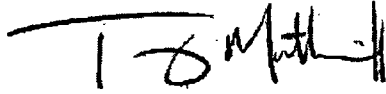
THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

FILED

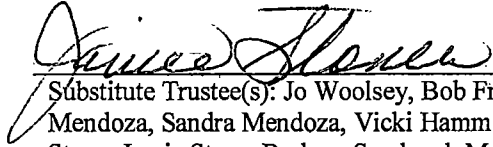
2019 SEP 19 P 1:16

DN
Debra Casler
COUNTY CLERK
VICTORIA COUNTY, TEXAS

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.



Miller, Watson & George, P.C.
Dustin C. George, Attorney at Law
Tracey Midkiff, Attorney at Law
Jonathan Andring, Attorney at Law
5550 Granite Parkway, Suite 245
Plano, Texas 75024



Substitute Trustee(s): Jo Woolsey, Bob Frisch, Arnold
Mendoza, Sandra Mendoza, Vicki Hammonds, Jodi
Steen, Jamie Steen, Barbara Sandoval, Martha Boeta,
Raymond Perez, Garrett Sanders, Megan Yassi, John
Sisk, Amy Ortiz, Alexis Mendoza, Susana Sandoval,
Elizabeth Anderson, Vanessa McHaney
c/o Miller, Watson & George, P.C.
5550 Granite Parkway, Suite 245
Plano, Texas 75024

posted by JANICE STOVER

Certificate of Posting

I, _____, declare under penalty of perjury that on the _____ day of _____, 20____, 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 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: LOT NO. FIVE (5), IN BLOCK NO. FOURTEEN (14), OF CASTLE HILL NORTH SECTION 1, A SUBDIVISION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID SUBDIVISION OF RECORD IN VOLUME 4, PAGE 25, OF THE MAP AND PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 11/16/2012 and recorded in Document 201213363 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: 11/05/2019

Time: 11:00 AM

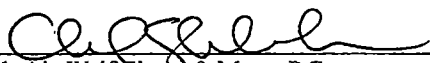
Place: Victoria County, Texas at the following location: FRONT OF THE EAST DOOR OF THE COURTHOUSE BUILDING LOCATED AT 115 NORTH BRIDGE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

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 BRENDA JOYCE NEISSER, provides that it secures the payment of the indebtedness in the original principal amount of \$229,500.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. REVERSE MORTGAGE SOLUTIONS, INC. is the current mortgagee of the note and deed of trust and REVERSE MORTGAGE SOLUTIONS, INC. is mortgage servicer. A servicing agreement between the mortgagee, whose address is REVERSE MORTGAGE SOLUTIONS, INC. c/o REVERSE MORTGAGE SOLUTIONS, INC., 14405 Walters Road, Suite 200, Houston, TX 77014 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 JO WOOLSEY, BOB FRISCH, JODI STEEN OR JANICE STONER, 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

Lori Liane Long, Attorney at Law

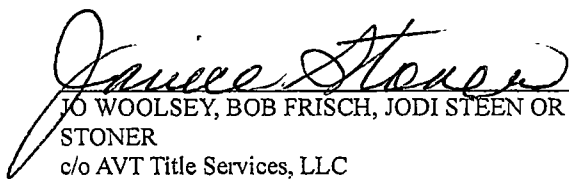
✓ Chelsea Schneider, Attorney at Law

Ester Gonzales, Attorney at Law

Parkway Office Center, Suite 900

14160 North Dallas Parkway

Dallas, TX 75254



JO WOOLSEY, BOB FRISCH, JODI STEEN OR JANICE STONER

c/o AVT Title Services, LLC

5177 Richmond Avenue Suite 1230

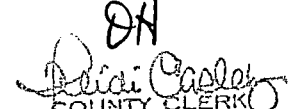
Houston, TX 77056

Certificate of Posting

I am _____ whose address is c/o AVT Title Services, LLC, 1101 Ridge Rd., Suite 222, Rockwall, TX 75087. I declare under penalty of perjury that on _____ I filed 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.

FILED

2019 SEP 19 P 1:20

DN

COUNTY CLERK
VICTORIA COUNTY, TEXAS

FILE No. 9761
County Clerk, Victoria County, Texas
Notice of Foreclosure Sale

FILED

2019 OCT -7 A 11:40

October 7, 2019

D. J. Casler
COUNTY CLERK
VICTORIA COUNTY, TEXAS

Deed of Trust

Dated: January 31, 2017

Grantor: Christopher M. Steen and spouse, Rebekah Piper Steen

Trustee: Loretta Williams

Lender: Texas Dow Employees Credit Union

Recorded in: Filed of record under clerk's file number 201701308 of the real property records of Victoria County, Texas

Legal Description: **Being Lot Number Ten (10), in Block Number Three (3), of Coleman Subdivision, an addition to the City of Victoria, Victoria County, Texas, according to the established map and plat of said addition of record in Volume 1, Page 45 of the Plat Records of Victoria County, Texas, to which reference is here made for descriptive purposes.**

Property Address: 1210 Alcoa St., Victoria, Texas 77901

Secures: Adjustable Rate Note ("Note") in the original principal amount of \$77,250.00, executed by Christopher M. Steen and spouse, Rebekah Piper Steen ("Borrowers") and payable to the order of Lender

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

Substitute Trustee: Cynthia Y. Garza Schammel

Substitute Trustee's Address: 1770 St. James Place, Suite 150, Houston, Texas 77056

Foreclosure Sale:

Date: November 5, 2019

Time: The sale of the Property will be held between the hours of 10:00 a.m. and 4:00 p.m. local time; **the earliest time at which the Foreclosure Sale will begin is 10:00 a.m. and not later than**

three hours thereafter.

Place: Victoria County Courthouse, 115 N. Bridge St., Victoria TX, 77901, area in front of east door of courthouse facing North Bridge Street.

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 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.

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.

A handwritten signature in black ink that reads "Cynthia Y. Garza Schammel". The signature is written in a cursive style with a horizontal line underneath the name.

Cynthia Y. Garza Schammel, Substitute Trustee

NOTICE OF SUBSTITUTE TRUSTEE'S 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 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:

BEING ALL OF LOT NO. FORTY TWO (42), IN BLOCK NO. TWO (2), OF HIGHLAND ESTATES SECTION I, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 2, PAGE 54, OF THE MAP AND PLAT RECORDS OF VICTORIA COUNTY, TEXAS

Commonly known as: 404 Angus Street, Victoria, TX 77904

2. Instrument to be Foreclosed. The instrument to be foreclosed is the deed of trust to Mortgage Electronic Registration Systems, Inc. as nominee for MORTGAGEIT, INC., recorded on 08/10/2005 as Document No. 200511273 in the real property records of Victoria County, Texas. Assignment of Deed of Trust to Aspen Properties Group, LLC as Trustee for Aspen G Revocable Trust recorded on 05/25/2018 as Document No. 201805868 of the real property records of Victoria County, Texas. Assignment of Deed of Trust to Aspen Properties Group, LLC as Trustee for Aspen I Revocable Trust recorded on 05/30/2019 as Document No. 201906031 of the real property records of Victoria County, Texas. The holder or servicer of the instrument is: Aspen Properties Group, LLC as Trustee for Aspen I Revocable Trust.

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

Date: 11/05/2019

Time: The sale will begin no earlier than 11:00 AM or no later than three hours thereafter. The sale will be completed by no later than 2:00 P.M.

Place: Area in front of east door of Courthouse facing North Bridge Street, or any other area designated by the County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

The deed of trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust need not appear at the

THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.



date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. 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. The reposting or refiling may be after the date originally scheduled for this sale.

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.

If the sale is set aside for any reason, the purchaser at the sale shall be entitled only to a return of the deposit paid. The purchaser shall have no further recourse against the mortgagor, the mortgagee, or the mortgagee's attorney.

Pursuant to the deed of trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

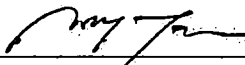
5. Type of Sale. The sale is a nonjudicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by Thomas Yaws and wife, Misty Yaws.

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 promissory note in the original principal amount of \$20,000.00, executed by Thomas Yaws, and payable to the order of MORTGAGEIT, INC.; (b) all renewals and extensions of the note; (c) any and all present and future indebtednesses of Thomas Yaws and wife, Misty Yaws to MORTGAGEIT, INC.. Aspen Properties Group, LLC as Trustee for Aspen I Revocable Trust is the current holder of the Obligations and is the beneficiary under the deed of trust.

THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

7. Default and Request to Act. Default has occurred under the deed of trust, and the beneficiary has requested Names: Texas Foreclosure Management Corporation d/b/a Foreclosure Network of Texas Arnold Mendoza, Alexis Mendoza, Susana Sandoval, Sandra Mendoza, Elizabeth Anderson, 10406 Rockley Rd., Houston, TX 77099, Brian Sayer, C. Morgan Lasley, Shannon E. Coleman, and Katie Hosch, 925 E. 4th St., Waterloo, IA 50703 as Substitute Trustees, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person as Substitute Trustee to conduct the sale.

8. Acceleration. Default has occurred in the payment of the Indebtedness secured by the deed of trust. Therefore, the beneficiary accelerates the maturity of the Indebtedness and declares the entire Indebtedness immediately due and payable.


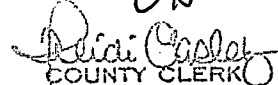
 03 OCTOBER 2019
Substitute Trustee, C. Morgan Lasley

Sent to obligors via certified mail by The Sayer Law Group, P.C., 925 E. 4th St., Waterloo, IA 50703, 319-234-2530.

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.

FILED

2019 OCT -7 P 1:01



COUNTY CLERK
VICTORIA COUNTY, TEXAS

SEE ATTACHED FOR ADDITIONAL IMPORTANT DISCLOSURES

THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

The Sayer Law Group, P.C. is, or may be considered, a debt collector attempting to collect a debt, and any information will be used for that purpose. However, if you have had your debt discharged in bankruptcy and you did not reaffirm your loan in your bankruptcy case, Aspen Properties Group, LLC as Trustee for Aspen I Revocable Trust will only exercise its right as against the property and is not attempting to assess or collect the debt from you personally. You are further advised that unless you notify The Sayer Law Group, P.C. within 30 days of your receipt of this notice that you dispute the validity of the amount owed to Aspen Properties Group, LLC as Trustee for Aspen I Revocable Trust or any portion thereof, the debt will be assumed to be valid. The sum owing as of 09/27/2019 is \$20,169.92 which consists of: Unpaid Principal Balance: \$17,489.14, Interest: \$999.77, Late Charges: \$70.16, Escrow Advance \$1,515.85, Other Fees: \$95.00. TOTAL REQUIRED TO PAYOFF: \$20,169.92. Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, and adjustment may be necessary after we receive your payment.

Please note these Fair Debt Collection Practices Act provisions:

- (a) If the consumer notifies the debt collector in writing within the 30-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and a copy of such verification of the debt or a copy of a judgment against the consumer and a copy of such verification or judgment will be mailed to the consumer by the debt collector;
- (b) If the consumer requests, upon the consumer's written request, within the 30-day period, the name and address of the original creditor, the debt collector will provide the consumer with the name and address of the original creditor if different from the current creditor; and,
- (c) The debt collector shall cease collection of the debt or any disputed portion thereof, until the debt collector obtains verification of the debt or a copy of a judgment, or the name and address of the original creditor if different from the current creditor.

This notice and all further steps undertaken by The Sayer Law Group, P.C., of 925 E. 4th St., Waterloo, IA 50703, will be in compliance with applicable state and federal laws.

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

THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

2019 OCT 10 P 2: 21

DN
Dicki Cooley
COUNTY CLERK
VICTORIA COUNTY, TEXAS

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:
3/27/2008

Grantor(s)/Mortgagor(s):
MARY BETH GUERRERO

Original Beneficiary/Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE
FOR CAPITAL ONE HOME LOANS, LLC, ITS
SUCCESSORS AND ASSIGNS

Current Beneficiary/Mortgagee:
Wilmington Savings Fund Society, FSB, d/b/a
Christiana Trust, not individually but as trustee for
Pretium Mortgage Acquisition Trust

Recorded in:
Volume: N/A
Page: N/A
Instrument No: 200803765

Property County:
VICTORIA

Mortgage Servicer:
Selene Finance, LP is representing the Current
Beneficiary/Mortgagee under a servicing agreement with
the Current Beneficiary/Mortgagee.

Mortgage Servicer's Address:
9990 Richmond Avenue, Ste. 400 South,
Houston, TX 77042-4546

Legal Description: BEING LOT NUMBER THREE (3), IN BLOCK NUMBER FIVE (5), OF BELAIRE SECTION II, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF RECORD IN VOLUME 4, PAGE 7, OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

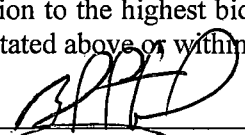
Date of Sale: 11/5/2019

Earliest Time Sale Will Begin: 11am

Place of Sale of Property: 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 IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

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

Notice Pursuant to Tex. Prop. Code § 51.002(i):
Assert and protect your rights as member of the armed forces of the United States. If you or your spouse are serving on active military duty, including active military duty as a member of the Texas National or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please Send written notice of the active duty military service to the sender of this notice immediately.



Jo Woolsey (~~Bob Frisch~~), Arnold Mendoza, Sandra Mendoza, Vicki Hammonds or Jodi Steen 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

NOTICE OF ACCELERATION AND 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.

DEED OF TRUST INFORMATION:

Date: 05/24/2006
Grantor(s): JAMES MICHAEL LUSTER AND ANALIZ LUSTER, HUSBAND AND WIFE
NOEMY ISABEL OLSON, AN UNMARRIED WOMAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS
NOMINEE FOR INDYMAC BANK, F.S.B., A FEDERALLY CHARTERED SAVINGS
BANK, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$100,000.00
Recording Information: Instrument 200607754
Property County: Victoria
Property: (See Attached Exhibit "A")
Reported Address: 110 WOODGLENN 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: PHH Mortgage Corporation
Mortgage Servicer: PHH Mortgage
Current Beneficiary: PHH Mortgage Corporation
Mortgage Servicer Address: 1 Mortgage Way, Mount Laurel, NJ 08054

SALE INFORMATION:

Date of Sale: Tuesday, the 5th day of November, 2019
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 is no longer the designated area, 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, Vicki Hammonds, Jodi Steen, Michael Burns, Bradley Conway, Tori Jones, or Suzanne Suarez, 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, Vicki Hammonds, Jodi Steen, Michael Burns, Bradley Conway, Tori Jones, or Suzanne Suarez, 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.

FILED

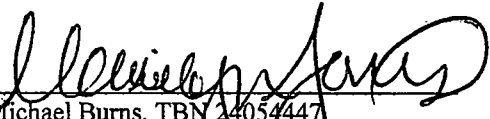
2019 OCT 10 P 2:24

DN
Diana Casley
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.

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 Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Vicki Hammonds, Jodi Steen, Michael Burns, Bradley Conway, Tori Jones, or Suzanne Suarez, any to act as substitute trustee under and by virtue of said Deed of Trust.

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


Michael Burns, TBN 24054447
Suzanne Suarez, TBN 24076723
Bradley Conway, TBN 24055340
Marilyn Jones, TBN 24077649
Bonial & Associates, P.C.
14841 Dallas Parkway, Suite 425, Dallas, TX 75254
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICE

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 THIRTY THREE (33), IN BLOCK NUMBER FIVE (5), OF WOODWAY UNIT 2-A, A SUBDIVISION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID SUBDIVISION OF RECORD IN VOLUME 6, PAGE 45, OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

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

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:
1/24/2007

Grantor(s)/Mortgagor(s):
ANALIZ FLEURY LUSTER AND HUSBAND,
JAMES MICHAEL LUSTER

Original Beneficiary/Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE
FOR HOME FUNDS DIRECT, ITS SUCCESSORS
AND ASSIGNS

Current Beneficiary/Mortgagee:
U.S. Bank National Association, as Trustee, in trust
for the registered holders of Citigroup Mortgage
Loan Trust 2007-AHL2, Asset-Backed Pass-Through
Certificates, Series 2007-AHL2

Recorded in:
Volume: N/A
Page: N/A
Instrument No: 200701420

Property County:
VICTORIA

Mortgage Servicer:
Select Portfolio Servicing, Inc. is representing the
Current Beneficiary/Mortgagee under a servicing
agreement with the Current Beneficiary/Mortgagee.

Mortgage Servicer's Address:
3217 S. Decker Lake Dr.,
Salt Lake City, UT 84119

Legal Description: BEING LOT NUMBERS FOURTEEN (14), FIFTEEN (15), SIXTEEN (16) AND SEVENTEEN (17), IN BLOCK NUMBER SIX (6), OF HILLCREST 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 2, PAGE 20, AND CORRECTED IN VOLUME 2, PAGE 56, BOTH OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HERE MADE FOR DESCRIPTIVE PURPOSES.

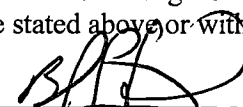
Date of Sale: 11/5/2019

Earliest Time Sale Will Begin: 11am

Place of Sale of Property: 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 IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

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

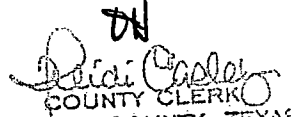
Notice Pursuant to Tex. Prop. Code § 51.002(i):
Assert and protect your rights as member of the armed forces of the United States. If you or your spouse are serving on active military duty, including active military duty as a member of the Texas National or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please **Send** written notice of the active duty military service to the sender of this notice immediately.



Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Vicki Hammonds or Jodi Steen 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

2019 OCT 10 P 2:27


Debra Cooper
COUNTY CLERK
VICTORIA COUNTY, TEXAS

FILED

FILE No. 9766
County Clerk, Victoria County, Texas

2019 OCT 11 P 2: 26

aw
Diana Casales
COUNTY CLERK 00000008141632
VICTORIA COUNTY, TEXAS

1707 N. JECKER STREET
VICTORIA, TX 77901

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 05, 2019

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 July 17, 2006 and recorded in Document CLERK'S FILE NO. 200609796 real property records of VICTORIA County, Texas, with JACK CASARES AND SYLVIA A CASARES, grantor(s) and NATIONSTAR MORTGAGE LLC F/K/A CENTEX HOME EQUITY COMPANY, LLC, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by JACK CASARES AND SYLVIA A CASARES, securing the payment of the indebtednesses in the original principal amount of \$60,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR ASSET BACKED SECURITIES CORPORATION HOME EQUITY LOAN TRUST, SERIES MO 2006-HE6, ASSET BACKED PASS-THROUGH CERTIFICATES, SERIES MO 2006-HE6 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. NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
8950 CYPRESS WATERS BLVD.
COPPELL, TX 75019

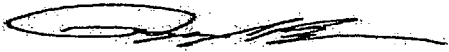


1707 N. JECKER STREET
VICTORIA, TX 77901

0000008141632

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, VICKI HAMMONDS, JODI STEEN OR JAMIE STEEN 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.



Ryan Bourgeois

Certificate of Posting

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

Date: _____

1707 N. JECKER STREET
VICTORIA, TX 77901

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0000008141632

VICTORIA

EXHIBIT "A"

BEING ALL OF THE NORTH ONE-HALF OF LOT 7 AND THE NORTH ONE-HALF OF LOT 8 OF BLOCK 102 IN THE NORTH HEIGHTS ADDITION TO THE CITY OF VICTORIA, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS ACCORDING TO THE ESTABLISHED MAP AND PLAT OF RECORD IN VOLUME 59, PAGE 293 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

FILED

FILE No. 9768
County Clerk, Victoria County, Texas

2019 OCT 11 P 2:26

aw
Dina Casley
COUNTY CLERK
VICTORIA COUNTY, TEXAS 0000008006553

3508 LINDA DRIVE
VICTORIA, TX 77901

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 05, 2019

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 October 26, 2006 and recorded in Document CLERK'S FILE NO. 200614457 real property records of VICTORIA County, Texas, with FRANCISCO P LAGUNA AND JUANITA LAGUNA, grantor(s) and WELLS FARGO BANK, N.A., mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by FRANCISCO P LAGUNA AND JUANITA LAGUNA, securing the payment of the indebtednesses in the original principal amount of \$64,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CITIGROUP MORTGAGE LOAN TRUST 2007-WFHE1, ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-WFHE1 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. WELLS FARGO BANK, N.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o WELLS FARGO BANK, N.A.
3476 STATEVIEW BLVD
FORT MILL, SC 29715

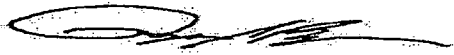


3508 LINDA DRIVE
VICTORIA, TX 77901

0000008006553

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, JANICE STONER, OR JODI STEEN 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.



Ryan Bourgeois

Certificate of Posting

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

Date: _____

3508 LINDA DRIVE
VICTORIA, TX 77901

0000008006553

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VICTORIA

EXHIBIT "A"

BEING LOT NUMBER SIXTEEN (16), IN BLOCK NUMBER ONE (1), OF MAYFAIR TERRACE 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 6, PAGE 36 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HERE MADE FOR DESCRIPTIVE PURPOSES.

SUBSTITUTE TRUSTEE'S NOTICE OF 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.

Note: Retail Installment Contract
Date: May 23, 1998
Original Creditor: Jim Walter Homes, Inc.
Debtor: Miguel D. & Modesta P. Navarro
Current Holder: U. S. Bank, N.A., as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee, successor by merger to First Union National Bank as Trustee, for Mid-State Trust VII, by Ditech Financial LLC, as servicer with delegated authority

Security Instrument:

Mechanic's Lien Contract with Power of Sale
Date: May 23, 1998
Grantor: Miguel D. & Modesta P. Navarro
Trustee: Ron Achille
Recording Information: Volume 0348 at pages 429 et seq. recorded in the Official Records of Victoria County, Texas
Property: All that property (and improvements thereon) covered by and described in the above Security Instrument and as more particularly described in **Exhibit "A"** attached hereto (setting forth therein the legal description of the property as contained in or attached to the above Security Instrument) (referred to in this Notice of Sale as the "Property").

Current Holder: U. S. Bank, N.A., as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee, successor by merger to First Union National Bank as Trustee, for Mid-State Trust VII, by Ditech Financial LLC, as servicer with delegated authority

Mortgage Servicer: Ditech Financial LLC (f/k/a Green Tree Servicing LLC), 2100 E. Elliot Road, T-314, Tempe, Arizona 85284, by virtue of a servicing agreement with Current Holder.

Attorney for Mortgage Servicer Authorized to Appoint Substitute Trustees: Kenneth M. Culbreth, Jr.

Appointment of Substitute Trustees: **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.**

In accordance with Texas Property Code Section 51.0076, the undersigned attorney for the Mortgage Servicer has named and appointed Kenneth M. Culbreth, Jr. and others (identified in **Exhibit "B"** attached hereto) as Substitute Trustees, each to act individually (the "Substitute Trustee") under and by virtue of the Security Instrument.

Foreclosure Sale:

County: Victoria, Texas

Date of Sale (first Tuesday of month): November 5, 2019

Time of Sale: The sale of the Property will begin no earlier than 1:00 o'clock P.M. and no later than three (3) hours thereafter

Place of Sale: The sale of the Property will be held at the county courthouse in Victoria County, Texas (located at 115 North Bridge Street, Victoria, Texas), the county in which the above described Property is located, and at that area of said county courthouse which has been so designated by the Victoria County Commissioners' Court as follows: Area in front of east door of courthouse facing North Bridge Street.

Type of Sale: The sale of the Property is a non-judicial sale being conducted pursuant to the power of sale granted by the Security Instrument.

Terms of Sale: The sale of the Property will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Security Instrument permitting the Holder to have the bid credited against the indebtedness secured by the Security Instrument at the time of the 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 of the Property will be made expressly subject to any title matters set forth in the Security Instrument, 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 Security Instrument. The sale shall not cover any part of the Property that has been released of public record from the lien of the Security Instrument. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the Security Instrument, the Holder has the right to direct the Substitute 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 Security Instrument. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Default and Notice: Default has been made in payment of the Note and Security Instrument and the Note is now unpaid, delinquent and in default. All required notices have been given to Debtor and any and all other necessary parties with regard to the defaulted indebtedness. Mortgage Servicer has requested the undersigned, Substitute Trustee, to post, file and give notice of foreclosure of the Security Instrument and the lien thereof in accordance with applicable Texas law and the terms and provisions of the Security Instrument. Mortgage Servicer is representing Mid-State Trust VII under a Servicing Agreement.

Dated: October 9, 2019

By: 
Kenneth M. Culbreth, Jr., as
Attorney for Mortgage Servicer


By: 
Kenneth M. Culbreth, Jr., as Substitute Trustee
500 North Shoreline, Suite 612
Corpus Christi, Texas 78401-0341
(361) 760-3333 Telephone
(361) 760-3339 Telecopier

Exhibit "A"

ALL THAT CERTAIN TRACT OR PARCEL OF LAND BEING 1.3 ACRE TRACT MORE OR LESS OUT OF A 3.88 ACRE TRACT DESCRIBED IN A GIFT DEED TO DANIEL P. NAVARRO DATED 1/25/96 AND RECORDED 1/30/96 IN VOL 204 PAGE 259 OFFICIAL RECORDS, VICTORIA COUNTY, TEXAS:

SAID 3.88 ACRE TRACT BEING A PART OF A 7.768 ACRE TRACT CONVEYED TO MIGUEL NAVARRO ET UX IN VOL 1435 PAGE 845 DEED RECORDS VICTORIA COUNTY TEXAS; AND BEING SITUATED PARTIALLY IN THE RAFAEL MANCHOLA SURVEY A-87; AND PARTIALLY IN THE MANUEL ZEPEDA SURVEY, A-128 IN VICTORIA COUNTY TEXAS; SAID 1.3 ACRE TRACT BEING MORE FULLY DESCRIBED AS FOLLOWS:

BEGINNING AT POINT IN THE N.E. LINE OF SAID 7.768 ACRE TRACT AND ALSO IN THE N.E. LINE OF SAID 3.88 ACRE TRACT LOCATED N 33 DEG 37' W, AT 304.06 PASS THE SOUTH CORNER SAID 3.88 ACRE TRACT AND IN ALL 574.46 FT FROM THE SOUTH CORNER OF SAID 7.768 ACRE TRACT TO THE P.O.B FOR THIS CALLED 1.3 ACRE TRACT.

THENCE: S 76 DEG W, 381.5 FT MORE OR LESS TO 5/8" I.R. FD IN THE SW LINE OF SAID 3.88 AC TR AND THE NE ROW OF VILLAGE LANE (60" ROW)

THENCE: IN A N.E. DIRECTION WITH THE N.E. R.O.W. OF SAID VILLAGE LANE WITH A CURVE TO THE LEFT, HAVING A RADIUS OF 160.0 FT (CHORD BEARING NO 2 DEG 01' 17" W, A DISTANCE OF 157.47 FT) AND A N ARC DISTANCE OF 164.64 FT TO 5/8" I.R. FD AT PT OF TANGENCY OF SAID CURVE;

THENCE N 27 DEG 27' 25" W, CONTINUING WITH SAID LINES 73.55 FT TO 5/8" I.R. FD FOR THE W. CORNER OF SAID 3.88 ACRE TRACT AND THE S CORNER OF LOT 20, BLOCK 2, VILLAGE TRAILS SUB. NO. 1;

THENCE: N 62 DEG 32' 35" E, WITH THE NW LINE OF SAID 3.88 ACRE TRACT AND THE S.E. LINE OF SAID LOT 20, 285.67 FT TO 5/8" I.R. FD FOR THE N. CORNER OF SAID 3.88 ACRE TRACT AND THE E. CORNER OF SAID LOT 20;

THENCE S 33 DEG 37' E WITH THE N.E. LINE OF SAID 3.88 ACRE TRACT, 200 FT TO THE P.O.B. AND CONTAINING 1.3 ACRE MORE OR LESS.

Exhibit "B"

Kenneth M. Culbreth, Jr.
500 North Shoreline, Suite 612
Corpus Christi, Nueces County, Texas 78401

Jim Mills
9065 Jollyville, Suite 203A
Austin, Travis County, Texas 78759

Susan Mills
9065 Jollyville, Suite 203A
Austin, Travis County, Texas 78759

Emily Northern
9065 Jollyville, Suite 203A
Austin, Travis County, Texas 78759

Russell Slaton
9065 Jollyville, Suite 203A
Austin, Travis County, Texas 78759

Marilyn Cummings
9065 Jollyville, Suite 203A
Austin, Travis County, Texas 78759

Jan Reagan
9065 Jollyville, Suite 203A
Austin, Travis County, Texas 78759

Patsy Anderson
9065 Jollyville, Suite 203A
Austin, Travis County, Texas 78759

Russell Cain
9065 Jollyville, Suite 203A
Austin, Travis County, Texas 78759

Tina Jacob
9065 Jollyville, Suite 203A
Austin, Travis County, Texas 78759

Ed Henderson
9065 Jollyville, Suite 203A
Austin, Travis County, Texas 78759

Pat Brennan
9065 Jollyville, Suite 203A
Austin, Travis County, Texas 78759

Rosie Trevino
9065 Jollyville, Suite 203A
Austin, Travis County, Texas 78759

Note: Individually and separate, each Substitute Trustee listed above is authorized to act alone without the joinder of the other Substitute Trustees.

FILED

2019 OCT 14 A 10: 26

JH
Diana Ornela
COUNTY CLERK
VICTORIA COUNTY, TEXAS

Victoria

FILED

2019 OCT 14 P 12:05

OH
Patricia Casley
COUNTY CLERK
VICTORIA COUNTY, TEXAS

ATTENTION SERVICE MEMBERS: ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING IN ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR 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.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, JEFFREY W. DOBBINS AND BERNICE M. DOBBINS, HUSBAND AND WIFE delivered that one certain Deed of Trust dated MARCH 12, 2013, which is recorded in INSTRUMENT NO. 201304476 of the real property records of VICTORIA County, Texas, conveying to the Trustee(s) therein named the real property therein described, to secure the payment of a Promissory Note in the principal amount of \$197,847.00 payable to the order of JAMES B. NUTTER & COMPANY, to which reference is hereby made for a description of the Promissory Note, the terms and covenants of the Deed of Trust, and the property therein conveyed; and

WHEREAS, default, as same is defined in the Promissory Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and

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

WHEREAS, JAMES B. NUTTER & COMPANY, the Mortgagee, or the Mortgage Servicer, has instructed a Substitute Trustee(s) to sell real property described in the Deed of Trust in order to satisfy the indebtedness secured thereby.


NOTICE IS HEREBY GIVEN that on Tuesday, NOVEMBER 5, 2019, beginning at 12:00 NOON, or not later than three (3) hours after that time, a Substitute Trustee(s) will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

BEING LOT NUMBER NINE (9), IN BLOCK NUMBER ONE (1), OF SCHMIDT ACRES SUBDIVISION, AN ADDITION IN VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 9, PAGE 1C-D OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HERE MADE FOR DESCRIPTIVE PURPOSES.

The sale will occur at that area designated by the Commissioners Court of VICTORIA County, Texas, for such sales (OR AT PATIO AREA IN FRONT OF THE EAST DOOR OF THE COURTHOUSE FACING BRIDGE STREET).

NOTICE IS FURTHER GIVEN that the address of JAMES B. NUTTER & COMPANY, the Mortgagee or Mortgage Servicer, is P.O. BOX 10346, KANSAS CITY, MISSOURI 64171. Pursuant to the Texas Property Code, the Mortgage Servicer is authorized to administer a foreclosure sale. The name and address of a substitute trustee is Michael J. Schroeder, 3610 North Josey Lane, Suite 206, Carrollton, Texas 75007. A Substitute Trustee is authorized by the Texas Property Code to set reasonable conditions for the foreclosure sale.

Dated: OCTOBER 14, 2019.



**SUBSTITUTE TRUSTEE(S)
MICHAEL J. SCHROEDER OR SANDRA MENDOZA
OR ARNOLD MENDOZA OR ALEXIS MENDOZA OR
SUSAN SANDOVAL OR LESLYE EVANS OR W.D.
LAREW**

FILE NO.: JBN-2689
PROPERTY: 4 JARED RD
VICTORIA, TEXAS 79905

JEFFREY W. DOBBINS

NOTICE SENT BY:
MICHAEL J. SCHROEDER
3610 NORTH JOSEY LANE, SUITE 206
CARROLLTON, TEXAS 75007
Tele: (972) 394-3086
Fax: (972) 394-1263

FILED

FILE No. 9771
County Clerk, Victoria County, Texas

2019 OCT 14 P 2:41

aw

Deirdre Caskey
COUNTY CLERK
VICTORIA COUNTY, TEXAS

205 NORTH MANTZ STREET, VICTORIA, TX, 77901
7015FC.0035

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

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

**APPOINTMENT OF
SUBSTITUTE TRUSTEE:**

WHEREAS, in my capacity as the attorney for the Mortgagee and/or its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I hereby name, appoint and designate Jo Woolsey, W.D. Larew, Leslve Evans, Arnold Mendoza, Oscar Caballero, Donna Caballero, Frederick Britton, Pamela Thomas, Barbara Sandoval, John Sisk, Bob Frisch, Vicki Hammonds, Sandra Mendoza, Jamie Steen, Jodi Steen, Elizabeth Anderson, Vanessa McHanev, Martha Boeta, Megan Yassi, Janice Stoner, Alexis Mendoza, Susan Sandoval, Ramon Perez, Garrett Sanders, Amy Ortiz, Travis Gray, Chris Ferguson, or Jack O'Boyle, each as Substitute Trustee, to act under and by virtue of said Deed of Trust, including posting and filing the public notice required under Section 51.002 Texas Property Code as amended, and to proceed with a foreclosure of the Deed of Trust lien securing the payment of the Note.

**SUBSTITUTE TRUSTEE'S
ADDRESS:**

c/o JACK O'BOYLE & ASSOCIATES, Mailing Address: P.O. Box 815369, Dallas, Texas 75381;
Physical Address: 12300 Ford Road, Suite 212, Dallas, TX 75234.

**NOTICE OF SUBSTITUTE
TRUSTEE SALE:**

WHEREAS, 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.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on November 05, 2019 between the hours of 11am-2pm the Substitute Trustee will sell said real property at the place hereinafter set out and pursuant to the terms herein described. The sale will begin at the earliest time stated above or within three (3) hours after that time.

LOCATION OF SALE:

The place of the sale shall be: At the area in front of the east door of the Victoria County Courthouse, 115 North Bridge Street in VICTORIA County, Texas or as designated by the County Commissioners.

**INSTRUMENT TO BE
FORECLOSED:**

Deed of Trust or Contract Lien dated 07/02/2008 and recorded under Volume, Page or Clerk's File No. INSTRUMENT # 200808380; RE-RECORDED AT 200900340 in the real property records of Victoria County Texas, with SANTIAGO DE LA CERDA AND WIFE, MARIA DE LA CERDA as Grantor(s) and AMERICARE INVESTMENT GROUP, INC. DBA PREMIER CAPITAL LENDING as Original Mortgagee.

OBLIGATIONS SECURED:

Deed of Trust or Contract Lien executed by SANTIAGO DE LA CERDA AND WIFE, MARIA DE LA CERDA securing the payment of the indebtedness in the original principal amount of \$90,771.00 and obligations therein described including but not limited to the promissory note and all the modifications, renewals and extensions of the promissory note (the "Note") executed by SANTIAGO DE LA CERDA. CARRINGTON MORTGAGE SERVICES, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

**MORTGAGE SERVICING
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 property securing the above referenced loan. CARRINGTON MORTGAGE SERVICES, LLC is acting as the Mortgage Servicer for CARRINGTON MORTGAGE SERVICES, LLC who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. CARRINGTON MORTGAGE SERVICES,

LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

CARRINGTON MORTGAGE SERVICES, LLC
c/o CARRINGTON MORTGAGE SERVICES, LLC
1600 SOUTH DOUGLASS ROAD, SUITE 200-A, ANAHEIM, CA 92806

**LEGAL DESCRIPTION OF
PROPERTY TO BE SOLD:**

BEING A 0.22 ACRE (9,472 SQUARE FOOT) TRACT OF LAND SITUATED IN FARM LOT FOUR (4), BLOCK "A", EAST OF TOWN IN THE ORIGINAL FOUR LEAGUE GRANT TO THE TOWN OF VICTORIA, VICTORIA COUNTY, TEXAS, SAID 0.22 ACRE TRACT BEING THE SAME TRACT OF LAND CONVEYED FROM DANTE H. GARZA TO MACARIO P. TOVAR AND SOLEDAD Z. TOVAR BY DEED DATED FEBRUARY 23, 2006 AS RECORDED IN OFFICIAL RECORDS INSTRUMENT NO. 200602367 OF VICTORIA COUNTY, TEXAS, AND DESCRIBED IN VOLUME 215, PAGE 122 OF THE DEED RECORDS OF VICTORIA COUNTY, TEXAS, SAID 0.22 ACRE TRACT BEING DESCRIBED BY METES AND BOUNDS ON EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF. TOGETHER WITH MANUFACTURED HOME DESCRIBED AS FOLLOWS: MAKE: FLEETWOOD. MODE: CARRIAGE HILL SERIES 3443C YEAR 2009 MH LABEL# PFS1019896 / PFS1019897 (the "Property")

**REPORTED PROPERTY
ADDRESS:**

205 NORTH MANTZ STREET, VICTORIA, TX 77901

TERMS OF SALE: The Substitute Trustee will sell the Property by public auction at the place and date specified herein.

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 and the priority of the lien being foreclosed.

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 Mortgagee and/or Mortgage Servicer 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 priority, nature and extent of such matters, if any.

In the event of a defect or other problem with the foreclosure process is discovered that may invalidate the sale, the consideration paid will be returned to the purchaser as the sole and absolute remedy. In the event of any claim or action brought by any person including the purchaser requiring or resulting in the invalidation of the sale and rescission of the Trustee's Deed or Substitute Trustee's Deed, purchaser's damages resulting therefrom are limited to the consideration paid to the Trustee or Substitute Trustee and the sole and absolute remedy shall be the return to purchaser of the consideration paid. The purchaser shall have no further recourse against the Trustee, Substitute Trustee, Mortgagee and/or Mortgage Servicer, or its attorney(s).

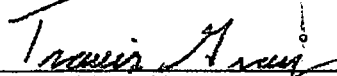
The Deed of Trust permits the Mortgagee and/or Mortgage Servicer to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee under the Deed of Trust or Substitute Trustee appointed herein need not appear at the date, time and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. 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. The reposting or refileing may be after the date originally scheduled for this 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.

Signed on the 9 day of October, 2019

Respectfully,

JACK O'BOYLE & ASSOCIATES



Jack O'Boyle | SBN: 15165360

jack@jackobovle.com

/ Travis H. Gray | SBN: 24044965

travis@jackobovle.com

Chris S. Ferguson | SBN: 24069714

chris@jackobovle.com

P.O. Box 815369

Dallas, Texas 75381

P: 972.247.0653 | F: 972.247.0642

ATTORNEYS FOR MORTGAGEE AND/OR ITS MORTGAGE
SERVICER

FILE No. 9772
County Clerk, Victoria County, Texas

A-M/Reyes-Scrogam 19244

FILED

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: October 14, 2019

2019 OCT 14 P 2:40

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

aw
Diana Casola
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

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:

November 5, 2019, 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

502 Santa Fe Dr, Victoria, TX 77904

19-021366

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: 11/05/2019

Time: Between 11am-2pm and beginning not earlier than 11am-2pm or 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 6/13/2006 and recorded in the real property records of Victoria County, TX and is recorded under Clerk's File/Instrument Number, 200608150 with Cirilo Santellana and Lupe M. Santellana (grantor(s)) and Home 123 Corporation mortgagee to which reference is herein made for all purposes.

4. Obligations Secured. Deed of Trust or Contract Lien executed by Cirilo Santellana and Lupe M. Santellana, securing the payment of the indebtedness in the original amount of \$88,500.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust, Inc. 2006-NC2, Asset Backed Pass Through Certificates Series 2006-NC2 is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to be Sold. BEING LOT NUMBER TWENTY-FIVE, IN BLOCK NUMBER TWENTY-ONE, OF CIMARRON UNIT III, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF RECORD IN VOLUME 6, PAGE 50 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

FILED

2019 OCT 15 A 10:30


DN
Deirdre Casler
COUNTY CLERK
VICTORIA COUNTY, TEXAS



4707896

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. U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust, Inc. 2006-NC2, Asset Backed Pass Through Certificates Series 2006-NC2, as Mortgage Servicer, is representing the current Mortgagee whose address is:

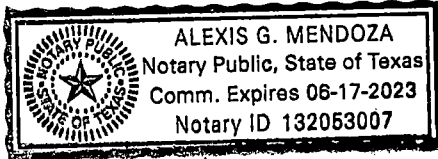
Wells Fargo Home Mortgage
3476 Stateview Blvd.
Fort Mill, SC 29715



SUBSTITUTE TRUSTEE
Arnold Mendoza, Alexis Mendoza, Susana Sandoval,
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 15th day of October, 2019.




NOTARY PUBLIC in and for
Nueces COUNTY
My commission expires: 6-17-23
Print Name of Notary:
Alexis G. Mendoza

CERTIFICATE OF POSTING

My name is _____, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on _____ 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: _____
Date: _____

FILED

NOTICE OF TRUSTEE'S SALE

2019 OCT 15 A 10:50

THE STATE OF TEXAS §
COUNTY OF VICTORIA §

KNOW ALL MEN BY THESE PRESENTS:

DN
Diana Casler
COUNTY CLERK
VICTORIA COUNTY, TEXAS

WHEREAS, by Deed of Trust dated October 15, 2008, Sherri Roth conveyed to J. Milton Chapman, as Trustee, the following property situated in the County of Victoria, Texas, to-wit:

BEING Lot Number Two-D (2D), in Block Number Three (3), of BROWNSON ADDITION RESUBDIVISION NO. 1, an addition to the City of Victoria, Victoria County, Texas, according to the established map an plat of sad addition of record in Volume 8, Page 177C of the Plat Records of Victoria County, Texas, to which reference is here ae for descriptive purposes

(herein the "Property") to secure that one certain Promissory Note therein described in the original principal amount of \$28,870.01 executed by Sherri Roth, and made payable to the order of Habitat For Humanity, Victoria n/k/a Golden Crescent Habitat for Humanity (herein the "Note"), which such Deed of Trust is recorded under Instrument or Document Number 200812504 of the Official Records of Victoria County, Texas (herein "Deed of Trust"); and

WHEREAS said Deed of Trust also secures the Indebtedness evidenced by Promissory Note dated October 15, 2008, in the original principal amount of \$5,000.00, due and unpaid to Habitat For Humanity, Victoria n/k/a Golden Crescent Habitat for Humanity, executed by Sherri Roth (Third Lien); and

WHEREAS, default has occurred under the terms of the Notes 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; and

Whereas there is an intervening second lien due and payable to Texas Department of Housing and Community Affairs which is secured by a second lien deed of trust against the property being foreclosed,

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, November 5, 2019 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, being the FRONT OF THE EAST DOOR OF THE COURTHOUSE BUILDING LOCATED AT 115 NORTH BRIDGE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE, at the Victoria County Courthouse, 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.

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 15 day of Oct-6V, 2019.

[Signature]

J. Milton Chapman, Trustee
101 W. Goodwin, Ste. 700
Victoria, TX 77901