

FILE No. 8715
County Clerk, Victoria County, Texas

FILED

2015 MAR 30 A 11:35

NOTICE OF FORECLOSURE SALE

Ricki Casley
COUNTY CLERK
VICTORIA COUNTY, TEXAS

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

SEE EXHIBIT "A"

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 02/05/2007 and recorded in Document 200701618 real property records of Victoria County, Texas.

3. Date, Time, and Place of Sale.

Date: 05/05/2015

Time: The sale will begin no earlier than 11:00 AM or no later than three hours thereafter.

Place: Victoria County Courthouse, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

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.

5. Obligations Secured. The Deed of Trust executed by RICKY SABEDRA SR. AND HANNAH SABEDRA, provides that it secures the payment of the indebtedness in the original principal amount of \$85,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR THE RMAC TRUST, SERIES 2012-1T is the current mortgagee of the note and deed of trust and RUSHMORE LOAN MANAGEMENT SERVICES, LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR THE RMAC TRUST, SERIES 2012-1T c/o RUSHMORE LOAN MANAGEMENT SERVICES, LLC, 15480 Laguna Cyn Road, Suite 100, IRVINE, CA 92618 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. Default and Request to Act. Default has occurred under the deed of trust, and the mortgagee has requested a Substitute Trustee conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.

Jo Woolsey

JO WOOLSEY, J.R. STEEN, VICKI HAMMONDS, W.D.
LAREW, W.L. LAREW OR BOB FRISCH
c/o AVT Title Services, LLC
13770 Noel Road #801529
Dallas, TX 75380-1529

15-000004-316
2905 GAYLE DRIVE
VICTORIA, TX 77901

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.

EXHIBIT "A"

(Legal Description)

BEING LOT NUMBER THREE (3), IN BLOCK NUMBER SEVEN (7), OF MAYFAIR TERRACE, SECTION I, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF RECORD IN VOLUME 3, PAGE 23, OF THE RECORDS OF VICTORIA COUNTY, TEXAS. BEING THE SAME LAND DESCRIBED IN DEED DATED JUNE 21, 2006, FROM BENEFICIAL TEXAS, INC. TO DENNIS BOROWICZ, FILED FOR RECORD IN THE OFFICE OF THE COUNTY CLERK OF VICTORIA COUNTY, TEXAS ON JULY 20, 2006, UNDER CLERK'S FILE NO. 200609671.

FILED AND RECORDED
OFFICIAL PUBLIC RECORDS

Val D. Huvar

2007 FEB 06 04:22 PM 200701618
CMCELROY \$75.00
VAL D. HUVAR, COUNTY CLERK
VICTORIA COUNTY, TEXAS

NOTICE OF FORECLOSURE SALE

FILE No. 8716
County Clerk, Victoria County, Texas

PURSUANT TO TEXAS TAX CODE SECTION 32.06, THE FORECLOSURE SALE REFERRED TO IN THIS DOCUMENT IS A SUPERIOR TRANSFER TAX LIEN SUBJECT TO RIGHT OF REDEMPTION UNDER CERTAIN CONDITIONS. THE FORECLOSURE IS SCHEDULED TO OCCUR ON June 2, 2015.

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

Tax Lien Contract

Dated: September 27, 2010
Indebtedness (original amount): \$4,970.28
Grantor: Geronimo Gomez and Emily C Gomez
Mortgagee: Propel Financial Services, LLC
Recorded: Document # 201011712 in the Real Property Records of Victoria County, Texas

Tax Lien Transfer(s)

Recorded as Document # 201011713 in the Real Property Records of Victoria County, Texas

PROPERTY

LOT NUMBER FOURTEEN (14), IN BLOCK NUMBER THREE (3) OF MAYFAIR TERRACE, SECTION I, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT THEREOF RECORDED IN VOLUME 3, PAGE 23 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

DATE OF SALE June 2, 2015

EARLIEST TIME SALE WILL BEGIN 11:00 am

PLACE OF SALE OF THE PROPERTY At the Victoria County Courthouse or as otherwise designated by the County Commissioners Court.

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.

Richard Duncan, Yanira Reyes, Jo Woolsey, Bob Frisch, Vicki Hammonds and
Jamie Steen
Substitute Trustee
c/o Harrison Duncan PLLC, 8700 Crownhill, Suite 505, San Antonio, Texas 78209

Dated March 30, 2015

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2015 MAR 30 A 11:39

COUNTY CLERK
VICTORIA COUNTY, TEXAS

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

DEED OF TRUST INFORMATION:

Date: 02/20/2003
Grantor(s): JACOB VALDEZ AND ZANDRA VALDEZ, HUSBAND AND WIFE
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR BSM FINANCIAL, L.P. DBA BANKSOURCE MORTGAGE, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$84,979.00
Recording Information: Instrument 200302652 ; re-filed under Instrument 200406279
Property County: Victoria
Property:

THE SURFACE ONLY OF A TRACT OR PARCEL OF LAND CONTAINING ONE (1.0) ACRES OF LAND, MORE OR LESS, SITUATED IN AND BEING A PART OF THE JAMES QUINN SURVEY, ABSTRACT 282, VICTORIA COUNTY, TEXAS, AND BEING ALSO A PART OF THAT CERTAIN 25.6 ACRES AWARDED TO THE MINOR HEIRS OF GLOVER GIRDY BY DEED OF PARTITION OF THE ISAAC AND ROSINA GIRDY LAND, WHICH DEED IS OF RECORD IN VOLUME 123, PAGE 480 OF THE DEED RECORDS OF VICTORIA COUNTY, TEXAS.

THIS ONE ACRE, MORE OR LESS, IS THE THIRD TRACT NORTHWEST OF THAT CERTAIN 1.0 ACRE TRACT CONVEYED TO VICTORIA COUNTY INDEPENDENT SCHOOL DISTRICT NO. 7, BY DEED DATED NOVEMBER 9, 1917, OF RECORD IN VOLUME 85, PAGE 453. FROM THIS 1.0 ACRE TRACT A STRIP WAS SOLD BY THE SAID SCHOOL DISTRICT IN VICTORIA COUNT, FOR WIDENING ROAD, VOLUME 276, PAGE 1, AND THE BALANCE WAS SOLD TO OSCAR SMALL BY DEED OF RECORD IN VOLUME 502, PAGE 162, ALL DEED OF RECORD IN THE DEED RECORDS OF VICTORIA COUNTY, TEXAS.

THE ONE (1.0) ACRE, MORE OR LESS NOW BEING CONVEYED IS DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON PIPE SET 208.6 FEET, NORTH 34 DEGREES 30 MINUTES WEST FROM THE NORTH CORNER OF THE SAID OSCAR SMALL TRACT, SAID PIPE MARKS THE NORTH CORNER OF A ONE-HALF ACRE TRACT RECENTLY CONVEYED TO ALBERT RIOS ET UX, OFF GLOVER GIRDY HEIRS TRACT, AND ALSO THE EAST CORNER OF THIS TRACT;

THENCE WITH THE COMMON LINE OF THIS AND THE SAID RIOS TRACT SOUTH 55 DEGREES WEST, AT 189.0 FEET IS A 5/8 INCH IRON ROD SET AT THE EAST BOUNDARY OF A 40-FOOT ROAD AND AT A TOTAL OF 213.9 FEET IS THE SOUTH CORNER OF THIS TRACT AND THE WEST CORNER OF THE SAID RIOS TRACT;

THENCE WITH THE SAID ROAD NORTH 34 DEGREES 30 MINUTES WEST 208.7 FEET IS THE WEST CORNER OF THIS ONE-ACRE TRACT;

THENCE NORTH 55 DEGREES 00 MINUTES EAST AT 24.9 FEET IS A PIPE AT THE EAST BOUNDARY OF SAID 40-FOOT ROAD AND AT A TOTAL OF 213.9 FEET IS THE NORTH CORNER OF THIS ONE-ACRE TRACT;

THENCE SOUTH 34 DEGREES 30 MINUTES EAST 208.7 FEET IS THE PLACE OF BEGINNING CONTAINING 1.0 ACRE, MORE OR LESS, 0.12 ACRE BEING IN THE SAID ROAD.

Reported Address: 103 GIRDY ROAD, VICTORIA, TX 77905

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWBMS REPERFORMING LOAN REMIC TRUST CERTIFICATES, SERIES 2004-R2

Mortgage Servicer: Wells Fargo Bank, N. A.

Current Beneficiary: THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWBMS REPERFORMING LOAN REMIC TRUST CERTIFICATES, SERIES 2004-R2

Mortgage Servicer Address: 3476 Stateview Boulevard, Fort Mill, SC 29715

SALE INFORMATION:

Date of Sale: Tuesday, the 5th day of May, 2015

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.

Substitute Trustee(s): Jo Woolsey, Bob Frisch, Vicki Hammonds, Arnold Mendoza, Cristina Camarata, Sammy Hooda, Michael Burns, Alexander Wolfe, Suzanne Suarez or Adam Womack, any to act

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

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

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been

cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Jo Woolsey, Bob Frisch, Vicki Hammonds, Arnold Mendoza, Cristina Camarata, Sammy Hooda, Michael Burns, Alexander Wolfe, Suzanne Suarez or Adam Womack, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

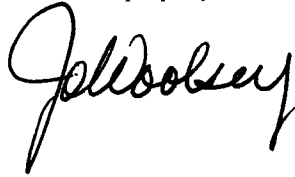
WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

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

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

Very truly yours,

Buckley Madole, P.C.



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on
2015 MAR 30 A 11:41


COUNTY CLERK
VICTORIA COUNTY, TEXAS

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: May 05, 2015

Time: The sale will begin at 11:00AM 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 May 23, 2008 and recorded in Document CLERK'S FILE NO. 200806590 real property records of VICTORIA County, Texas, with JOHN PEREZ, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

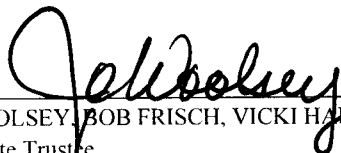
4. **Obligations Secured.** Deed of Trust or Contract Lien executed by JOHN PEREZ, securing the payment of the indebtednesses in the original principal amount of \$147,175.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK 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 as follows:


BEING LOT NUMBER TWENTY-TWO (22), IN BLOCK NUMBER NINE (9), OF BRIDLE RIDGE III, A SUBDIVISION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF RECORD IN VOLUME 7, PAGE 173 C&D, OF THE PLAT RECORDS OF 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 § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK
999 N.W. GRAND BLVD STE 110
OKLAHOMA CITY, OK 73118-6077



JO WOOLSEY, BOB FRISCH, VICKI HAMMONDS OR JAMIE STEEN
Substitute Trustee
c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP
15000 Surveyor Boulevard, Suite 100
Addison, Texas 75001

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COUNTY CLERK
VICTORIA COUNTY, TEXAS



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: May 05, 2015

Time: The sale will begin at 11:00AM 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 06, 1999 and recorded in Document CLERK'S FILE NO. 199900371 real property records of VICTORIA County, Texas, with AMY L. KALMUS AND JOSEPH F. KALMUS JR., grantor(s) and NORWEST MORTGAGE, INC., mortgagee.

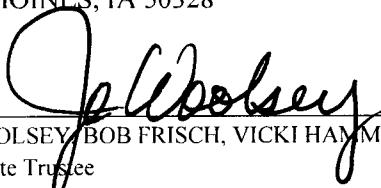
4. **Obligations Secured.** Deed of Trust or Contract Lien executed by AMY L. KALMUS AND JOSEPH F. KALMUS JR., securing the payment of the indebtednesses in the original principal amount of \$110,250.00, and obligations therein described including but not limited to the promissory note and all modifications, 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.** The property to be sold is described as follows:

SURFACE ONLY IN AND TO LOT SIXTEEN (16), BLOCK ONE (1), IN NORTH PARK ESTATES NO. 1, AN ADDITION TO THE COUNTY OF VICTORIA, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF RECORD IN VOLUME 6, PAGE 346, OF THE MAP AND PLAT RECORDS OF 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 § 51.0025, 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.
ONE HOME CAMPUS
DES MOINES, IA 50328



JO WOOLSEY, BOB FRISCH, VICKI HAMMONDS OR JAMIE STEEN
Substitute Trustee
c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP
15000 Surveyor Boulevard, Suite 100
Addison, Texas 75001

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Patti Coley
COUNTY CLERK
VICTORIA COUNTY, TEXAS



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

NOTICE OF TRUSTEE'S SALE

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

WHEREAS, by First Lien Deed of Trust dated August 11, 2010 and Second Lien Deed of Trust dated August 11, 2010, BENIGNO SANCHEZ conveyed to DENNIS J. KOWALIK, as Trustee, the following property situated in the County of Victoria, Texas, to-wit:

BEING 106.16 Acres situated in and a part of the Patrick Dowlan Survey, Abstract No. 156, Victoria County, Texas and being more particularly described by metes and bounds in Exhibit "A" attached hereto and incorporated herewith for all purposes.

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

(herein the "Property") to secure that one certain First Lien Promissory Note therein described in the original principal amount of \$1,300,000.00, executed by BENIGNO SANCHEZ, and made payable to LEONARD JOHNSON and DIAN L. JOHNSON (herein the "First Lien Note"), which such First Lien Deed of Trust is recorded in Clerk's Instrument #201007812, of the Official Records of Victoria County, Texas (herein "Deed of Trust");

(herein the "Property") to secure that one certain Second Lien Promissory Note therein described in the original principal amount of \$75,000.00, executed by BENIGNO SANCHEZ, and made payable to LEONARD JOHNSON and DIAN L. JOHNSON (herein the "Second Lien Note"), which such Second Lien Deed of Trust is recorded in Clerk's Instrument #201007813, of the Official Records of Victoria County, Texas (herein "Deed of Trust"); and

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

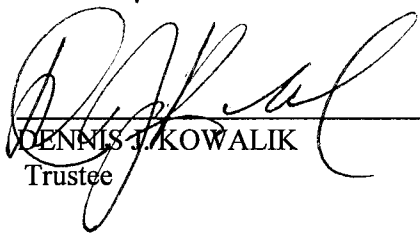
NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday the 5th day of May, 2015, I will sell for cash, the property in the area designated by the Commissioner's Court of Victoria County as the area where foreclosure sales are to take place, at the Victoria County Courthouse, Victoria, Texas, to the highest bidder. The time at which the sale will begin will be 10:00 a.m., or within three (3) hours after said time.

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

In offering this property for sale at foreclosure pursuant to its deed of trust, neither the lien holder nor the duly appointed trustee or substitute trustee, as the case may be, make any warranties or representations, express or implied, regarding the compliance or non-compliance of this property with the Comprehensive Environmental Response, Compensation and Liability Act, ("CERCLA"), the Resource Conservation and Recovery Act, ("RCRA"), the Texas Solid Waste and Disposal Act, the Regulations of the United States Environmental Protection Agency, the Texas Water Commission, or any other Federal, State or local environmental law or regulation, which include, but are not limited to representations that the property has not been used (i) for the storage, transportation, processing or disposal of hazardous waste, industrial solid or municipal solid waste as those terms are defined in the Texas Solid Waste and Disposal Act, Tex. Rev. Civ. Stat. Ann. Art. 4477-7, or any toxic or hazardous wastes, substances or materials as identified under the Resource Conservation and Recovery Act of 1976 (42 U.S.C. § 6901 et seq.), as amended, the Comprehensive Environmental Response, Compensation and Liability Act (42 U.S.C. § 9601 et seq.), as amended, and the regulations of the United States Environmental Protection Agency, or (ii) in such a way as to create any environmental condition that is actionable under any Federal, State or local environmental law or regulation. Any such representations or warranties are expressly disclaimed hereby.

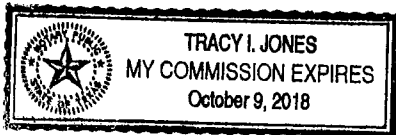
The Purchaser of the property at the foreclosure sale shall accept and take the property in its present condition and subject to any loss, claims, liability, damages, injunctive relief, injuries to person, property or natural resources, cost, expense, action, or cause of action, pursuant to any Federal,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

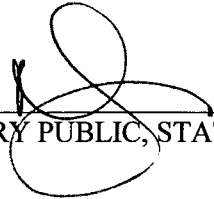
WITNESS my hand this the 1st day of April, 2015.


DENNIS J. KOWALIK
Trustee

THE STATE OF TEXAS §
COUNTY OF VICTORIA §

This instrument was acknowledged before me on this the 1st day of April, 2015, by DENNIS J. KOWALIK.




NOTARY PUBLIC, STATE OF TEXAS

FILED
on
2015 APR -6 P 1:23


COUNTY CLERK
VICTORIA COUNTY, TEXAS

EXHIBIT A

106.16 ACRE TRACT FIELDNOTE DESCRIPTION

STATE OF TEXAS }

COUNTY OF VICTORIA }

Being 106.16 acres situated in and a part of the Patrick Dowlan Survey, Abstract No. 156, Victoria County, Texas, all that certain 20.147 acre tract recorded in Volume 322, Page 404 of the Deed Records of Victoria County, Texas, and a 81.45 acre tract recorded in Volume 157, Page 170 of the Deed Records of Victoria County, Texas, which includes a 2.95 acre tract recorded in Volume 1578, Page 677 of the Deed Records of Victoria County, Texas. This 106.16 acres is more fully described by metes and bounds as follows;

BEGINNING at a point in Lone Tree Road on the common line of the Patrick Dowlan Survey (A-156) and the William Hawley Survey (A-177) to the South corner of this 106.16 acres;

THENCE, with the common line of this tract and the residue of a 154 acre tract recorded in Volume 321, Page 267 of the Deed Records of Victoria County, Texas;

N 46°25'33" W at 39.41 feet passing a 5/8 inch iron rod set beside a metal fence post on line; continuing on same course a TOTAL DISTANCE of 271.90 feet to a 5/8 inch iron rod found for a corner;

N 38°56'00" E (bearing reference line) a distance of 792.56 feet (deed call = 792.60 feet) to a 5/8 inch iron rod found for a corner of this 106.16 acres;

N 47°22'33" W (deed call = N 47°27'00" E, 2462.60 feet) a distance of 2469.72 feet to a 5/8 inch iron rod set by an existing corner post for the West corner of this 106.16 acres, also being the West corner of said 20.147 acre tract;

THENCE, with the common line of this tract and a 876.53 acre tract recorded in Volume 874, Page 151 of the Deed Records of Victoria County, Texas, as follows;

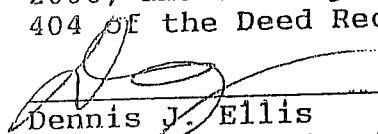
N 43°52'42" E a distance of 1597.05 feet to a 5/8 inch iron rod set beside an existing fence corner post for the North corner of this 106.16 acres;

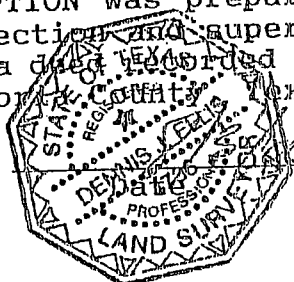
S 46°23'14" E at 2758.71 passing a 5/8 inch iron rod set on line, a TOTAL DISTANCE of 2777.78 feet to a point for the East corner of this 106.16 acres;

THENCE, S 43°06'22" W with the common line of the Patrick Dowlan Survey and the William Hawley Survey a distance of 2344.24 feet to the PLACE OF BEGINNING; CONTAINING within these metes and bounds 106.16 acres, of which 1.57 acres is located in existing Lone Tree Road right of way.

A survey plat accompanies this description

The foregoing FIELDNOTE DESCRIPTION was prepared from an on the ground survey made under my direction and supervision on June 15, 2000, and bearings are based on a deed recorded in Volume 322, Page 404 of the Deed Records of Victoria County, Texas.


Dennis J. Ellis
Registered Professional
Land Surveyor
Texas NO. 4736



NOTICE OF SUBSTITUTE TRUSTEE'S SALE

VICTORIA County Deed of Trust:

Dated: November 23, 2012

Amount: \$121,279.00

Grantor(s): LENORA NARANJO

Original Mortgagee: VILLAGE CAPITAL & INVESTMENT, LLC

Current Mortgagee: VILLAGE CAPITAL & INVESTMENT LLC

Mortgagee Address: VILLAGE CAPITAL & INVESTMENT LLC, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047

Recording Information: Document No. 201213711

FILED

2015 APR -7 P 1:28

[Handwritten Signature]
COUNTY CLERK
VICTORIA COUNTY, TEXAS

Legal Description: BEING LOT NUMBER EIGHT (8), IN BLOCK NUMBER FOURTEEN (14), OF SHENANDOAH UNIT III, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP OR PLAT THEREOF RECORDED IN VOLUME 5, PAGE 4, PLAT RECORDS, VICTORIA COUNTY, TEXAS.

Date of Sale: May 5, 2015 between the hours of 11:00 AM. and 2:00 PM.

Earliest Time Sale Will Begin: 11:00 AM

Place of Sale: The foreclosure sale will be conducted at public venue in the area designated by the VICTORIA 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.

OSCAR CABALLERO OR DONNA CABALLERO have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust.

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.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. app. Section 501 et seq.), and state law, including Section 51.015 Texas Property Code. 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.

HUGHES, WATTERS & ASKANASE, L.L.P.
333 Clay, Suite 2900
Houston, Texas 77002
Reference: 2015-002000

[Handwritten Signature]
OSCAR CABALLERO OR DONNA CABALLERO
c/o Service Link
7301 N. Hwy 161, Ste. 305
Irving, Texas 75039



STATE OF TEXAS

COUNTY OF VICTORIA

Before me, the undersigned authority, on this 6th day of April, 2015, personally appeared Oscar Caballero, known to me to be the person(s) whose name is/are subscribed to the foregoing instrument, and acknowledged to me that he/she executed the same for the purposes and consideration therein expressed, and in the capacity therein stated.



NOTARY PUBLIC, STATE OF TEXAS

AFTER RECORDING RETURN TO:
Hughes, Watters & Askanase, L.L.P.
333 Clay, Suite 2900
Houston, Texas 77002
Reference: 2015-002000



NOTICE OF SUBSTITUTE TRUSTEE'S SALE

NOTICE: PURSUANT TO TEXAS TAX CODE SECTION 32.06, THE FORECLOSURE SALE REFERRED TO IN THIS DOCUMENT IS A SUPERIOR TRANSFER TAX LIEN SUBJECT TO RIGHT OF REDEMPTION UNDER CERTAIN CONDITIONS. THE FORECLOSURE IS SCHEDULED TO OCCUR ON MAY 5, 2015.

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

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

BEING A 1.00 ACRE TRACT OF LAND SITUATED IN THE SAMUEL WELLS SURVEY, ABSTRACT NO. 349, VICTORIA COUNTY, TEXAS, AND BEING A PORTION OF FARM TRACT NUMBER SEVENTEEN (17) OF THE W A WOOD SUBDIVISION ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 3, PAGE 63 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, AND FURTHER BEING A PORTION OF THAT CERTAIN TRACT OF LAND DESCRIBED AS TRACT 2 AS CONVEYED BY ROGER ARN BARNETT TO DANNY G. DIERLAM ACCORDING TO INSTRUMENT #200710057 OF THE OFFICIAL RECORDS OF SAID COUNTY; SAID 1.00 ACRE TRACT OF LAND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS IN DEED OF TRUST SECURED BY HOMESTEAD DATED MARCH 20, 3008 AND RECORDED ON MARCH 26, 2008 AS INSTRUMENT NO. 200803385 IN FAVOR OF CITIFINANCIAL, INC.

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

Date: May 5, 2015

Time: The sale shall begin no earlier than 1:00 p.m. or no later than three hours thereafter.
The sale shall be completed by no later than 4:00 p.m.

Place: The sale will be held at the Victoria County Courthouse, at the following location: the Area in front of the east door of the Courthouse facing North Bridge Street; or at the area designated by the County Commissioners, pursuant to Section 51.002 of the Texas Property Code as the place where foreclosures sales are to take place. If no place is designated by the Commissioner's Court, sale will be conducted at the place where the Notice of Substitute Trustee's Sale was posted.

The deed of trust/contract for foreclosure of tax lien 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 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 re-filed in accordance with the posting and filing requirements of the Texas Property Code. Such reposting or re-filing may be after the date originally scheduled for this sale.

3. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash, 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 cash on the day the property is sold.

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

4. Type of Sale. The sale is a non judicial deed of trust/contract for foreclosure of tax lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by the deeds of trust - contracts for foreclosure of tax liens executed by Danny G. Dierlam. The deeds of trust are dated June 9, 2011 and February 15, 2012, and are recorded in the office of the County Clerk of Victoria County, Texas, under Clerk's Document Nos. 201106689 and 201202116 of the Real Property Records of Victoria County, Texas.

5. Obligations Secured. The deeds of trust provide that they secure the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory notes in the original principal amounts of \$13,225.51 and \$6,624.12, executed by Danny G. Dierlam, and payable to the order of BNC RETAX, LLC; (2) all renewals and

extensions of the notes; and (3) any and all present and future indebtedness of Danny G. Dierlam to BNC RETAX, LLC. PROPEL FINANCIAL SERVICES, LLC; 7990 IH 10 W, Suite 200, San Antonio, Texas 78230, assignee of BNC RETAX, LLC is the current owner and holder of the Obligations and is the beneficiary under the deeds of trust.

Questions concerning the sale may be directed to counsel for the beneficiary:
BRIAN S. BELLAMY: 4330 Gaines Ranch Loop, Suite 150, Austin, Texas, 78735: 512-347-1604.

6. Default and Request To Act. Default has occurred under the deeds of trust, and the beneficiary has requested Brian S. Bellamy, David Attwood, Eric Wilson, William A. Wilson and/or Matthew Brown, any to act, as Substitute Trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

DATED: March 19, 2015



Brian S. Bellamy, Substitute Trustee
SAVRICK SCHUMANN JOHNSON MCGARR
KAMINSKI & SHIRLEY, LLP
The Overlook at Gaines Ranch
4330 Gaines Ranch Loop, Suite 150
Austin, Texas 78735
Telephone: (512) 347-1604
Fax: (512) 347-1676

FILED

2015 APR -9 A 10:31



COUNTY CLERK
VICTORIA COUNTY, TEXAS

FILED

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2015 APR -9 P 3:38

Deirdre Osley
COUNTY CLERK
VICTORIA COUNTY, TEXAS

Notice of Trustee's Sale

Date: April 7, 2015

Trustee: Stephen A. Beal

Street Address for Trustee: 104 S. Pecos Midland, Midland County, Texas 79701

Current Owner and Holder of the Note and Deed of Trust: BP-Residential, L.L.C.

Obligation: Real Estate Lien Note dated May 30, 2013, from Maker, Ms. Margarita Trevino and Mr. Hector G. Trevino to Payee, BP-Residential, L.L.C., in the original principal amount of \$91,000.00

Deed of Trust

Date: May 30, 2013

Recording Information: Filed on June 5, 2013, and recorded under document number 201306806 Official Public Records of VICTORIA County, Texas

Grantor: Ms. Margarita Trevino and Mr. Hector G. Trevino

Trustee: Stephen A. Beal

Beneficiary: BP-Residential, L.L.C.

Property: BEING Lot Number Five (5), in Block Number Five (5), of RED RIVER HEIGHTS SECTION 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 3, Page 9 of the Plat Records of Victoria County, Texas, to which reference is here made for descriptive purposes.

Date of Sale (first Tuesday of month): May 5, 2015

Time of Sale: The sale will begin no earlier than 10:00 AM, and no later than three hours thereafter.

Place of Sale: Victoria County Courthouse

Default has occurred under the Deed of Trust. The current owner and holder of the Real Estate Lien Note and the Deed of Trust has instructed the Trustee to offer the Property for sale toward the satisfaction of the Real Estate Lien Note, by a nonjudicial foreclosure sale in accordance with the power of sale granted by the Deed of Trust.

Notice is given that on the Date of Sale, the Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS", without any express or implied warranties, except warranties of title.

Terms of Sale. The sale will be conducted as a public auction to the highest bidder. If the highest bidder is someone other than the Lender, the purchase price will be payable in cash or its equivalent, at the discretion of the Trustee, and will be payable immediately on acceptance of the bid by the Trustee. If the Lender is the highest bidder, payment will be by a credit on the Obligation, as permitted by the Deed of Trust.

Those persons and entities desiring to purchase the Property at the public auction, other than the Lender, will need to demonstrate their ability to pay cash on acceptance of the bid by the Trustee.

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 from the lien of the Deed of Trust, as shown in the public records of the county where the Property is located. Prospective bidders are strongly urged to examine the applicable public records to determine the nature and extent of such matters, if any.

The Trustee may sell the Property in one or more parcels and/or 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.

“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 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.”


STEPHEN A. BEAL, TRUSTEE

Notice of [Substitute] Trustee 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: 05/05/2015

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

Place: THE AREA IN FRONT OF THE EAST DOOR OF THE COURTHOUSE BUILDING, LOCATED AT 115 NORTH BRIDGE STREET
OR AS DESIGNATED BY THE COUNTY COMMISSIONERS

Property Address: 2204 Mercury Ave, Victoria, TX 77904-2929

2. **Terms of Sale:** Cash

3. **Instrument to be Foreclosed:** The Instrument to be foreclosed is the deed of trust or Contract Lien dated 12/13/2006 and recorded 12/19/2006 in Document 200616633 real property records of Victoria county Texas, with Juan Saldana III and wife Martha Saldana, signing pro forma to perfect lien only grantor(s) and Option One Mortgage Corporation, a California Corporation

4. **Appointment of Substitute Trustee:** The undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon the contingency and in the manner authorized by the above referenced Deed of Trust.

5. **Obligation Secured:** Deed of Trust of Contract Lien executed by Juan Saldana III and wife Martha Saldana, signing pro forma to perfect lien only securing the payment of the indebtedness in the original principal amount of \$102,500.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. HSBC Bank USA, National Association, as Trustee for Option One Mortgage Loan Trust 2007-HL1, Asset-Backed Certificates, Series 2007-HL1 is the current mortgage of the note and the deed of trust or contract lien.

6. **Default:** A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

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

BEING Lot Number Two (2), in Block Number One (1), of WALNUT BEND 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 4, Page 12 of the Plat Records of Victoria County, Texas, to which reference is heremade for descriptive purposes.

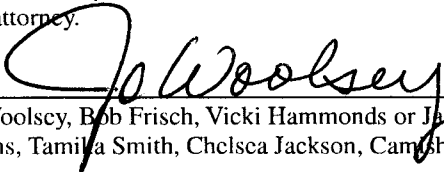
FILED
on
2015 APR 13 A 11: 32

Patsy Cooley
COUNTY CLERK
VICTORIA COUNTY, TEXAS

8. **Mortgage Servicer Information:** The Mortgage Service 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. **Ocwen Loan Servicing, LLC.**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

**c/o Ocwen Loan Servicing, LLC
1661 Worthington Rd., Suite 100
West Palm Beach, FL 33409
561-682-8000**

9. **Limitation of Damages:** If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's attorney.



Jo Woolsey, Bob Frisch, Vicki Hammonds or Jamie Steen or Chance Oliver, Bret Allen or Stephanie Spurlock, Laterrika Thompkins, Tamila Smith, Chelsea Jackson, Camisha Scott, Keisha Lyons or Melisa Jones

Substitute Trustee
C/o Power Default Services, Inc.
Northpark Town Center
1000 Abernathy Rd NE; Bldg 400, Suite 200
Atlanta, GA 30328
ATTN: Trustee Department
Telephone: 855-427-2204
Fax: (866)-960-8298

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: May 05, 2015

Time: The sale will begin at 11:00AM 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.

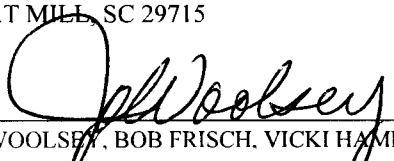
3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated May 11, 2005 and recorded in Document CLERK'S FILE NO. 200508032 real property records of VICTORIA County, Texas, with TRACY GILLETT AND KATHY GILLETT, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by TRACY GILLETT AND KATHY GILLETT, securing the payment of the indebtednesses in the original principal amount of \$118,240.00, 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.** 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



JO WOOLSEY, BOB FRISCH, VICKI HAMMONDS OR JAMIE STEEN
Substitute Trustee
c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP
15000 Surveyor Boulevard, Suite 100
Addison, Texas 75001

FILED
on
2015 APR 13 A 11:37



COUNTY CLERK
VICTORIA COUNTY, TEXAS

Certificate of Posting

My name is _____, and my address is c/o 15000 Surveyor Boulevard, Suite 100, Addison, Texas 75001.
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: _____



EXHIBIT "A"

BEING LOT NUMBER THREE (3), IN BLOCK NUMBER THREE (3), OF FOREST HAVEN, 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 4 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS.



NOS00000004530721

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: May 05, 2015

Time: The sale will begin at 11:00AM 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.

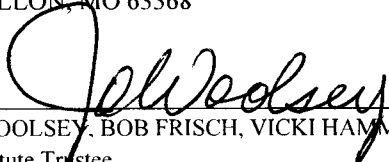
3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated June 11, 2010 and recorded in Document CLERK'S FILE NO. 201005855; AS AFFECTED BY 201008158 real property records of VICTORIA County, Texas, with JESSIE L SANDOVAL JR., grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by JESSIE L SANDOVAL JR., securing the payment of the indebtednesses in the original principal amount of \$160,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. THE VETERANS LAND BOARD OF THE STATE OF TEXAS 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. CITIMORTGAGE, INC., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o CITIMORTGAGE, INC.
1000 TECHNOLOGY DRIVE
O'FALLON, MO 63368



JO WOOLSEY, BOB FRISCH, VICKI HAMMONDS OR JAMIE STEEN
Substitute Trustee
c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP
15000 Surveyor Boulevard, Suite 100
Addison, Texas 75001

FILED
m
2015 APR 13 A 11:42



HEIDI CASLEY
COUNTY CLERK
VICTORIA COUNTY, TEXAS

Certificate of Posting

My name is _____, and my address is c/o 15000 Surveyor Boulevard, Suite 100, Addison, Texas 75001.
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: _____



EXHIBIT "A"

LOT SIXTEEN (16), BLOCK FOURTEEN (14), OF TANGLEWOOD SUBDIVISION, SECTION VII, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 5, PAGE 43 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS.



NOS0000004973186

111 YUCCA DRIVE
VICTORIA, TX 77904

20100022000012

NOTICE OF SUBSTITUTE TRUSTEE 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: May 05, 2015

Time: The sale will begin at 11:00AM 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.

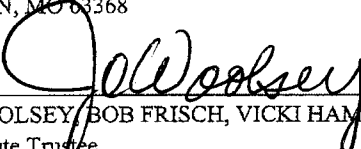
3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated February 25, 2000 and recorded in Document CLERK'S FILE NO. 200002439 real property records of VICTORIA County, Texas, with WILLIAM C WILKINSON AND BONNIE R WILKINSON, grantor(s) and ASSOCIATES FINANCIAL SERVICES COMPANY OF TEXAS, INC., mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by WILLIAM C WILKINSON AND BONNIE R WILKINSON, securing the payment of the indebtednesses in the original principal amount of \$22,973.77, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. CITIMORTGAGE, INC. 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. CITIMORTGAGE, INC., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o CITIMORTGAGE, INC.
1000 TECHNOLOGY DRIVE
O'FALLON, MO 63368



JO WOOLSEY, BOB FRISCH, VICKI HAMMONDS OR JAMIE STEEN
Substitute Trustee
c/o 15000 Surveyor Boulevard, Suite 100, Addison, Texas 75001

FILED

on
2015 APR 13 A 11:44



COUNTY CLERK
VICTORIA COUNTY, TEXAS



111 YUCCA DRIVE
VICTORIA, TX 77904

20100022000012
Date of Sale: 05/05/2015

Certificate of Posting

My name is _____, and my address is c/o 15000 Surveyor Boulevard, Suite 100, Addison, Texas. 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: _____

EXHIBIT "A"

BEING LOT SIX (6), BLOCK THREE (3), TROPICAL ACRES SUBDIVISION, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID SUBDIVISION OF RECORD IN VOLUME 3, PAGE 57, MAP AND PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

FILE No. 8728
County Clerk, Victoria County, Texas

NOTICE OF TRUSTEE'S SALE

DEED OF TRUST INFORMATION:

Grantor(s)	Ronna Cadenhead	Deed of Trust Date	July 29, 2011
Original Mortgagee	Mortgage Electronic Registration Systems, Inc. Solely as Nominee for R.H. Lending, Inc. its successors and assignees	Recording Information	Instrument #: 201107856 in Victoria County, Texas
Original Trustee	Steve Holmes Law Firm, P.C.	Original Principal	\$109,160.00
Property County	Victoria	Property Address	196 Golden Eye Loop, Victoria, TX 77905

MORTGAGE SERVICER INFORMATION:

Current Mortgagee	Guardian Mortgage Company, Inc.	Mortgage Servicer	Guardian Mortgage Company, Inc.
Current Beneficiary	Guardian Mortgage Company, Inc.	Mortgage Servicer Address	100 N. Central Expressway, Suite 190, Richardson, TX 75083

SALE INFORMATION:

Date of Sale	05/05/2015
Time of Sale	11:00 AM or no later than 3 hours thereafter
Place of Sale	The area in front of the East door of the Courthouse building, located at 115 North Bridge Street County Courthouse 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.
Substitute Trustees	Jo Woolsey, Bob Frisch, Vicki Hammonds, Arnold Mondoza, Selim Taherzadeh, Mo Taherzadeh, or Michael Linke, any to act
Substitute Trustees' Address	5080 Spectrum Drive, Suite 1000 East Addison, Texas 75001

PROPERTY INFORMATION:

Legal Description as per the Deed of Trust:

LOT TWENTY FIVE (25), BLOCK ONE (1), OF QUAIL CREEK NORTH, PHASE I, AN ADDITION IN VICTORIA COUNTY TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 8, PAGE 24 C & D OF THE PLAT RECORDS OF VICTORIA COUNTY TEXAS.

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

Default has occurred under the Deed of Trust and all sums secured by the Deed of Trust were declared immediately due and payable. The Beneficiary has, or caused another to, removed the Original Trustee and appointed Substitute Trustees. On behalf of the Mortgagee, Mortgage Servicer, and Substitute Trustees, the undersigned is providing this Notice of Trustee's Sale.

TAHERZADEH, PLLC

NOTICE OF TRUSTEE'S SALE- 110-00053

PAGE 1

NOTICE OF TRUSTEE'S 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.

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 other 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 from the lien of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to 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 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. Purchasers will buy the property "at the purchaser's own risk" and "at his/her peril", and no representation is made concerning the quality of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property.

Pursuant to 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.

The Deed of Trust permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee, or any subsequently appointed Trustee, 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 refiled may be after the date originally scheduled for this sale.

Interested parties are encouraged to consult counsel of their choice prior to participating in the sale of the property.

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.

FILED

2015 APR 13 A 11:52

Patsy Casey
COUNTY CLERK
VICTORIA COUNTY, TEXAS

Dated April 3, 2015.

Selim H. Taherzadeh
Selim H. Taherzadeh
5001 Spring Valley Road
Suite 1020W
Dallas, TX 75244
(469) 729-6800

Return to:
TAHERZADEH, PLLC

TAHERZADEH, PLLC
NOTICE OF TRUSTEE'S SALE 110-00053

PAGE 2

Form O-200

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF TEXAS
VICTORIA DIVISION

In re:

RONNA G. CADENHEAD

DEBTOR.

§
§
§
§
§
§
§
§
§
§

Case No. 14-60082
(Chapter 7)

AGREED ORDER GRANTING RELIEF FROM AUTOMATIC STAY

Guardian Mortgage Company, ("Movant") files this Agreed Order Terminating the Automatic Stay against 196 Golden Eye Loop, Victoria, TX 77905. (the "Property"). As shown by Debtor(s)' counsel signature below, Debtor(s) have agreed to the Automatic Stay being Terminated.

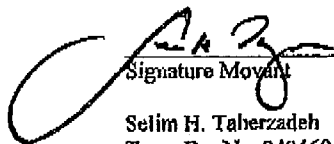
Accordingly, it is ordered that Movant is granted leave from the automatic stay to pursue its state law remedies against the Property, including repossession, foreclosure and/or eviction.

THE HONORABLE DAVID R. JONES
UNITED STATES BANKRUPTCY JUDGE

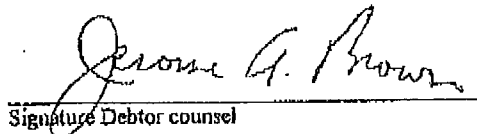
Form O-200

Agreed:

AGREED AND ENTRY REQUESTED:


Signature Movant

Selim H. Taherzadeh
Texas Bar No. 24046944
Email: st@taherzlaw.com
5080 Spectrum Drive, Suite 1000 East
Addison, Texas 75001
Telephone: 469-791-0445
Facsimile: 469-828-2772


Signature Debtor counsel

Jerome A Brown
The Brown Law Firm
P.O. Box 1667
Victoria, TX 77902
361-579-6700
Fax : 361-485-0465
Email:jerome@brownbankruptcy.com

By submitting this Agreed Order, Movant's counsel certifies that counsel reviewed the docket sheet after the expiration of the deadline for responses and that no co-debtor has filed any opposition to the requested relief.

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 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 real and personal property (collectively referred to herein as the "*Property*") to be sold is described as follows:

The property situated in Victoria County, Texas, being a part of the Manuel Zapeda Grant, Abstract No. 128, containing 2.00 acres of land, more or less, and more particularly described on Exhibit "A" attached hereto, reference which is hereby made for all purposes ("**Property**"), together with a manufactured home identified as a 14.0' by 76.0' Sherwood Mobile Home Label/Seal Number LOU0019443 and Serial Number LAW1246631 (the "**Personal Property**").

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust executed by Jose C. Galindo to John Griffin, Jr., Trustee for the benefit of Curtis Jay Grace and Mary Alice Grace recorded under Instrument No. 200606760 of the Official Records of Real Property of Victoria County, Texas (the "*Deed of Trust*").

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

Date: May 5, 2015

Time: The sale will begin no earlier than 1:00 P.M., or no later than three hours thereafter. The sale will be completed by no later than 4:00 p.m.

Place: Victoria County Courthouse, Victoria, Texas, at the front of the East Door of the Courthouse Building located at 115 North Bridge Street, or in the area designated by the Commissions Court pursuant to Section 51.002 of the Texas Property Code for conducting foreclosure sales.

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 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 re-posted and re-filed in accordance with the posting and filing requirements of the Texas Property Code. The re-posting or re-filing 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 (including voluntary and involuntary liens) 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, and ad valorem property taxes, assessments or other charges (including penalties, interest and fees, if applicable) for the current year and prior years (if any) due with regard to the Property (the "*Permitted Exceptions*"). 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 and tax records to determine the nature and extent of such matters, if any. **IN TEXAS, PURCHASERS OF FORECLOSURE PROPERTY BUY AT THEIR PERIL.**

Pursuant to the deed of trust, the beneficiary has the right to direct the trustee or any 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 its "**AS IS**", "**WHERE IS**" condition, with "**ALL FAULTS**", and without any express or implied warranties, except as to the warranties of title (if any) provided for under the terms of the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property. **By bidding, bidders agree to assume all risk of loss in connection with the condition of the Property (including the improvements, if any, located thereon), including, but not limited to whether the Property (including the improvements, if any, located thereon), is suitable or fit for a particular purpose or use or habitability. No representations are made by the undersigned concerning (a) the physical condition of the Property (including the improvements, if any, located thereon), (b) the soil**

conditions existing at the Property for any particular purpose or development potential, (c) the nature or quality of the construction, structural design and/or engineering of the improvements, if any, (d) the quality of labor and materials included in the improvements, if any, (e) the presence or absence of any hazardous substance or matter in or on the Property (including the improvements, if any, located thereon), (f) compliance of the Property (including the improvements, if any, located thereon) with applicable laws, regulations, or other governmental requirements including any and all laws, statutes, ordinances, rules, regulations, orders, or determinations of any governmental authority pertaining to the health or the environment in effect in any and all jurisdictions in which the Property is located, or (g) the Permitted Exceptions.

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 non-judicial deed-of-trust lien and security interest granted in the Note foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by original borrower.

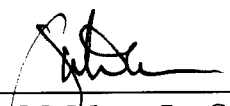
The real property and Personal Property encumbered by the Deed of Trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

6. **Obligations Secured.** The Deed of Trust provides that it secures the payment of the indebtedness and obligations therein described (collectively, the "Obligations") including but not limited to: (a) the Note; (b) all renewals and extensions of the Note; and (c) any and all amounts being due under the terms of the Deed of Trust. **INVESTORS FINANCIAL LIMITED PARTNERSHIP**, an Idaho limited partnership is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

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

Questions concerning the sale may be directed to the undersigned; *however*, the undersigned has no knowledge of, and no opinions will be offered, or questions answered concerning the condition of the Property (including improvements, if any), or as to what Permitted Exceptions may affect the Property.

Dated: April 13, 2015.

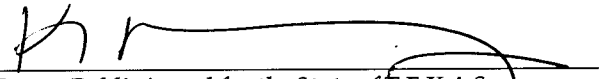
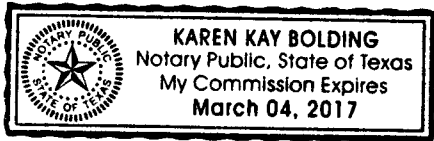


Julian M. Moss, Jr., Substitute Trustee
1770 St. James Place, Suite 400
Houston, Texas 77056
Telephone (713) 993-9363

THE STATE OF TEXAS:

COUNTY OF HARRIS:

This instrument was acknowledged before me on the April 13, 2015, by Julian M. Moss, Jr., Substitute Trustee.



Notary Public in and for the State of **T E X A S**

My Commission Expires:

3/4/17

EXHIBIT "A"

BEING 2.00 acres of land situated in the Manuel Sepeda Grant, Abstract 118 in Victoria County, Texas, and being a portion of that certain 200 acre tract of land (less Texas Highway Department right-of-way taking and found to be 196.439 acres by resurvey) conveyed to Joe Lee Evans, as trustee, from Mayo Angerstein by deed dated September 25, 1981 and recorded in Volume 1121, Page 781 of the Deed Records of Victoria County, Texas, said 2.00 acre tract of land being more fully described by notes and bounds as follows:

COMMENCING at an existing post in the Northwest right-of-way line of U. S. Highway 59 (as widened to 156.0 feet), said post being the most Eastern corner of the said Joe Lee Evans etal 196.439 acre tract of land, THENCE, S. 42° 39' 04" W., a distance of 494.34 feet along the said Northwest right-of-way line of U. S. Highway 59 to an existing 5/8 inch iron rod at the intersection of the said Northwest right-of-way line of U. S. Highway 59 and the Northeast right-of-way line of a 60.0 feet wide roadway, locally known as Hunter's Circle, THENCE, N. 45° 00' 00" W., a distance of 572.10 feet along said Northeast right-of-way line of Hunter's Circle to a 5/8 inch iron rod set for the most Southern corner of the herein described tract;

THENCE, N. 45° 00' 00" W., a distance of 104.35 feet along said Northeast right-of-way line of Hunter's Circle to an existing 5/8 inch iron rod, said iron rod being the most Southern corner of that 3.00 acre tract of land conveyed out of the said Joe Lee Evans, etal 196.439 acre tract of land to N. W. Fribbie, Jr. by deed recorded in Volume 1324, Page 124 of the Deed Records of Victoria County, Texas, said iron rod being the most Western corner of the herein described tract;

THENCE, N. 45° 00' 00" E., a distance of 471.06 feet along the Southeast line of the said Fribbie 3.00 acre tract of land to an existing 5/8 inch iron rod in the Northeast line of the said Joe Lee Evans, etal 196.439 acre tract of land, same being a line of that 167.68 acre tract of land described in that deed to Welda Noradam recorded in Volume 183, Page 311 of the Deed Records of Victoria County, Texas, said 167.68 acre tract of land now owned by the heirs of Victor Noradam, said iron rod being the most Eastern corner of the said Fribbie 3.00 acre tract of land, said iron rod also being the most Northern corner of the herein described tract;

THENCE, S. 45° 00' 00" E. (base bearing shown in Joe Lee Evans, etal deed), a distance of 104.95 feet along said Northeast line of the said Joe Lee Evans etal 196.439 acre tract of land, same being a line of the said Noradam 167.68 acre tract of land to a 5/8 inch iron rod set for the most Eastern corner of the herein described tract;

THENCE, S. 45° 00' 00" W., a distance of 471.06 feet to the PLACE OF BEGINNING, containing within these notes and bounds 2.00 acres of land.

FILED

2015 APR 13 P 2:21

HH
Pauci Casley
COUNTY CLERK
VICTORIA COUNTY, TEXAS

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

FILE No. 8730
County Clerk, Victoria County, Texas

VICTORIA County Deed of Trust:

Dated: October 26, 2006

Amount: \$103,200.00

Grantor(s): MELISSA BROWN

Original Mortgagee: AMERICA'S WHOLESAL LENDER

Current Mortgagee: The Bank of New York Mellon f/k/a The Bank of New York, as trustee

for the certificateholders of the CWABS Inc., Asset-Backed Certificates

Series 2006-23 by Green Tree Servicing LLC

Mortgage Servicer and Address: c/o GREEN TREE SERVICING LLC, 4250 North , Fort Worth, TX 76137

Pursuant to a Servicing Agreement between the Mortgage Servicer and Mortgagee, the Mortgage Servicer is authorized to represent the Mortgagee. Pursuant to the Servicing Agreement and Section 51.0025 of the Texas Property Code, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property

Recording Information: Document No. 200614384

Legal Description: SEE EXHIBIT "A"

Date of Sale: May 5, 2015 between the hours of 11:00 AM. and 2:00 PM.

Earliest Time Sale Will Begin: 11:00 AM

Place of Sale: The foreclosure sale will be conducted at public venue in the area designated by the VICTORIA 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.

OSCAR CABALLERO OR DONNA CABALLERO have been appointed as Substitute Trustee(s), ("Substitute Trustee") each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust.

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.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. app. Section 501 et seq.), and state law, including Section 51.015 Texas Property Code. 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.

HUGHES, WATTERS & ASKANASE, L.L.P.
333 Clay, Suite 2900
Houston, Texas 77002
Reference: 2014-027242

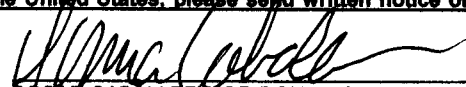

OSCAR CABALLERO OR DONNA CABALLERO
c/o Service Link
7301 N. Hwy 161, Ste. 305
Irving, Texas 75039



Exhibit "A"

BEING Lot Number Fourteen (14), in Block Number Three (3), of BRIDLE RIDGE, 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 313 of the Plat Records of Victoria County, Texas, to which reference is here made for descriptive purposes.

FILED

2015 APR 14 P 2:42

[Signature]
COUNTY CLERK
VICTORIA COUNTY, TEXAS

[Signature]

Current Borrower: MELISSA HERNANDEZ, A SINGLE WOMAN
MHA File Number: TX-15-24849-FC
VA/FHA/PMI Number:
Loan Type: FHA
Property Address: 2105 E ANAQUA AVE, VICTORIA, TX 77901

FILE No. 8731
County Clerk, Victoria County, Texas

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:
11/15/2007

Grantor(s)/Mortgagor(s):
MELISSA HERNANDEZ, A SINGLE WOMAN

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

Current Beneficiary/Mortgagee:
BANK OF AMERICA, N.A.

Recorded in:
Volume:
Page:
Instrument No: 200714549

Property County:
VICTORIA

Mortgage Servicer:
BANK OF AMERICA, N.A. is representing the
Current Beneficiary/Mortgagee under a servicing
agreement with the Current Beneficiary/Mortgagee.

Mortgage Servicer's Address:
7105 Corporate Drive, Plano, TX 75024

Legal Description: BEING LOT NUMBER THREE (3), IN BLOCK NUMBER FOUR (4), OF TEMPLE HEIGHTS SECTION II, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 3, PAGE 22 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HERE MADE FOR DESCRIPTIVE PURPOSES.

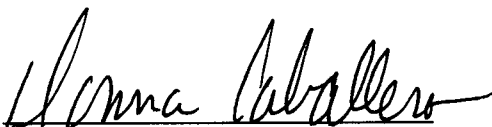
Date of Sale: 5/5/2015

Earliest Time Sale Will Begin: 11:00 AM

Place of Sale of Property: THE AREA IN FRONT OF THE EAST DOOR OF THE COURTHOUSE BUILDING LOCATED AT 115 NORTH BRIDGE STREET OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

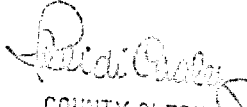

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

Notice Pursuant to Tex. Prop. Code § 51.002(i):
Assert and protect your rights as 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.


Oscar Caballero or Donna Caballero
or Cole D. Patton
or Catherine Allen-Rea
McCarthy, Holthus & Ackerman, LLP
ATTN: SALES
1255 West 15th Street, Suite 1060
Plano, TX 75075

FILED

2015 APR 14 P 2:45


COUNTY CLERK
VICTORIA COUNTY, TEXAS




4519529