

Our File Number: 17-18344

Name: MARY E DE LA ZERDA AND JOHNNY DE LA ZERDA, WIFE AND HUSBAND

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on November 29, 2012, MARY E DE LA ZERDA AND JOHNNY DE LA ZERDA, WIFE AND HUSBAND, executed a Deed of Trust/Security Instrument conveying to MICHAEL H. PATTERSON, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR FIRST GUARRANTY MORTGAGE CORPORATION, A CORPORATION, in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 00019136, in Book 1695, at Page 603, in the DEED OF TRUST OR REAL PROPERTY records of WILSON 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, MAY 1, 2018**, between ten o'clock AM and four o'clock PM and beginning not earlier than 12:00 PM or not later than three hours thereafter, I will sell said Real Estate at the County Courthouse in WILSON 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 0.57 ACRES OF LAND, MORE OR LESS, WITHIN THE CORPORATE CITY LIMITES OF THE CITY OF FLORESVILLE, OUT OF THE S. & J. AROCHA GRANT, ABSTRACT NO. 1, WILSON COUNTY, TEXAS, SAID 0.57 ACRES OF LAND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS ON EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES.

Property Address: 915 4TH ST  
FLORESVILLE, TX 78114  
Mortgage Servicer: FAY SERVICING, LLC  
Noteholder: FIRST GUARRANTY MORTGAGE CORPORATION  
600 SOUTH SECOND ST., SUITE 103  
SPRINGFIELD, IL 62704

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 26<sup>th</sup> day of February, 2018.

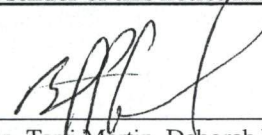
Filed for Record in:  
Wilson County  
by Honorable Eva Martinez  
County Clerk

On: Feb 26, 2018 at 03:31P

As a Recording

Total Fees : 2.00

Receipt Number - 215475  
By:  
Judy Fleming

  
\_\_\_\_\_  
Troy Martin, Terri Martin, Deborah Martin, Jo Woolsey, Bob Frisch, Alexis Martin, Cassie Martin, Deanna Ray, Frederick Britton, Jamie Steen, Bruce Neyland, Karen Work, Richard Holton, Jr., Irene Salazar, Vanessa Ramos, Jodi Steen, Pamela Thomas, Robert Gomez, Amy Ortiz, Stacey Bennett, Shelby Martin, Substitute Trustees  
c/o Marinosci Law Group, P.C.  
14643 Dallas Parkway, Suite 750  
Dallas, Texas 75254  
(972) 331-2300

STATE OF TEXAS  
COUNTY OF WILSON

FIELD NOTES FOR 0.57 ACRES OF LAND

BEING 0.57 acres of land within the Corporate City Limits of the City of Floresville, out of the S. & J. Archa Grant, Abstract No. 1, Wilson County, Texas and being the same land described in a conveyance to Alfonso Flores and wife, Erika G. Flores, in a deed of record in Volume 423, Page 135 of the Deed Records of Wilson County, Texas, said 0.57 acres being more particularly described by metes and bounds as follows:

BEGINNING at a found pin on the southwest right-of-way line of 4th Street for the east corner of the Elizabeth Ann Price land as described in Volume 654, Page 914 of the Deed Records of Wilson County, Texas and the north corner of this tract;

THENCE South 41° 15' 00" East, (the record bearing for this survey per the plat) with said right-of-way, a distance of 112.75 feet to a found pin for the north corner of the Leona Flieller land as described in Volume 487, Page 449 of the Deed Records of Wilson County, Texas and the east corner of this tract;

THENCE South 50° 26' 44" West, with the common line of the said Flieller land, a distance of 219.24 feet to a found pin on the northeast line of the Charles J. Franklin, et ux land as described in Volume 903, Page 497 of the Official Public Records of Wilson County, Texas for the west corner of said Flieller land and the south corner of this tract;

THENCE North 41° 36' 11" West, with the common line of said Franklin land, a distance of 112.97 feet to a found pin on the southeast line of the Jeanette Flores land as described in Volume 883, Page 330 of the Official Public Records of Wilson County, Texas for the north corner of said Franklin land and the west corner of this tract;

THENCE North 50° 29' 51" East, with the common line of the said Flores land and of the aforementioned Elizabeth Ann Price land, a distance of 219.94 feet to the POINT OF BEGINNING containing 0.57 acres of land in the Corporate City Limits of the City of Floresville, Wilson County, Texas.

POLLOK & SONS SURVEYING, INC.

*Larry J. Pollok*  
Larry J. Pollok, R.P.L.S.# 5186  
October 23, 2001



EXHIBIT "A"

PORTIONS OF THIS DOCUMENT MAY  
NOT BE LEGIBLE/REPRODUCIBLE  
WHEN RECEIVED FOR RECORDING

Filed for Record in:  
Wilson County  
by Honorable Eva Martinez  
County Clerk  
On: Dec 04, 2012 at 03:58P  
As a Recording

Document Number: 00019136  
Total Fees: 40.00

Receipt Number - 144369  
By,  
Frances Cherry,  
F. MGT

Any provision herein which restricts the sale, rental, or use of the described realproperty because of color or race is invalid and unenforceable under federal law.

THE STATE OF TEXAS  
COUNTY OF WILSON

I hereby certify that this instrument was FILED in File Number Sequence on the date and at the time stamped hereon by me and was duly RECORDED in Official Public Records the Volume: 1695 and Page: 603 of the named records of: Wilson County as stamped hereon by me.

Dec 04, 2012



*Eva S. Martinez*  
COUNTY CLERK  
WILSON COUNTY, TEXAS



**COPY**

**NOTICE OF FORECLOSURE SALE**

Filed for Record in:  
Wilson County  
by Honorable Eva Martinez  
County Clerk  
On: Feb 13, 2018 at 02:37P

Notice is hereby given of a public nonjudicial foreclosure sale.

1. Property To Be Sold. The property to be sold is the same property conveyed by Frank B. Casas, Jr. to Cobra Consulting Oil Field Services, Inc by Deed dated December 31, 2014 recorded in the Real Property Records of Wilson County, Texas and is described as follows:

As a Recording  
Total Fees 2.00  
Receipt Number 215044  
By: Georgina Lira

TRACT I: BEING 33.720 acres of land, more or less, situated about 14 miles South 80 deg. 15' West of Floresville in Wilson County, Texas, being 22.749 acres out of Survey No. 1163, Abstract No. 31, Warren Adams, original Grantee and 10.971 acres out of Survey No. 1165, Abstract No. 255, S.E. Pearce, original Grantee, being a portion of that certain 148.883 acre tract of land described as Tract 1 in Deed to StewartRanches.com, LLC and Resource Diversification Group, LLC from Norma Fay Hayden, dated March 23, 2005, as recorded in Volume 1271, Page 743 of the Official Public Records of Wilson County, Texas, and being more particularly described by metes and bounds on Exhibit "A" attached hereto and made a part hereof for all purposes.

TRACT 2: BEING 12.234 acres of land, more or less, situated about 14 miles South 80 deg. 15' West of Floresville in Wilson County, Texas, out of Survey No. 1165, Abstract No. 255, S.E. Pearce, original Grantee, being a portion of that certain 148.883 acre tract of land described as Tract 1 in Deed to StewartRanches.com, LLC and Resource Diversification Group, LLC from Norma Fay Hayden, dated March 23, 2005, as recorded in Volume 1271, Page 743 of the Official Public Records of Wilson County, Texas, and being more particularly described by metes and bounds on Exhibit "B" attached hereto and made a part hereof for all purposes.

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

Date: March 6, 2018

Time: The sale shall begin no earlier than 11:00 a.m. or no later than three hours thereafter. The sale shall be completed by no later than 5:00 P.M.

Place: at the most north-easterly door of the Wilson County Courthouse being the courthouse door facing the office of the Wilson County Tax Assessor-Collector, in Floresville, Wilson County, Texas, which bears the address of 2 Library Lane in Wilson County, Texas, or, if the preceding area is no longer the designated area, at the area most recently designated by the Wilson County Commissioner's Court, pursuant to Section 51.002 of the Texas Property Code.

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 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. Such reposting or refiling 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 liens and 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. 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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

4. Type of Sale. The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust given by COBRA CONSULTING OIL FIELD SERVICES, INC.

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 limited warranties of title, if any provided for under the deed of trust being foreclosed. Prospective bidders are advised to conduct independent investigations as to the nature and condition of the property and of any liens or claims against said property.

Pursuant to section 51.0075 of the Texas Property Code, the Trustee or 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 Substitute Trustee.

The Deed of Trust is dated December 31, 2014, and was filed and recorded in the office of the County Clerk of Wilson County, Texas, on January 5, 2015 in Volume 1829, Page 705 of the Real Property Records of Wilson County, Texas.



5. 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 (1) the Promissory Note dated December 31, 2014 in the original principal amount of \$382,140.00 executed by NOEL GARCES, President of COBRA CONSULTING OIL FIELD SERVICES, INC., payable to FRANK B. CASAS, JR.; (2) all renewals and extensions of the notes; and (3) any and all present and future indebtedness of the Maker. FRANK B. CASAS, JR. is the current owner and holder of the Obligation and is the beneficiary under the deed of trust.

Questions concerning the sale may be directed to the undersigned.

6. Default and Request To Act. Default has occurred under the deed of trust, and the beneficiary has appointed me as Substitute Trustee and has requested me to act and to conduct this sale.

DATED February 13, 2018.



MARK A. EISENHAUER,  
Substitute Trustee  
142 NINTH STREET  
SAN ANTONIO, TX 78215  
Tel: (210) 223-6371  
Fax: (210) 223-6372  
eisenhauerlaw@att.net

# EXHIBIT "A"

## FIELD NOTES TO DESCRIBE

A survey of 33.720 acres of land situated about 14 miles S 80°15' W of Floresville in Wilson County, Texas, being 22.749 acres out of Survey No. 1163, Abstract No. 31, Warren Adams, original Grantee, and 10.971 acres out of Survey No. 1165, Abstract No. 255, S. E. Pearce, original Grantee, being a portion of that certain 148.883 acre tract of land described as Tract 1 in a Deed to Stewart Ranches, L.L.C. and Resource Diversification Group, L.L.C. from Norma Fay Hayden, dated March 23, 2005, as recorded in Volume 1271 on Page 743 of the Official Public Records of Wilson County, Texas, and being more particularly described by metes and bounds as follows:

- BEGINNING:** At a 5/8" iron pin set 1 foot South of a 12" diameter mesquite corner post on the Northwest R.O.W. line of F.M. Highway 536 for the East corner of said 148.883 acre tract of land, the South corner of that certain 200 acre tract of land described in a Deed to David Lynn Jaksik from Victor D. Jaksik, et ux, dated October 31, 1994, as recorded in Volume 865 on Page 885 of the aforementioned Official Public Records, and the East corner of this survey from which the recognized South corner of said Survey No. 1165 bears S 19-22-10 W 2551.02 feet;
- THENCE:** Along fence, the Northwest R.O.W. line of said F.M. Highway 536, and the Southeast line of said 148.883 acre tract of land, S 20-21-52 W 102.62 feet to a 5/8" iron pin set for the East corner of a certain 12.234 acre tract of land, this day surveyed as Tract B, and the easternmost South corner of this survey;
- THENCE:** Along the Northeast line of said 12.234 acre tract of land, N 70-02-28 W 1460.04 feet to a 5/8" iron pin set for the North corner of said 12.234 acre tract of land and an interior corner of this survey;
- THENCE:** Along the Northwest line of said 12.234 acre tract of land and the Northwest line of another 12.234 acre tract of land, this day surveyed as Tract C, S 20-21-52 W 730.02 feet to a 5/8" iron pin set on the Northeast line of a certain 14.261 acre tract of land, this day surveyed as Tract F, for the West corner of the latter mentioned 12.234 acre tract of land and the easternmost South corner of this survey;
- THENCE:** In part along the Northeast line of said 14.261 acre tract of land, the Northeast line of a certain 20.102 acre tract of land, this day surveyed as Tract G, and the Northeast line of a certain 18.607 acre tract of land, this day surveyed as Tract I, N 70-02-28 W 1501.32 feet to a 5/8" iron pin set in fence on the Northwest line of said 148.883 acre tract of land and the Southeast line of that certain 96.616 acre tract of land described in a Deed to Luther James Hamby, Jr. from Hamby Enterprises, Inc., dated May 1, 1999, as recorded in Volume 1024 on Page 32 of the aforementioned Official Public Records, for the North corner of said 18.607 acre tract of land and the West corner of this survey;
- THENCE:** Along fence, the Northwest line of said 148.883 acre tract of land, and the Southeast line of said 96.616 acre tract of land, N 20-07-43 E 889.99 feet to a 5/8" iron pin found by an 8" diameter cedar corner post on the Southwest line of that certain 230.87 acre tract of land described in the aforementioned Deed to Luther James Hamby, Jr., for the North corner of said 148.883 acre tract of land, the East corner of said 96.616 acre tract of land and the North corner of this survey;



HENCE: Along fence, the upper Northeast line of said 148.883 acre tract of land, and the Southwest line of said 230.87 acre tract of land, S 70-46-09 E 1105.20 feet to a 5/8" iron pin set by a 6" diameter cedar corner post on the recognized Southeast line of said Survey No. 1163, the recognized Northwest line of said Survey No. 1165, and the Northwest line of said 200 acre tract of land, for an exterior corner of said 148.883 acre tract of land, the South corner of said 230.87 acre tract of land, and an exterior corner of this survey;

HENCE: Along fence, the recognized Southeast line of said Survey No. 1163, the recognized Northwest line of said Survey No. 1165, and the Northwest line of said 200 acre tract of land, S 20-11-59 W 74.03 feet to a 5/8" iron pin set by a railroad tie corner post for an interior corner of said 148.883 acre tract of land, the West corner of said 200 acre tract of land, and an interior corner of this survey;

HENCE: Along fence, the lower Northeast line of said 148.883 acre tract of land, and the Southwest line of said 200 acre tract of land, S 70-02-28 E 894.45 feet to a 6" diameter cedar post for an angle point and S 70-11-48 E 965.36 feet to the POINT OF BEGINNING.

# EXHIBIT "B"

## FIELD NOTES TO DESCRIBE

A survey of 12.234 acres of land situated about 14 miles S 80°15' W of Floresville in Wilson County, Texas, out of Survey No. 1165, Abstract No. 255, S. E. Pearve, original Grantee, being a portion of that certain 148.883 acre tract of land described as Tract 1 in a Deed to StewartRanches.com, L.L.C. and Resource Diversification Group, L.L.C. from Norma Fay Hayden, dated March 23, 2005, as recorded in Volume 1271 on Page 743 of the Official Public Records of Wilson County, Texas, and being more particularly described by metes and bounds as follows:

- BEGINNING:** At a 5/8" iron pin set in fence on the Northwest R.O.W. line of F.M. Highway 536 and the Southeast line of said 148.883 acre tract of land for the easternmost South corner of that certain 33.720 acre tract of land, this day surveyed as Tract A, and the East corner of this survey from which a 5/8" iron pin set 1 foot South of a 12" diameter mesquite corner post for the East corner of said 148.883 acre tract of land bears N 20-21-52 E 102.62 feet and the recognized South corner of said Survey No. 1165 bears S 19-22-10 W 2551.02 feet;
- THENCE:** Along fence, the Northwest R.O.W. line of said F.M. Highway 536, and the Southeast line of said 148.883 acre tract of land, S 20-21-52 W 365.01 feet to a 5/8" iron pin set for the East corner of a certain adjoining 12.234 acre tract of land, this day surveyed as Tract C, and the South corner of this survey;
- THENCE:** Along the Northeast line of said adjoining 12.234 acre tract of land, N 70-02-28 W 1460.04 feet to a 5/8" iron pin set on the lower Southeast line of said 33.720 acre tract of land for the North corner of said adjoining 12.234 acre tract of land and the West corner of this survey;
- THENCE:** Along the lower Southeast line of said 33.720 acre tract of land, N 20-21-52 E 365.01 feet to a 5/8" iron pin set for an interior corner of said 33.720 acre tract of land and the North corner of this survey;
- THENCE:** Along the upper Southwest line of said 33.720 acre tract of land, S 70-02-28 E 1460.04 feet to the POINT OF BEGINNING.

The bearings are relative to Geodetic North as taken from GPS Observations.

I certify that the foregoing field note description was prepared from an actual survey made under my supervision on the ground and that same is true and correct. Witness my hand and seal this the 23<sup>rd</sup> day of May, 2005.

*Charles W. Rothe*

Charles W. Rothe  
Registered Professional Surveyor No. 2453  
1705 Avenue K, P. O. Box 426  
Hondo, Texas 78861  
Ph. (830) 426-3005  
FAX (830) 426-8160

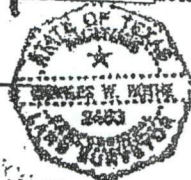


EXHIBIT "B"



Filed for Record in:  
Wilson County  
by Honorable Eva Martinez  
County Clerk  
On: Feb 12, 2018 at 10:06A  
As a Recording

**COPY**

C&S No. 44-17-4939 / FHA / Yes  
LoanCare, LLC

Total Fees : 2.00

## NOTICE OF TRUSTEE'S SALE

Receipt Number - 214956

**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Sender is: Codilis & Stawiarski, PC, 400 North Sam Houston Parkway East, Suite 900A, Houston, Texas 77060**

Date of Security Instrument: January 29, 2015

Grantor(s): Stephen V Willey

Original Trustee: Richard Duncan

Original Mortgagee: Mortgage Electronic Registration Systems, Inc., solely as nominee for First California Mortgage Company, its successors and assigns

Recording Information: Vol. 1833, Page 624, or Clerk's File No. 00042105, in the Official Public Records of WILSON County, Texas.

Current Mortgagee: Lakeview Loan Servicing, LLC

Mortgage Servicer: LoanCare, LLC, whose address is C/O 3637 Sentara Way, Virginia Beach, VA 23452 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.

**Legal Description:**

LOT 20, RIATA ESTATES SUBDIVISION, IN WILSON COUNTY, TEXAS, AS SHOWN ON PLAT IN VOLUME 8, PAGES 4-5, PLAT RECORDS OF WILSON COUNTY, TEXAS.

Date of Sale: 03/06/2018 Earliest Time Sale Will Begin: 12:00 PM

## APPOINTMENT OF SUBSTITUTE TRUSTEE

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

WHEREAS, the undersigned hereby APPOINTS AND DESIGNATES Troy Martin as Substitute Trustee, Deborah Martin as Successor Substitute Trustee, Frederick Britton as Successor Substitute Trustee, Patricia Sanders as Successor Substitute Trustee, Pamela Thomas as Successor Substitute Trustee, Mary C. (Chris) LaFond as Successor Substitute Trustee, Jonathan Schendel as Successor Substitute Trustee, Doug Woodard as Successor Substitute Trustee, Aarti Patel as Successor Substitute Trustee, Maryna Danielian as Successor Substitute Trustee, Deanna Ray as Successor Substitute Trustee, Terri Martin as Successor Substitute Trustee, Cassie Martin as Successor Substitute Trustee, Amy Ortiz as Successor Substitute Trustee, Irene Salazar as Successor Substitute Trustee, Richard Holton as Successor Substitute Trustee, Robert Gomez as Successor Substitute Trustee, Stacey Bennett as Successor Substitute Trustee, Vanessa Ramos as Successor Substitute Trustee, or Thomas Delaney as Successor Substitute Trustee or Lisa Cockrell as Successor Substitute Trustee



4646863

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.

Place of Sale of Property: The foreclosure sale will be conducted in the area designated by the WILSON County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where the 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.

Executed on this the 8th day of February, 2018.

For Information:

"Auction.com  
I Mauchly  
Irvine, CA 92618

Nicole M. Barte, Attorney at Law  
Codilis & Stawiarski, P.C.  
400 N. Sam Houston Pkwy E, Suite 900A  
Houston, TX 77060  
(281) 925-5200

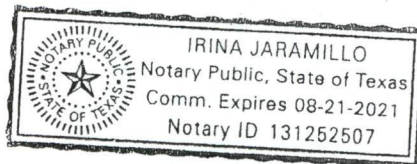
STATE OF TEXAS

COUNTY OF HARRIS

Before me, the undersigned Notary Public, on this day personally appeared Nicole M. Barte as Attorney for the Mortgagee and/or Mortgage Servicer known to me or proved to me through a valid State driver's license or other official identification described as Personal Knowledge, to be the person whose name is subscribed to the foregoing instrument and acknowledge to me that he/she executed the same for the purposes and consideration therein expressed.

Executed on this the 8th day of February, 2018.

Notary Public  
Signature



Posted and filed by:   
Printed Name: TROY MARTIN

C&S No. 44-17-4939 / FHA / Yes  
LoanCare, LLC



Filed for Record in:  
Wilson County  
by Honorable Eva Martinez  
County Clerk  
On: Feb 12, 2018 at 10:06A  
As a Recording

**COPY**

C&S No. 44-17-0334 / FHA / No  
LoanCare, LLC

Total Fees : 2.00

**NOTICE OF TRUSTEE'S SALE**

Receipt Number - 214956  
By:  
Mary Spooner

**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Sender is: Codilis & Stawiarski, PC, 400 North Sam Houston Parkway East, Suite 900A, Houston, Texas 77060**

Date of Security Instrument: August 19, 2015

Grantor(s): John Jackson, a single man  
Original Trustee: Jeffrey Bode  
Original Mortgagee: Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for Mid America Mortgage, Inc., an Ohio Corporation, its successors and assigns  
Recording Information: Vol. 1867, Page 370, or Clerk's File No. 00047518, in the Official Public Records of WILSON County, Texas.  
Current Mortgagee: Mid America Mortgage, Inc  
Mortgage Servicer: LoanCare, LLC, whose address is C/O 3637 Sentara Way, Virginia Beach, VA 23452 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.

**Legal Description:**

LOT 433, EAGLE CREEK RANCH SECTION 2B, WILSON COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 5, PAGES 63-67, PLAT RECORDS OF WILSON COUNTY, TEXAS.

Date of Sale: 03/06/2018 Earliest Time Sale Will Begin: 12:00 PM

**APPOINTMENT OF SUBSTITUTE TRUSTEE**

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

WHEREAS, the undersigned hereby APPOINTS AND DESIGNATES Troy Martin as Substitute Trustee, Deborah Martin as Successor Substitute Trustee, Mary C. (Chris) LaFond as Successor Substitute Trustee, Deanna Ray as Successor Substitute Trustee, Terri Martin as Successor Substitute Trustee, Cassie Martin as Successor Substitute Trustee, or Thomas Delaney as Successor Substitute Trustee or Lisa Cockrell as Successor Substitute Trustee

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.



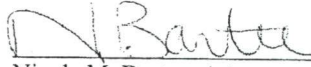
4646844

Place of Sale of Property: The foreclosure sale will be conducted in the area designated by the WILSON County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where the 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.

Executed on this the 8th day of February, 2018.

For Information:

"Servicelink Default Abstract Solutions  
1320 Greenway Drive, Suite 300  
Irving, TX 75038



Nicole M. Bartee, Attorney at Law  
Codilis & Stawiarski, P.C.  
400 N. Sam Houston Pkwy E, Suite 900A  
Houston, TX 77060  
(281) 925-5200

STATE OF TEXAS

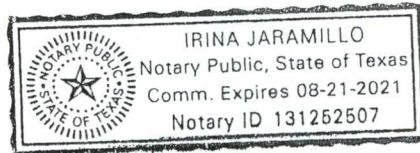
COUNTY OF HARRIS

Before me, the undersigned Notary Public, on this day personally appeared Nicole M. Bartee as Attorney for the Mortgagee and/or Mortgage Servicer known to me or proved to me through a valid State driver's license or other official identification described as Personal Knowledge, to be the person whose name is subscribed to the foregoing instrument and acknowledge to me that he/she executed the same for the purposes and consideration therein expressed.

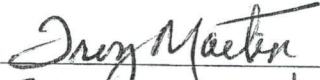
Executed on this the 8th day of February, 2018.



Notary Public  
Signature



Posted and filed by:



Printed Name:

TROY MARTIN

C&S No. 44-17-0334 / FHA / No  
LoanCare, LLC



**Notice of Trustee's Sale**

Filed for Record in:  
Wilson County  
by Honorable Eva Martinez  
County Clerk  
On: Feb 09, 2018 at 03:08P  
As a Recording

**Date:** February 8, 2018

**Trustee:** David L. Ricker

**Trustee's Address:** P. O. Box 1571  
Boerne, Texas 78006

Total Fees : 2.00

**Mortgagee:** Texas Southwest Mortgage Acceptance, LP, a Texas limited partnership

Receipt Number - 214933  
By:  
Georgina Lira

**Note:** Note dated August 8, 2016 in the amount of \$49,200.00

**Deed of Trust: Date:** August 8, 2016

**Grantor:** Ruby Ramos Villarreal and Robert Alejandro Lara, a married couple

**Mortgagee:** Texas Southwest Mortgage Acceptance, LP, a Texas limited partnership

**Recording information:** Volume 1924, Page 711, Official Public Records of Wilson County, Texas.

**Property:**

Lot #35, Phase 2, Oak Hollow Park situated at 405 Hollow Oak, La Vernia, Texas 78121 and one 1996 REDMAN Manufactured Home, Model HallMark, 16x76, Bearing Label #PFS0403842 and Serial #12526389 along with all fixtures., including all personal property secured by the security agreement included in the Deed of Trust.

**County:** Wilson

**Date of Sale (first Tuesday of month):** March 6, 2018

**Time of Sale:** 10:00 a.m.

**Place of Sale:** Wilson County Courthouse, Texas at the following location: THE MOST NORTH-EASTERLY DOOR OF THE WILSON COUNTY COURTHOUSE, BEING THE CURTHOULSE DOOR FACING THE OFFICE OF THE WILSON COUNTY TAX ASSESSOR-COLLECTOR, IN FLORESVILLE, WILSON COUNTY, TEXAS, WHICH BEARS THE ADDRESS OF 2 LIBRARY LANE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioner's Court.

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.

David L. Ricker is Trustee under the Deed of Trust. Mortgagee has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS". The sale will begin at the Time of Sale or not later than three hours thereafter. The sale will be conducted subject to the right of rescission contained in section 51.016 of the Texas Property Code.



David L. Ricker  
P. O. Box 1571  
Boerne, Texas 78006

**NOTICE OF TRUSTEE'S SALE**

**THE STATE OF TEXAS       §**  
**COUNTY OF WILSON       §**

Filed for Record in:  
Wilson County  
by Honorable Eva Martinez  
County Clerk  
On: Feb 08, 2018 at 12:55P  
As a Recording

**Date:** February 7, 2018

Total Fees       :       2.00

**Deed of Trust:**

**Date:** March 16, 2017

**Grantor:** Maria Thompson

**Beneficiary:** Wilson County Ltd.

**Recorded in:** Volume 1963, Page 113, Official Public Records, Wilson County, Texas.

Receipt Number - 214875  
By,  
Georgina Lira,

**Property:** Lot 78 of Terrace Hill Farms, Unit III, a recorded subdivision of Wilson County, Texas as shown in Volume 8, Page 37-39, Plat Records, Wilson County, Texas

**Date of Sale:** March 6, 2018


**Time of Sale:** The earliest time at which the sale will occur is 11:00 a.m. and no later than 2:00 p.m.

**Place of sale of Property:** Wilson County Courthouse, 1420 3<sup>rd</sup> Street, Floresville Texas.

**Designated Area:** The most westerly door facing 3<sup>rd</sup> Street, bearing the address 1420 3<sup>rd</sup> Street, Floresville, Texas 78114

**Because of the default by Grantor under the terms of the Deed of Trust and the Note secured thereby, as Substitute Trustee, I will sell the property by public auction to the highest bidder for cash at the place and date above specified to satisfy the debt secured by the Deed of Trust.**

**The property is being sold subject to all matter of record which are prior to the Deed of Trust, which affect title thereto, and which are a superior interest therein.**

  
\_\_\_\_\_  
**Substitute Trustee - S. E. Rutledge or Zachary Potts or James Nelson or Steve McMillen**

**For more information:**



AFFIDAVIT OF POSTING SUBSTITUTE TRUSTEE'S NOTICE OF SALE

STATE OF TEXAS            )(

COUNTY OF WILSON        )(

KNOW ALL MEN BY THESE PRESENTS, THAT:

BEFORE ME, the undersigned authority, personally appeared

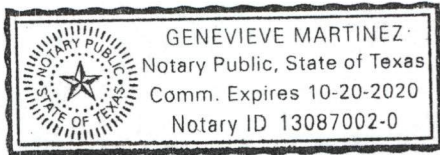
Georgina Lira, who after being by me duly sworn, said  
upon her oath:

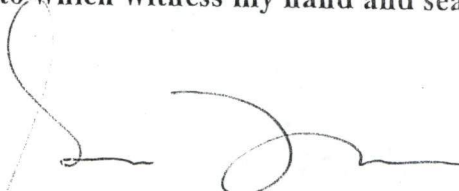
"I, Georgina Lira, do solemnly swear ( or affirm)  
that I posted a copy of the attached Substitute Trustee's Notice of  
Sale on the 8th day of February, such date  
being at least twenty-one days preceding the date of sale set forth in  
the attached Substitute Trustee's Notice of Sale, and that I  
accomplished and performed the just-mentioned date by posting a  
copy of the attached Substitute Trustee's Notice of Sale at the door  
of the county courthouse in Wilson County, Texas, which is the  
county in which the property described in the attached notice is  
located.

Signature 

Printed Name Georgina Lira, Deputy Clerk

SWORN TO AND SUBSCRIBED BEFORE ME, this 8th day of  
February, 2018, to which witness my hand and seal of office.



  
Notary Public Genevieve Martinez State of Texas  
Printed Name: Genevieve Martinez  
My Commission Expires: 10-20-20

**NOTICE OF TRUSTEE'S SALE**

Filed for Record in:  
Wilson County  
by Honorable Eva Martinez  
County Clerk

On: Feb 08, 2018 at 12:55P  
As a Recording

Total Fees : 2.00

Receipt Number - 214875  
By:  
Georgina Lira

THE STATE OF TEXAS §

COUNTY OF WILSON §

**Date:** February 7, 2018

**Deed of Trust:**

**Date:** April 27, 2004, to be effective as of January 1, 2004

**Grantor:** Duane Moore and Angela Moore

**Beneficiary:** Wilson County Ltd.

**Recorded in:** Volume 1225, Page 433, Official Public Records, Wilson County, Texas.

**Property:** Lot 42 of Terrace Hill Farms, Unit II, a recorded subdivision of Wilson County, Texas as shown in Volume 8, Page 23-25, Plat Records, Wilson County, Texas

**Date of Sale:** March 6, 2018


**Time of Sale:** The earliest time at which the sale will occur is 11:00 a.m. and no later than 2:00 p.m.

**Place of sale of Property:** Wilson County Courthouse, 1420 3<sup>rd</sup> Street, Floresville Texas.

**Designated Area:** The most westerly door facing 3<sup>rd</sup> Street, bearing the address 1420 3<sup>rd</sup> Street, Floresville, Texas 78114

Because of the default by Grantor under the terms of the Deed of Trust and the Note secured thereby, as Substitute Trustee, I will sell the property by public auction to the highest bidder for cash at the place and date above specified to satisfy the debt secured by the Deed of Trust.

The property is being sold subject to all matter of record which are prior to the Deed of Trust, which affect title thereto, and which are a superior interest therein.

  
Substitute Trustee - S. E. Rutledge or Zachary Potts or James Nelson or Steve McMillen

For more information:



AFFIDAVIT OF POSTING SUBSTITUTE TRUSTEE'S NOTICE OF SALE

STATE OF TEXAS            )(

COUNTY OF WILSON        )(

KNOW ALL MEN BY THESE PRESENTS, THAT:

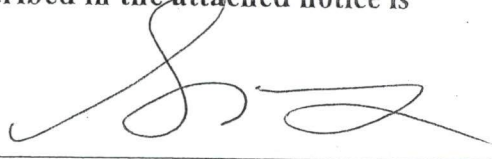
BEFORE ME, the undersigned authority, personally appeared

Georgina Lira, who after being by me duly sworn, said

upon her oath:

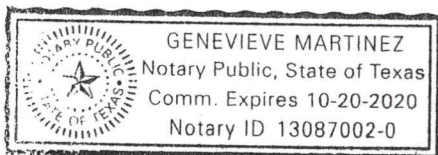
"I, Georgina Lira, do solemnly swear ( or affirm) that I posted a copy of the attached Substitute Trustee's Notice of Sale on the 8th day of February, such date being at least twenty-one days preceding the date of sale set forth in the attached Substitute Trustee's Notice of Sale, and that I accomplished and performed the just-mentioned date by posting a copy of the attached Substitute Trustee's Notice of Sale at the door of the county courthouse in Wilson County, Texas, which is the county in which the property described in the attached notice is located.

Signature \_\_\_\_\_



Printed Name Georgina Lira Deputy Clerk

SWORN TO AND SUBSCRIBED BEFORE ME, this 8th day of February, 2018, to which witness my hand and seal of office.



Notary Public \_\_\_\_\_

State of Texas

Printed Name: Genevieve Martinez

My Commission Expires: 10-20-2020

COPY

Filed for Record in:  
Wilson County  
by Honorable Eva Martinez  
County Clerk

On: Feb 07, 2018 at 08:02A

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.**

Receipt Number - 214808  
By:  
Oralia Vela

2.00

**NOTICE OF SALE**

PURSUANT TO AUTHORITY conferred upon the Trustee by that certain Deed of Trust dated March 27, 2015, executed by **JASON CRAIG GARNER AND KATHERINE RAE GARNER, MARRIED** ("Mortgagor") to K. Clifford Littlefield, Trustee for the benefit of **VANDERBILT MORTGAGE AND FINANCE, INC.** ("Mortgagee"), filed for record under Instrument No. 00043671, Official Public Records of Wilson County, Texas, Mortgagee appoints K. Clifford Littlefield, whose address is listed below, or Mark Steiner, whose business address is 2186 Jackson Keller, #434, San Antonio, Texas 78213, under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, default having been made in the covenants of the Deed of Trust, to sell on **Tuesday, March 6, 2018**, (that being the first Tuesday of the month), at public auction to the highest bidder for cash, at the Wilson County Courthouse at the place designated by the Commissioner's Court for such sales in Wilson County, Texas, (on the steps of the county courthouse, or as designated by the County Commissioner), the sale to begin at 10:00 o'clock a.m. or not later than three (3) hours after such time on that date, selling all of the property as an entirety or in such parcels as the Trustee acting may elect the property offered for sale, more particularly described on Exhibit "A" attached hereto and made a part hereof, together with any and all improvements constructed upon, affixed to or located upon the above described real property, including but not limited to the 2011 Southern Energy EZ-460 Manufactured Housing Unit, Serial No. SAD020613ALABC.

Assert and Protect Your Rights as a Member of the Armed Forces of the United States. If You Are or Your Spouse Is Serving on Active Military Duty, Including Active Military Duty as a Member of the Texas National Guard or the National Guard of Another State or as a Member of a Reserve Component of the Armed Forces of the United States, Please Send Written Notice of the Active Duty Military Service to the Sender of this Notice Immediately.

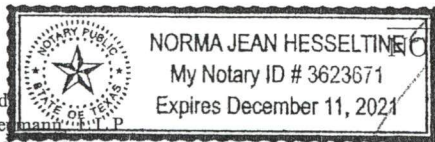
EXECUTED this 31<sup>st</sup> day of January, 2018.

*K Littlefield*

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

THE STATE OF TEXAS §  
COUNTY OF NUECES §

SUBSCRIBED and SWORN TO BEFORE ME, the undersigned Notary Public, by **K. CLIFFORD LITTLEFIELD**, this 31<sup>st</sup> day of January, 2018, to certify which witness my hand and official seal.



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

*Norma Jean Hesselting*  
\_\_\_\_\_  
NOTARY PUBLIC, STATE OF TEXAS



EXHIBIT "A"

**BEING 7.00 acres in Wilson County, Texas, a part of the Samuel Pharr Survey No. 189, A-252; being a part of that same 78.00 acre tract described in Deed dated June 27, 1951, executed by Leonard Garner, et al to Craig Garner, recorded in Vol. 268, Page 395 of the Deed Records of Wilson County, Texas, being more fully described by metes and bounds as follows:**

**BEGINNING at an iron pin set for the most westerly corner of this tract, being on the southwest boundary of said 78.00 acre tract, also being on the northeast boundary of a county road, from which place of beginning the intersection of the easterly boundary of Sty. Hwy 123 and the northeast boundary of said county road bears N. 29 deg. 28 min. W., a distance of 808.30 feet (to the most westerly corner of said 78.00 acre tract); thence N. 29 deg. 05 min. W., 1,819.00 feet;**

**THENCE across said 78.00 acre tract N. 30 deg. 28 min. E., a distance of 2,115.80 feet to an iron pin set for the most northerly corner of this tract, and being on the northeast boundary of said 78.00 acre tract;**

**THENCE S. 60 deg. 05 min. E., a distance of 141.3 feet with the northeast boundary of said 78.00 acre tract to an iron pin set for the most easterly corner of this tract and being the most easterly corner of said 78.00 acre tract;**

**THENCE S. 30 deg. 28 min. W., a distance of 2,199.00 feet across said 78.00 acre tract to an iron pin set for the most southerly corner of this tract, and being on the northeast boundary of said county road (also being the southwest boundary of said 78.00 acre tract);**

**THENCE N. 29 deg. 28 min. W., a distance of 163.30 feet with the northeast boundary of said county road (also being the approximate common line of the A. Trevino Grant, Survey No. 20, A-20, and the Samuel Pharr Survey No. 189, A-252), to the PLACE OF BEGINNING.**

**And being the same property described in Deed dated June 11, 1979, executed by Craig Garner to Craig M. Garner, recorded in Volume 525, Page 1 of the Deed Records of Wilson County, Texas.**

Notice of Foreclosure Sale

Total Fees : 2.00

**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:

0.45 acres of land out of the S. & J. Arocha Grant, A-1, Wilson County, Texas; being what is known as Lot 8 of the Lopas Addition to the City of Floresville as shown on plat of record in Volume "T", Page 428, Wilson County Deed Records and being the land described in a conveyance from Anita Anna Brister to Manuel W. Brister of record in Volume 811, Page 625, Wilson County Official Public Records and being more particularly described as follows:

BEGINNING at a ½ inch iron pin set on the northeasterly R.O.W. of Fourth Street for the southerly corner of the Linda B. Haby land described in Volume 902, Page 104, Wilson County Official Public Records; the westerly corner of the Lopas Addition and of this tract.

THENCE N 49-50-52 E, with the common line of the Haby land and of this tract, 196.67 feet to a ½ inch iron pin set for the northerly corner of this tract and a westerly corner of an alley.

THENCE S 40-56-25 E, with the common line of said alley and of this tract, partially along fence, 99.56 feet to and iron pipe (fnd) for the easterly corner of this tract and northerly corner of Lot 7 of the Loopas [sic] Addition being the Laban Toscano land described in Volume 878, Page 812, Wilson County Official Public Records.

THENCE S 49-45-51 W, with the common line of the Toscano land and of this tract, 196.12 feet to a ½ inch iron pin set on the northeasterly R.O.W. of Fourth Street for the northerly corner of this tract.

THENCE N 41-15 W, (record bearing-Volume 878, Page 812) with said street R.O.W., 99.85 feet to the PLACE OF BEGINNING.

And being the same property described in Deed dated December 29, 1999, executed by Michael D. Rolland and wife, Debra A. Rolland, to Dale Rolland and wife, Charlotte R. Rolland, of record in Volume 1020, Page 874, Official Public Records, Wilson County, Texas.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the deed of trust recorded in Volume 1925, Page 904-912 of the Official Public Records of Wilson County, Texas.

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



Date: March 6, 2018

Time: The sale will begin no earlier than 10:00 a.m. or no later than three hours thereafter. The sale will be completed by no later than 4:00 p.m.

Place: Wilson County Courthouse, 1420 Third Street, Floresville, Texas 78114, at the following location: At the rear of said Courthouse, near the Posting Board.

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 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.

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.

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 David Del Bosque.

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 indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to the promissory note in the original principal amount of \$190,000.00, executed by David Del Bosque, and payable to the order of Charlotte R. Rolland, who is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

As of December 31, 2017, there was owed \$201,459.65 on the note, being principal and accrued interest and taxes in the following amounts: \$190,000.00 of principal and \$4,940.00 interest and \$3,519.65 taxes, and accrued attorney's fees in the amount of \$3,000.00. The note is bearing interest at the rate of \$32.48 per day and is bearing taxes at the rate of \$9.64 per day, thereafter.

The foreclosure of this mortgage is being administered by a Trustee. Questions concerning the sale may be directed to the undersigned.

7. *Default and Request to Act.* Default has occurred under the deed of trust, and the beneficiary has requested me, as 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: February 7, 2018.


DONAHO & DOCKERY, P.C.

P.O. Box 459

Floresville, Texas 78114

Tel: 830/393/2700

Fax: 830/393/3029

By: 

Scott R. Donaho, Attorney in Charge

State Bar No. 05967755

Email: [srdonaho@floresville.net](mailto:srdonaho@floresville.net)

Theresa D. Nettles

State Bar No. 24081039

Email: [theresa.nettles.ddlaw@gmail.com](mailto:theresa.nettles.ddlaw@gmail.com)

Attorneys for Charlotte R. Rolland

On: Feb 02, 2018 at 04:11P

As a Recording

Total Fees : 2.00

Receipt Number - 214676  
By,  
Eva S. Martinez,

## Notice of Foreclosure Sale

February 2, 2018

### Deed of Trust:

Dated: September 10, 2012

Grantor: Jameson John Jarzombek and Mary Katherine Malone Jarzombek

Trustee: Gerald V. Sekula

Lender: Falls City National Bank

Recorded: Volume 1683, Page 138 of the Official Public Records of Wilson County, Texas.

Secures: Adjustable Rate Note ("Note") in the original principal amount of \$85,000.00 executed by Jameson John Jarzombek and Mary Katherine Malone Jarzombek ("Borrower") and payable to the order of Lender, and all other indebtedness of Borrower to Lender.

Property: The real property, improvements, and personal property described in and mortgaged in the Deed of Trust, including the real property described as:

All that certain tract or parcel of land containing 11.096 acres called Tract 5 in Wilson County, Texas, a part of the S. & J. Arocha Grant, A-1; being part or portion of the Sun Vail I, Ltd., a Texas Limited Partnership and W. Patrick Tooke land, as recorded in Volume 1155, Page 763 of the Official Public Records of Wilson County, Texas, and further being part or portion of Lot 7 of the Los Encinos Subdivision, as shown on plat recorded in Volume 1, Page 19 of the Surveyors Records of Wilson County, Texas, and being more particularly described as follows:

BEGINNING at a set 1/2" rebar for the east corner of a called Tract 4, the south corner of this tract and being N. 48 deg. 38 min. 39 sec. E., a distance of 1415.99 feet from a found steel pin for the east corner of Lot 5 of said Los Encinos Subdivision, the south corner of said Lot 7 and of the Paul A. Olson, et al, land;

THENCE N. 41 deg. 15 min. 00 sec. W., with the common line of said Tract 4 and of this tract, a distance of 1358.31 feet to a set 1/2" rebar for the common corner on the southeast line of the Shady Oaks Subdivision as shown on plat recorded in Volume 3, Page 53 of the Plat Records of Wilson County, Texas;

THENCE N. 48 deg. 47 min. 59 sec E, continuing with the common line of said Shady Oaks Subdivision and of this tract, a distance of 354.75 feet to a set 1/2" rebar for the north corner of this tract and west corner of a 11.06 acre tract called Tract 6;



THENCE S 41 deg. 15 min. 00 sec. E., with the common line of said Tract 6 and of this tract, crossing the northeast right-of-way line of CR 320 a total distance of 1357.35 feet to a set 1/2" rebar for a common corner on the northwest line of Lot 24 of said Los Encinos Subdivision;

THENCE S. 48 deg. 38 min. 39 sec. W., with line of said Lot 24 and Lot 23, a distance of 354.75 feet to the POINT OF BEGINNING.

And being the same property described in Special Warranty Deed dated October 17, 2007, executed by Falls City National Bank to Kenneth D. Torans, recorded in Volume 1429, Page 197 of the Official Public Records of Wilson County, Texas.

Substitute Trustee: Howard C. Berger

Substitute Trustee's

Address: 433A West Oaklawn, Pleasanton, Texas 78064

Foreclosure Sale:

Date: Tuesday, March 6, 2018

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.

Place: At the Northwest door of the Wilson County Courthouse, being the door facing Library Lane, 1420 Third Street, Floresville, Texas 78114, in Floresville, Wilson County, Texas and being the officially designated location for foreclosure sales.

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.

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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.

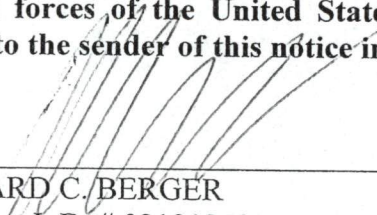
If Lender passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and re-filed in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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.**

  
\_\_\_\_\_  
HOWARD C. BERGER  
State Bar I. D. # 02191250  
433A West Oaklawn, Pleasanton, Texas 78064  
Telephone (830) 569-3771 / Cell Phone (210) 392-7210  
Facsimile (830) 569-5171  
Email: [howard@reliabletitlecompany.com](mailto:howard@reliabletitlecompany.com)  
Website: [www.howardcberger.com](http://www.howardcberger.com)  
Attorney for the Falls City National Bank

COPY

Filed for Record in:  
Wilson County  
by Honorable Eva Martinez  
County Clerk  
On: Feb 05, 2018 at 04:04P

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, this Notice of Substitute Trustee's Sale pertains to the following:

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	Total Fees	2.00
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**BORROWERS:** Alton R. Lambert and Allison B. Lamberth  
Receipt Number - 214739  
By, Georgina Lira

**PROPERTY:** See Exhibit "A"

**NOTE:** Original Principal Amount of \$50,000.00 dated June 3, 2016.

**NOTEHOLDER:** SOUF, LP

**DEED OF TRUST:** Executed by Borrowers to Gary Hmarden Trustee, dated June 3, 2016 recorded in Volume 1915, Page 157 in the property records of Wilson County, Texas

**TRUSTEE:** Gary Hmarden, P.O. Box 19443, Houston, Texas 77024

**SUB. TRUSTEE:** Jason D. Kraus, Esq. 5625 Cypress Creek Parkway, Suite 308, Houston, Texas 77069

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### Note Payable

WHEREAS, default has occurred in the payment of the Note, which has matured and is now entirely due and payable, and the Noteholder has requested that the undersigned act as trustee and sell the Property at public auction and apply the proceeds pursuant to the terms of the Deed of Trust;

### Notice of Foreclosure Sale

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, March 6, 2018, a foreclosure sale of the Property will be conducted at the **Wilson County Courthouse, Texas at the following location: The Most North-Easterly door of the Wilson County, Texas, Courthouse, being the courthouse door facing the office of the Wilson County Tax Assessor, in Floresville, Wilson County, Texas which bears the address of 2 Library Lane or being the area designated by Commissioners Court as the place where foreclosure sales are to take place.** The sale will be conducted no earlier than 1:00 p.m. and will be concluded within three hours of said starting time.

### Terms of Sale

Sale of the Property will be to the highest bidder for cash or cashier's check. The purchase price must be paid without delay.

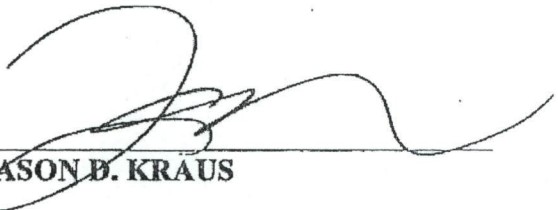
Should a bidder fail to fulfill the cash or cashier's check requirement, or to make payment

without delay, then such bid may, at the discretion of the Substitute Trustee, be declared void, and the bidding will be reopened and continued until a bidder who complies with all requirements is found. The Trustee shall be the sole determiner of all procedures used to sale and shall be the sole determiner of the validity and sufficiency of all bids and all other issues that may arise in connection with the bidding process, including the requirement that payment be made without delay.

**Property to be Conveyed "As Is"**

The Property will be sold "as is," in its present condition, with all faults, and without representations or warranties, express or implied. The conveyance will be by Substitute Trustee's Deed made subject to all matters of record.

Signed and posted on February 6, 2018.



**JASON D. KRAUS**

Substitute Trustee



All that certain lot or parcel of land out of the S & J Arocha Grant, Abstract No. 1, situated within the corporate limits of the City of Floresville, Wilson County, Texas, and being a part of Subdivision No. 1, of original Lot No. 5, Block No. 11, and a part of Subdivision No. 2 of original Lot No. 5, Block No. 11, fronting 51 feet on Third Street and running back parallel with "C" Street, 76.8 feet. Said lot or parcel of land being 51 feet on Third Street and 76.8 feet on "C" Street, and described as follows:

BEGINNING at a point at the intersection of the Southwest ROW line of Third Street and the Northwest ROW line of "C" Street for the East corner of the herein described parcel;

THENCE Southwesterly along the Northwest ROW line of "C" Street, 76.8 feet to a point for the South corner of this parcel;

THENCE Northwesterly along a 12 inch brick wall, 51.0 feet to a point for the West corner of this parcel;

THENCE Northeasterly along a 8" brick wall, 76.8 feet to a point on the Southwest ROW line of Third Street for the North corner of this parcel;

THENCE along said Southwest ROW line of Third Street, 51.0 feet to the POINT OF BEGINNING.

And being the same property described in Deed dated December 30, 1986, executed by Victor Seguin to Alton Ray Lamberth and Larry A. Vick, of record in Volume 672, Page 798, Deed Records of Wilson County, Texas.

Filed for Record in:  
Wilson County  
by Honorable Eva Martinez  
County Clerk

On: Feb 05, 2018 at 04:04P

As a Recording

Document Number: 00070890  
Total Fees : 34.00

Receipt Number - 214739  
By,  
Georgina Lira,

Any provision herein which restricts the sale, rental, or use of the described realproperty because of color or race is invalid and unenforceable under federal law.

THE STATE OF TEXAS  
COUNTY OF WILSON

I hereby certify that this instrument was FILED in File Number Sequence on the date and at the time stamped hereon by me and was duly RECORDED in Official Public Records the Volume: 2013 and Page: 467 of the named records of: Wilson County as stamped hereon by me.

Feb 05, 2018

## EXHIBIT "A"

All that certain lot or parcel of land out of the S & J Arocha Grant, Abstract No. 1, situated within the corporate limits of the City of Floresville, Wilson County, Texas, and being a part of Subdivision No. 1, of original Lot No. 5, Block No. 11, and a part of Subdivision No. 2 of original Lot No. 5, Block No. 11, fronting 51 feet on Third Street and running back parallel with "C" Street, 76.8 feet. Said lot or parcel of land being 51 feet on Third Street and 76.8 feet on "C" Street, and described as follows:

BEGINNING at a point at the intersection of the Southwest ROW line of Third Street and the Northwest ROW line of "C" Street for the East corner of the herein described parcel;

THENCE Southwesterly along the Northwest ROW line of "C" Street, 76.8 feet to a point for the South corner of this parcel;

THENCE Northwesterly along a 12 inch brick wall, 51.0 feet to a point for the West corner of this parcel;

THENCE Northeasterly along a 8" brick wall, 76.8 feet to a point on the Southwest ROW line of Third Street for the North corner of this parcel;

THENCE along said Southwest ROW line of Third Street, 51.0 feet to the POINT OF BEGINNING.

And being the same property described in Deed dated December 30, 1986, executed by Victor Seguin to Alton Ray Lamberth and Larry A. Vick, of record in Volume 672, Page 798, Deed Records of Wilson County, Texas.



COPY

**NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE**

Total Fees : 2.00

Receipt Number - 214597

**DEED OF TRUST INFORMATION:**

**Date:** 08/03/2006

**Grantor(s):** HOWARD NESMITH, UNMARRIED AND NICOLE ARMSTRONG, UNMARRIED

**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR BSM FINANCIAL, L.P. DBA BANKSOURCE MORTGAGE, ITS SUCCESSORS AND ASSIGNS

**Original Principal:** \$107,787.00

**Recording Information:** Book 12327 Page 1215 Instrument 20060196299 ; re-recorded under Book 1356 Page 265 Instrument 20060200147

**Property County:** Bexar

**Property:**

LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF. INCLUDES MANUFACTURED HOUSING UNIT(S) DESCRIBED AS FOLLOWS:  
 MAKE: PALM HARBOR HOMES  
 MODEL: KXT3 53A4  
 WIDTH: 15  
 LENGTH: 53  
 SERIAL #: PH1710360A&B  
 YEAR: 2007

SAID UNIT(S) ATTACHED TO THE LAND IN A PERMANENT MANNER SO AS TO BE RENDERED AN IMMOVABLE FIXTURE AND AN INTEGRAL PART OF THE SUBJECT PROPERTY.

ALL THAT CERTAIN TRACT OR PARCEL OF LAND CONTAINING 2.00 ACRES IN BEXAR COUNTY, TEXAS, OUT OF THE WILLIAM STURROCK SURVEY, ABSTRACT 286, COUNTY BLOCK 5143A, BEING A PORTION OF THAT CERTAIN TRACT KNOWN AS THE NORTH 1/2 OF TRACT 11, OAK PARK DEVELOPMENT, AND BEING A PORTION OF THAT CERTAIN TRACT OF LAND DESCRIBED IN HOMER S. STROZIER TO THOMAS J. & ANNA K. WATKINS IN VOLUME 6785, PAGE 597, DEED RECORDS OF BEXAR COUNTY, TEXAS.

SAID 2.00 ACRE TRACT, BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING: AT A 1/2" IRON PIN SET WITH CAP ON THE WEST RIGHT-OF-WAY LINE OF OAK PARK ROAD AT THE SOUTH CORNER OF JIM L. & CAROLYN LUBBOCK TRACT, OF RECORD IN VOLUME 1511, PAGE 792, REAL PROPERTY RECORDS OF BEXAR COUNTY, TEXAS, FOR THE EAST CORNER OF THIS HEREIN DESCRIBED TRACT;

THENCE: ALONG WITH A CURVE TO THE LEFT HAVING A RADIUS OF 4291.12 FEET, A DELTA ANGLE OF 03 DEG. 39 MIN. 30 SEC., AN ARC LENGTH OF 274.00 AND A CHORD BEARING AND DISTANCE OF SOUTH 18 DEG. 01 MIN. 00 SEC. WEST, 273.95 FEET TO A 1/2" IRON PIN FOUND AT THE EAST CORNER OF CHARLIE J. POPHAM JR. TRACT, OF RECORD IN VOLUME 6785, PAGE 573, DEED RECORDS OF BEXAR COUNTY, TEXAS, FOR THE SOUTH CORNER OF THIS HEREIN DESCRIBED TRACT;

THENCE: NORTH 75 DEG. 26 MIN. 00 SEC. WEST, A DISTANCE OF 312.22 FEET TO A 1/2" IRON PIN SET WITH CAP ON THE NORTH BOUNDARY LINE OF SAID POPHAM TRACT, FOR THE WEST CORNER OF THIS HEREIN DESCRIBED TRACT;

THENCE: NORTH 14 DEG. 35 MIN. 13 SEC. EAST, A DISTANCE OF 273.57 FEET TO A 1/2" IRON PIN SET WITH CAP ON THE SOUTH BOUNDARY LINE OF SAID LUBBOCK TRACT, FOR THE NORTH CORNER OF THIS HEREIN DESCRIBED TRACT;

THENCE: SOUTH 75 DEG. 24 MIN. 47 SEC. EAST, A DISTANCE OF 328.61 FEET TO THE POINT OF BEGINNING.

SUBJECT TO A 30 FOOT WIDE INGRESS AND EGRESS ROAD EASEMENT LOCATED ALONG THE ENTIRE SOUTH BOUNDARY LINE OF THIS HEREIN DESCRIBED TRACT.

BEARING BASIS - NORTH 75 DEG. 26 MIN. 00 SEC. WEST FROM THE SOUTH BOUNDARY LINE OF THIS HEREIN DESCRIBED TRACT, OF RECORD IN VOLUME 6785, PAGE 598, REAL PROPERTY RECORDS OF BEXAR COUNTY, TEXAS.

**Reported Address:** 179 OAK PARK ROAD, ADKINS, TX 78101

**MORTGAGE SERVICING INFORMATION:**

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

**Current Mortgagee:** Wells Fargo Bank, NA  
**Mortgage Servicer:** Wells Fargo Bank, N. A.  
**Current Beneficiary:** Wells Fargo Bank, NA



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

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 6th day of March, 2018  
**Time of Sale:** 10:00 AM or within three hours thereafter.

**Place of Sale:** THE AREA LOCATED OUTSIDE ON THE WEST SIDE OF THE BEXAR COUNTY COURTHOUSE WHICH IS NEAR THE INTERSECTION OF EAST NUEVA STREET AND THE CLOSED PORTION OF SOUTH MAIN AVENUE, SAN ANTONIO, TEXAS in Bexar County, Texas, or, if the preceding area is no longer the designated area, at the area most recently designated by the Bexar County Commissioner's Court.

**Substitute Trustee(s):** Robert Aguilar, Brett Baugh, Rick Kigar, Brent Graves, Clay Golden, Stephen Mayers, Kenny Shirey, Troy Robinett, Doug Rodgers, Scott Swenson, Carl Meyers, Mike Hanley, Patricia Sanders, Kristie Alvarez, Frederick Britton, Julian Perrine, Michael Burns, Elizabeth Hayes, Michael Hupf, Marilyn Jones, Suzanne Suarez, Jack Withem, or Alexander Wolfe, 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

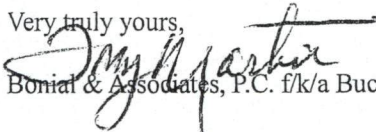
WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Robert Aguilar, Brett Baugh, Rick Kigar, Brent Graves, Clay Golden, Stephen Mayers, Kenny Shirey, Troy Robinett, Doug Rodgers, Scott Swenson, Carl Meyers, Mike Hanley, Patricia Sanders, Kristie Alvarez, Frederick Britton, Julian Perrine, Michael Burns, Elizabeth Hayes, Michael Hupf, Marilyn Jones, Suzanne Suarez, Jack Withem, or Alexander Wolfe, 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. Robert Aguilar, Brett Baugh, Rick Kigar, Brent Graves, Clay Golden, Stephen Mayers, Kenny Shirey, Troy Robinett, Doug Rodgers, Scott Swenson, Carl Meyers, Mike Hanley, Patricia Sanders, Kristie Alvarez, Frederick Britton, Julian Perrine, Michael Burns, Elizabeth Hayes, Michael Hupf, Marilyn Jones, Suzanne Suarez, Jack Withem, or Alexander Wolfe, 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,

  
Bonial & Associates, P.C. f/k/a Buckley Madole, P.C.