

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

**COPY**

**DEED OF TRUST INFORMATION:**

**Date:** 04/01/2003  
**Grantor(s):** SELMA V. GALLEGOS, A MARRIED WOMAN, AND JOHN F. GALLEGOS  
**Original Mortgagee:** WASHINGTON MUTUAL BANK, FA  
**Original Principal:** \$62,848.00  
**Recording Information:** Book 1154 Page 409 Instrument 00002764  
**Property County:** Wilson  
**Property:**

Filed for Record in:  
Wilson County  
by Honorable Eva Martinez  
County Clerk  
On: Mar 29, 2018 at 03:25P  
As a Recording

Total Fees: 2.00

Receipt Number: 214743  
GE 3648 OF

THE FOLLOWING REAL PROPERTY SITUATE IN THE CITY OF FLORESVILLE, COUNTY OF WILSON, STATE OF TEXAS, TO-WIT:

ALL THAT CERTAIN TRACT OR PARCEL OF LAND BEING A ONE ACRE OUT OF LOT 171, SECTION 1B, EAGLE CREEK RANCH SUBDIVISION, WILSON COUNTY, TEXAS, AS PER MAP OF SAID SUBDIVISION RECORDED IN VOL. 5, PAGE 3648 OF THE MAP RECORDS OF WILSON COUNTY, TEXAS, MORE FULLY DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON PIN FOUND AT THE SOUTHEAST CORNER OF SAID LOT 171 AND IN THE WEST RIGHT OF WAY LINE OF A 60" WIDE SUBDIVISION ROAD; THENCE N. 15 DEGREES 40' W. 30.0 FEET WITH THE EAST LINE OF LOT 171 AND THE WEST RIGHT OF WAY LINE OF SAID ROAD TO AN IRON PIN SET FOR CORNER; THENCE S. 74 DEGREES 20' W, 400.0 FEET TO AN IRON PIN SET FOR AN INTERIOR CORNER OF THIS TRACT; THENCE N. 15 DEGREES 40' W, 127.8 FEET TO AN IRON PION SET FOR CORNER. THENCE S. 74 DEGREES 20' W, 200.0 FEET TO AN IRON PIN SET FOR CORNER. THENCE S. 15 DEGREES 40' E, 157.8 FEET TO AN IRON PIN SET IN THE SOUTHLINE OF LOT 171 AND THE NORTH LINE OF LOT 172; THENCE N. 74 DEGREES 20' E, 600.0 FEET WITH THE COMMON LINE OF LOTS 171 AND 172 TO THE PLACE OF BEGINNING OR CONTAINING ONE ACRE OF LAND MORE OR LESS.

**Reported Address:** 231 EAGLE RIDGE DR, FLORESVILLE, TX 78114

**MORTGAGE SERVICING INFORMATION:**

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

**Current Mortgagee:** Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America

**Mortgage Servicer:** Seterus, Inc.

**Current Beneficiary:** Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America

**Mortgage Servicer Address:** 14523 SW Millikan Way, Suite 200, Beaverton, OR 97005

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 1st day of May, 2018

**Time of Sale:** 12:00PM or within three hours thereafter.

**Place of Sale:** 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.

**Substitute Trustee(s):** Frederick Britton, Pamela Thomas, Stacey Bennett, Amy Ortiz, Robert Gomez, Troy Martin, Deborah Martin, Irene Salazar, Deanna Ray, Vanessa Ramos, Richard Holton, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bruce Neyland, Karen Work, Michael Burns, Elizabeth Hayes, Michael Hupf, Marilyn Jones, or Suzanne Suarez, 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 Frederick Britton, Pamela Thomas, Stacey Bennett, Amy Ortiz, Robert Gomez, Troy Martin, Deborah Martin, Irene Salazar, Deanna Ray, Vanessa Ramos, Richard Holton, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bruce Neyland, Karen Work, Michael Burns, Elizabeth Hayes, Michael Hupf, Marilyn Jones, or Suzanne Suarez, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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

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

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Frederick Britton, Pamela Thomas, Stacey Bennett, Amy Ortiz, Robert Gomez, Troy Martin, Deborah Martin, Irene Salazar, Deanna Ray, Vanessa Ramos, Richard Holton, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bruce Neyland, Karen Work, Michael Burns, Elizabeth Hayes, Michael Hupf, Marilyn Jones, or Suzanne Suarez, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed

of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Very truly yours,

  
Jose Ma

Bonial & Associates, P.C.

COPY

NOTICE OF FORECLOSURE SALE

Filed for Record in: Wilson County by Honorable Eva Martinez County Clerk Date: 05/01/2018 Time: 03:25P 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: SEE EXHIBIT A

Receipt Number - 216743 By: Georgina Lira

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 04/19/2006 and recorded in Book 1341 Page 128 Document 00014427 real property 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: 05/01/2018 Time: 12:00 PM Place: Wilson County Courthouse, Texas, at the following location: 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 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

4. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust.

5. Obligations Secured. The Deed of Trust executed by KRISTIE MERRILL, provides that it secures the payment of the indebtedness in the original principal amount of \$97,600.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR ARGENT SECURITIES INC., ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2006-M1 is the current mortgagee of the note and deed of trust and OCWEN LOAN SERVICING, LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR ARGENT SECURITIES INC., ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2006-M1 c/o OCWEN LOAN SERVICING, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. Order to Foreclose. DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR ARGENT SECURITIES INC., ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2006-M1 obtained a Order from the 81st District Court of Wilson County on 02/20/2018 under Cause No. 17-12-0833-CVW. The mortgagee has requested a Substitute Trustee conduct this sale pursuant to the Court's Order.

7. Substitute Trustee(s) Appointed to Conduct Sale. In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint TROY MARTIN, DEBORAH MARTIN, CASSIE MARTIN, TERRI MARTIN, DEANNA RAY, BOB FRISCH, JAMIE STEEN, JODI STEEN OR JO WOOLSEY, Substitute Trustee to act under and by virtue of said Deed of Trust.

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

[Signature] Mackie Wolf Zientz & Mann, P.C. Brandon Wolf, Attorney at Law L. Keller Mackie, Attorney at Law Lori Liane Long, Attorney at Law Tracey Midkiff, Attorney at Law Marissa Sibal, Attorney at Law Parkway Office Center, Suite 900 14160 North Dallas Parkway Dallas, TX 75254

[Signature] TROY MARTIN, DEBORAH MARTIN, CASSIE MARTIN, TERRI MARTIN, DEANNA RAY, BOB FRISCH, JAMIE STEEN, JODI STEEN OR JO WOOLSEY c/o AVT Title Services, LLC 1101 Ridge Rd. Suite 222 Rockwall, TX 75087

I am Terri martin whose address is c/o AVT Title Services, LLC, 1101 Ridge Rd., Suite 222, Rockwall, TX 75087. I declare under penalty of perjury that on 3/29/18 I filed this Notice of Foreclosure Sale at the office of the Wilson County Clerk and caused it to be posted at the location directed by the Wilson County Commissioners Court.

Appendix A

ALL THAT CERTAIN PIECE, PARCEL OR TRACT OF LAND LYING AND BEING SITUATED WITHIN THE ORIGINAL TOWN OF CALAVARAS IN WILSON COUNTY, TEXAS, AND BEING A PORTION OF WHAT IS SHOWN AS LOTS 8, 9 & 10 OF BLOCK 1 OF THE ORIGINAL TOWN OF CALAVARAS ACCORDING TO A PLAT OF THE SAME RECORDED AT VOLUME 1, PAGE 120 OF THE PLAT RECORDS OF WILSON COUNTY, TEXAS, BEING OUT OF THE S & J ARAOHA SURVEY, ABSTRACT NO. 1, OF WILSON COUNTY, TEXAS, SAID TRACT OF LAND CONTAINING 0.3 OF AN ACRE, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS AS FOLLOWS, TO-WIT;

BEGINNING AT A 1/2" IRON PIN SET ON THE NORTHEAST RIGHT OF WAY LINE OF CALAVARAS-CANADO VERDE ROAD AT THE WEST OF SAID LOT 10, BLOCK 1, FOR THE WEST CORNER OF THIS HEREIN DESCRIBED PARCEL;

THENCE NORTH 49 DEGREES 15 MINUTES 0 SECONDS EAST A DISTANCE OF 32.92 FEET TO A 1/2" IRON PIN SET ON THE SOUTH RIGHT OF WAY LINE OF SAID OLD STATE HIGHWAY 16 (OLD CORPUS CHRISTI ROAD) TO A 1/2" IRON PIN SET FOR A CORNER;

THENCE SOUTH 70 DEGREES 40 MINUTES 17 SECONDS EAST A DISTANCE OF 206.67 FEET ALONG THE SOUTH RIGHT OF WAY LIE OF OLD STATE HIGHWAY 16 TO A 1/2" IRON PIN FOR THE EAST CORNER OF THIS HEREIN DESCRIBED PARCEL;

THENCE SOUTH 49 DEGREES 15 MINUTES 0 SECONDS WEST A DISTANCE OF 106.69 FEET TO A 1/2" IRON PIN SET FOR THE EAST CORNER OF THIS HEREIN DESCRIBED PARCH;

THENCE NORTH 50 DEGREES 03 MINUTES 0 SECONDS WEST, A DISTANCE OF 181.5 FEET ALONG THE NORTH RIGHT OF WAY LINE OF CALAVARAS-CANADA VERDE ROAD TO THE POINT OF BEGINNING, CONTAINING 0.03 OF AN ACRE, MORE OR LESS.

Return To:  
NETCO, INC.  
7425 Pebble Dr.  
Fort Worth, TX 76118

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: 1341 and Page: 128 of the named records of: Wilson County as stamped hereon by me.

May 24, 2006



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

Filed for Record in:  
Wilson County  
by Eva S. Martinez  
County Clerk

On: May 24, 2006 at 02:49P

As a Recording

Document Number: 00014427  
Total Fees : 84.00

Receipt Number - 49733  
By,  
Yvonne G Garcia,

178 DEER PARK ROAD  
LA VERNIA, TX 78121

**COPY**

0000007364524

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 01, 2018

Time: The sale will begin at 12:00PM or not later than three hours after that time.

Place: THE MOST NORTH-EASTERLY DOOR OF THE WILSON COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

Filed for Record in:  
Wilson County  
by Honorable Eva Martinez  
County Clerk  
On: Mar 26, 2018 at 02:12P  
As a Recording  
Total Fees : 2.00

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

Receipt Number - 216567  
By:  
Elsy Barreto

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated December 28, 2012 and recorded in Document VOLUME 1700, PAGE 732 real property records of WILSON County, Texas, with JIM K BARNES AND DANIELLE X BARNES, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by JIM K BARNES AND DANIELLE X BARNES, securing the payment of the indebtednesses in the original principal amount of \$139,918.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. LAKEVIEW LOAN SERVICING LLC 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. LOANCARE, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o LOANCARE, LLC  
3637 SENTARA WAY  
VIRGINIA BEACH, VA 23452

*Karen Work*

FREDERICK BRITTON, PAMELA THOMAS, STACEY BENNETT, AMY ORTIZ, ROBERT GOMEZ, TROY MARTIN, DEBORAH MARTIN, IRENE SALAZAR, DEANNA RAY, VANESSA RAMOS, RICHARD HOLTON, ALEXIS MARTIN, CASSIE MARTIN, TERRI MARTIN, SHELBY MARTIN, BRUCE NEYLAND, OR KAREN WORK  
Substitute Trustee

c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP  
4004 Belt Line Road, Suite 100  
Addison, Texas 75001

Certificate of Posting

My name is \_\_\_\_\_, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001. I declare under penalty of perjury that on \_\_\_\_\_ I filed at the office of the WILSON County Clerk and caused to be posted at the WILSON County courthouse this notice of sale.

Declarants Name: \_\_\_\_\_  
Date: \_\_\_\_\_



NOS0000007364524

**EXHIBIT "A"**

BEING 5.02 ACRES OF LAND OUT OF THE FELIPE ELUA SURVCY NO. 9, ABSTRACT 9, WILSON COUNTY, TEXAS AND BEING THE SAME LAND DESCRIBED IN A CONVEYANCE TO ROBERT SHOCKLEY AND BRANDY SHOCKLEY IN A DEED OF RECORD IN VOLUME 1072, PAGE 712 OF THE OFFICIAL PUBLIC RECORDS OF WILSON COUNTY, TEXAS AND FURTHER BEING A PART OF LOT 13 OF THE DEER PARK ACRES SUBDIVISION AS SHOWN ON THE PLAT OF RECORD IN VOLUME 2, PAGE 57 OF TLO PLAT RECORDS OF WILSON COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A SET 1/2" REBAR WITH CAP ON THE SOUTHEASTERLY LINE OF THE HARRY RUETZ, ET AL, LAND DESCRIBED IN VOLUME 420, PAGE 301, WILSON COUNTY DEED RECORDS AND THE NORTHWESTERLY LINE OF DEER PARK ACRES SUBDIVISION FOR THE WESTERLY CORNER OF LOT 14 AND THE NORTHERLY CORNER OF LOT 13 AND OF THIS TRACT.

THENCE SOUTH 29 DEGREES 00' 00" EAST, WITH THE COMMON LINE OF LOT 13. AND 14, PASSING A FOUND PIPE ON THE SOUTHEASTERLY RIGHT-OF-WAY OF AN ACCESS EASEMENT AT 50.0 FEET, A TOTAL DISTANCE OF 586.54 FEET TO A FOUND PIPE FOR THE EASTERLY CORNER OF LOT 13 AND OF THIS TRACT BEING ON NORTHWESTERLY LINE OF THE GLENN H. KOTHMANN SUBDIVISION ACCORDING TO PLAT OF RECORD IN VOLUME 2, PAGE 60, PLAT RECORDS OF WILSON COUNTY, TEXAS.

THENCE SOUTH 61 DEGREES 25' 23" WEST, WITH THE SOUTHEASTERLY LINE OF LOT 13 AND NORTHWESTERLY LINE OF THE GLENN KOTHMANN SUBDIVISION, A DISTANCE OF 373.87 FEET TO A FOUND PIN FOR THE EAST CORNER OF THE MIKE LANCASTER, ET UX LAND AS DESCRIBED IN VOLUME 1015, PAGE 325 OF THE OFFICIAL PUBLIC RECORDS OF WILSON COUNTY, TEXAS AND THE SOUTHERLY CORNER OF THIS TRACT,

THENCE NORTH 29 DEGREES 00' 33" WEST, (THE RECORD BEARING FOR THIS SURVEY PER THE DEED), PASSING A CORNER POST ON THE SOUTHEASTERLY RIGHT-OF-WAY OF AN ACCESS EASEMENT AT 533.9 FEET, A TOTAL DISTANCE OF 584.05 FEET TO A FOUND PIN ON THE COMMON LINE OF THE AFOREMENTIONED HARRY RUETZ, ET AL LAND AND THE DEER PARK SUBDIVISION FOR THE WESTERLY CORNER OF THIS TRACT.

THENCE NORTH 61 DEGREES 02' 27" EAST, WITH SAID COMMON LINE, A DISTANCE OF 373.95 FEET TO THE POINT OF BEGINNING CONTAINING 5.02 ACRES OF LAND, MORE OR LESS.



THE STATE OF TEXAS §

COUNTY OF WILSON §

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

WHEREAS, by that certain Deed of Trust and Security Agreement, (the "Deed of Trust"), dated 2/13/2015 executed by **JOSE F. ALVAREZ AND MEGAN ALVAREZ** ("Mortgagor"), to MIURA FAMILY LIMITED PARTNERSHIP, and filed for record in **Volume 1836 Pages 584 - 587**, of the Official Public Records of Real Property of Wilson County, Texas, reference to which is hereby made for all purposes, and Mortgagor conveyed to Trustee certain property, (the "Property"), situated in Wilson County, Texas, which Property includes real property more particularly described as follows, to wit:

**LOT 22, ACRES 1.04, GREAT OAKS SUBDIVISION**, a subdivision in Wilson County, Texas according to the Map or Plat recorded in Volume 9, Page 58 of the map or plat records of Wilson County, Texas.

together with all improvements thereon to secure the payment of that one certain promissory note, (the "Note"), dated 2/13/2015 executed by Mortgagor and payable to the order of Miura Family Limited Partnership, (the "Beneficiary"), and any and all other indebtedness secured by and described in the Deed of Trust; and

WHEREAS, the Note is in default and the entire unpaid balance thereof is due and payable and Beneficiary has demanded payment of the Mortgagor, and intends to have the power of sale set forth in the Deed of Trust enforced; and

WHEREAS, the Deed of Trust grants Beneficiary the right for any reason and in at its sole discretion to appoint a Substitute or Successor Trustee to act instead of the Trustee named therein without any other formality than the designation in writing of a Substitute or Successor Trustee; and

WHEREAS, the Beneficiary has appointed **LAURA HENSON** as Substitute Trustee under the Deed of Trust and has directed the Substitute Trustee to enforce the power of sale under the Deed of Trust for the purpose of collecting the indebtedness described therein after giving notice of the time, place and terms of said sale, and the property to be sold, pursuant to the Deed of Trust and the laws of the State of Texas.

**NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENT**

THAT, I **LAURA HENSON**, Substitute Trustee, hereby give notice that I will accordingly, after due publication of this Notice, and after having given written notice of at least twenty-one (21) days preceding the date of such sale by certified mail to each debtor obligated to pay the Note and indebtedness secured by the Deed of Trust at the address of each such debtor according to the records of Beneficiary as required by the Deed of Trust and the laws of the State of Texas, and after filing a copy of this notice in the office of the County Clerk of the County which the sale is to be made, sell the Property at public auction to the highest bidder or bidders for cash at the Courthouse Door of Wilson County, Texas in the City of Floresville, Texas, between the hours of 10:00 o'clock a.m. and 12:00 o'clock p.m. -OR- 1:00 o'clock p.m. and 4:00 o'clock p.m., on the first Tuesday of **April**, the same being the **3rd** day of **April 2018**.

EXECUTED in multiple originals on **MARCH 13, 2018**.

  
LAURA HENSON  
Substitute Trustee

**AFTER RECORDING PLEASE RETURN TO:**  
**Miura Family Limited Partnership**  
**11804 North Lamar**  
**Austin, Texas 78753**

Filed for Record in:  
Wilson County  
by Honorable Eva Martinez  
County Clerk  
On: Mar 12, 2018 at 02:39P  
As a Recording

Total Fees : 2.00

Receipt Number - 216032  
By:  
Judy Fleming

Our File Number: 18-00223

Name: GUY E FINNEY AND TERESA ANN FINNEY, HUSBAND AND WIFE

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on February 27, 2017, GUY E. FINNEY AND TERESA ANN FINNEY, HUSBAND AND WIFE, 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 GUARANTY MORTGAGE CORPORATION, its successors and assigns, in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 00062203, in Book 1960, at Page 557, 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:

LOT 79, LOST TRAILS SUBDIVISION, UNIT TWO, ACCORDING TO PLAT RECORDED IN VOLUME 4, PAGE 37, PLAT RECORDS OF WILSON COUNTY, TEXAS.

Property Address: 344 LOST TRAIL CIRCLE  
LA VERNIA, TX 78121

Mortgage Servicer: ROUNDPOINT MORTGAGE SERVICING CORPORATION

Noteholder: ROUNDPOINT MORTGAGE SERVICING CORPORATION  
5016 PARKWAY PLAZA BLVD, SUITE 200  
CHARLOTTE, NC 28217

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 12<sup>th</sup> day of March, 2018.

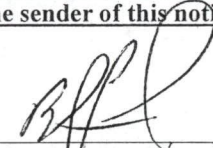
Filed for Record in:  
Wilson County  
by Honorable Eva Martinez  
County Clerk

On: Mar 12, 2018 at 01:01P

As a Recording

Total Fees : 2.00

Receipt Number - 216009  
By:  
Gayle Richey

  
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



**COPY**

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

On: Mar 08, 2018 at 01:59P

As a Recording

**Notice of Foreclosure Sale**

Total Fees : 2.00

PURSUANT TO TEXAS TAX CODE SECTION 32.06, THE FORECLOSURE SALE REFERRED TO IN THIS DOCUMENT IS A SUPERIOR TRANSFER TAX LIEN SUBJECT TO THE RIGHT OF REDEMPTION UNDER CERTAIN CONDITIONS. THE FORECLOSURE IS SCHEDULED TO OCCUR ON APRIL 3, 2018.

Receipt Number: 215904  
Georgia Lira

**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:

LOST TRAILS SUB, LOT 78 (U 2); TITLE ABANDONED 1348/442, ACRES 0.974, MH LABEL# TEX0434158; also described as 0.974 acres, being Lot 78, Lost Trails Subdivision, Unit 2, according to the map or plat of record in Volume 4, Page 37, Plat Records of Wilson County, Texas.; more commonly known as 340 Lost Trail Circle, La Vernia, Texas 78121.

2. *Instrument to be Foreclosed.* The instruments to be foreclosed are the Property Tax Lien Deed of Trust (Deed of Trust) recorded in Document No. 00000550 of the real property records of Wilson County, Texas and the Transferred Tax Lien recorded in Document Nos. 00004221 and 00001279 of the real property 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: April 3, 2018.

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: Most westerly courthouse door (faces Third Street) or as otherwise designated by County Commissioner.

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 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.

5. *Type of Sale.* The sale is an expedited foreclosure sale of a Transferred Tax Lien created pursuant to Sections 32.06 and 32.065, Texas Tax Code, Section 51.002, Texas Property Code and the power of sale granted by the Deed of Trust executed by Dawn Nicole Arnold aka Dawn Arnold and David Arnold.

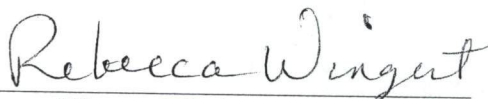
6. *Obligations Secured.* The Deed of Trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to (a) the Note in the original principal amount of \$6,825.30, executed by Dawn Nicole Arnold aka Dawn Arnold and David Arnold, and payable to the order of Hunter-Kelsey I, LLC; (b) all renewals and extensions of the Note; and (c) any and all present and future indebtednesses of Dawn Nicole Arnold aka Dawn Arnold and David Arnold to Hunter-Kelsey I, LLC. Hunter-Kelsey I, LLC is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

Questions concerning the sale may be directed to Dylan Schultz, Nikolaos P. Stavros, Lindsey Kelly, or Wendy Storey at 3624 N. Hills Drive, Suite B-100, Austin, Texas 78731.

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.

Dated: \_\_\_\_\_

3-8-18



Rebecca Wingert, Nikolaos P. Stavros, Calli Rawls  
Dylan Schultz, Lindsey Kelly, or Wendy Storey  
3624 North Hills Dr., Suite B-100  
Austin, TX 78731  
Telephone: (512) 346-6011  
Fax: (512) 346-6005

AFTER POSTING RETURN TO:  
Stavros & Kelly, PLLC  
3624 North Hills Dr., Suite B-100  
Austin, TX 78731  
Tel: (512) 346-6011  
Fax: (512) 346-6005

COPY

**Notice of Substitute Trustee's Sale**

Notice Concerning Military Duty: **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. Tex. Prop. Code § 51.002(i)**

On: Mar 08, 2018 at 10:20A

<b>Deed of Trust Date:</b> May 28, 2009	<b>Original Mortgagor/Grantor:</b> CHARLES MEYER AND CHELSEA MEYER
<b>Original Beneficiary / Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR FIRST NATIONAL BANK, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b> DITECH FINANCIAL LLC
<b>Recorded in:</b> Volume: 1510 Page: 358 Instrument No: N/A	<b>Property County:</b> WILSON
<b>Mortgage Servicer:</b> Ditech Financial LLC	<b>Mortgage Servicer's Address:</b> 2100 E Elliot Rd Building 94, Mail Stop T-325 Tempe, AZ 85284

Fees 2.00  
Receipt Number - 215873  
By: Georgina Lira

\* The mortgage servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

**Secures:** Note in the original principal amount of \$249,850.00, executed by **CHARLES MEYER AND CHELSEA MEYER** ("Borrower") and payable to the order of Lender.

**Property Address/Mailing Address:** 120 MEDORA BRANCH, FLORESVILLE, TX 78114

**Legal Description of Property to be Sold:** LOT 10, ABREGO LAKE SUBDIVISION, UNIT 1, WILSON COUNTY, TEXAS, AS PER PLAT OF RECORD IN VOLUME 10, PAGES 10-11, MAP OR PLAT RECORDS OF WILSON COUNTY, TEXAS.

<b>Date of Sale:</b> April 03, 2018	<b>Earliest time Sale will begin:</b> 12:00PM
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**Place of sale of Property:** Wilson County Courthouse, 1420 3rd Street, Floresville, TX 78114

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.

**Appointment of Substitute Trustee:** Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *DITECH FINANCIAL LLC*, the owner and holder of the Note, has requested Frederick Britton, Pamela Thomas, Stacey Bennett, Amy Ortiz, Robert Gomez, Troy Martin, Deborah Martin, Irene Salazar, Deanna Ray, Vanessa Ramos, Richard Holton, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bruce Neyland, Karen Work, whose address is 1 Mauchly Irvine, CA 92618, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

**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 *DITECH FINANCIAL LLC* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.



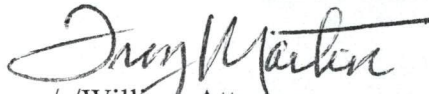
4649944

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, Frederick Britton, Pamela Thomas, Stacey Bennett, Amy Ortiz, Robert Gomez, Troy Martin, Deborah Martin, Irene Salazar, Deanna Ray, Vanessa Ramos, Richard Holton, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bruce Neyland, Karen Work, 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 Frederick Britton, Pamela Thomas, Stacey Bennett, Amy Ortiz, Robert Gomez, Troy Martin, Deborah Martin, Irene Salazar, Deanna Ray, Vanessa Ramos, Richard Holton, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Bruce Neyland, Karen Work, Trustee.

**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 Mortgagor, the Mortgagee, or the Mortgagee's attorney.

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



/s/William Attmore

William Attmore

Attorney for DITECH FINANCIAL LLC

State Bar No.:24064844

wattmore@rascrane.com

RAS CRANE, LLC / Attorney for Mortgagee

1900 Enchanted Way, Suite 125

Grapevine, TX 76051

Telephone: 817-873-3080

Facsimile: (817)796-6079

**Notice of Acceleration**

Dear Borrower(s):

Please be advised that the undersigned law firm represents the Mortgage Servicer with respect to the above-referenced debt. Any individual to whom this notice is sent who is NOT obligated for the debt is given the following notice as a courtesy because your interest in the Property may be affected.

This letter constitutes formal notice to you of your default under the terms of the Note evidencing the Loan and the deed of trust (the "Security Instrument") securing the loan.

According to and relying on the information provided to this firm by the Mortgage Servicer, you have failed to bring the loan current despite the notice that your unpaid loan would be accelerated if the default was not timely cured.

**Because of the non-payment of all past due loan installments and other amounts legally due, the Mortgage Servicer has ACCELERATED the maturity of the debt.**

You have the right to reinstate the Loan after acceleration in the time and manner provided by the Loan Documents and you have the right to bring a court action to assert the non-existence of a default or any defense to acceleration, foreclosure, or other rights reserved by the Loan Documents and Applicable Law.

Should you wish to request a full payoff, please fax your written request to the fax number above. On your request, please include your name, loan number, property address, a phone number where you can be reached and either a fax number or a mailing address.

Further, this letter is to formally notify you that because of your default, the Mortgage Servicer intends to foreclose on the above-described property. Enclosed please find a Notice of Substitute Trustee's Sale, which will be posted for public sale of the real property described above. This sale is authorized by the Deed of Trust referenced in the enclosed Notice of Substitute Trustee's Sale.

Please give this letter your immediate attention. If you have any questions or need additional information, please contact our office. You will receive no further communication prior to the commencement of the foreclosure process.

**NOTE: IF YOU ARE A DEBTOR PRESENTLY SUBJECT TO A PROCEEDING IN FEDERAL BANKRUPTCY COURT, OR THIS DEBT HAS BEEN DISCHARGED BY A FEDERAL BANKRUPTCY COURT, THIS NOTICE IS NOT AN ATTEMPT TO COLLECT A DEBT BUT IS BEING SENT FOR INFORMATIONAL PURPOSES ONLY OR TO SATISFY CERTAIN FEDERAL OR STATE STATUTORY OBLIGATIONS.**

Sincerely,

RAS Crane, LLC

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**RAS Crane, LLC**  
10700 Abbott's Bridge Road, Suite 170  
Duluth, GA 30097  
Phone: 470-321-7112  
Fax: 404-393-1425

March 5, 2018

Sent via Certified and Regular Mail  
Borrower(s): CHARLES MEYER, CHELSEA MEYER  
120 MEDORA BRANCH  
FLORESVILLE, TX 78114

RE: Deed of Trust Dated: May 28, 2009  
Borrower(s): CHARLES MEYER AND CHELSEA MEYER  
Original Principal Amount: \$249,850.00  
Property Address: 120 MEDORA BRANCH  
FLORESVILLE, TX 78114

Current Mortgage Servicer and Mortgagee:

Mortgage Servicer: Ditech Financial LLC  
Mortgagee: DITECH FINANCIAL LLC

(Include if applicable: The Mortgage Servicer represents the Mortgagee under a servicing agreement with the Mortgagee, whose address is 345 ST. Peter Street Saint Paul, MN 55102)

**NOTE: PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT YOU ARE ADVISED THAT THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**Notice pursuant to the Tex. Prop. Code Sec. 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.**

