



18-240637

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)**

Deed of Trust Date: December 19, 2007	Original Mortgagor/Grantor: ANGEL M. PEREZ AND MARIA B. PEREZ
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR WR STARKEY MORTGAGE, L.L.P., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LLC
Recorded in: Volume: 1438 Page: 737 Instrument No: 00031245	Property County: WILSON
Mortgage Servicer: Ditech Financial LLC	Mortgage Servicer's Address: 2100 E Elliot Rd Building 94, Mail Stop T-325 Tempe, AZ 85284

Filed for Record in:
Wilson County
by: Honorable Eva Martinez
County Clerk
On: May 30, 2019 at 10:52A
As a Recording

* 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 \$150,615.00, executed by ANGEL PEREZ; MARIA PEREZ and payable to the order of Lender.

Property Address/Mailing Address: 245 GREAT OAKS BLVD, LA VERNIA, TX 78121

Legal Description of Property to be Sold: LOT 55, GREAT OAKS AT LA VERNIA SUBDIVISION, WILSON COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 9, PAGES 58-59, PLAT RECORDS OF WILSON COUNTY, TEXAS.

Date of Sale: July 02, 2019	Earliest time Sale will begin: 12:00 PM
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Place of sale of Property: Wilson County Courthouse, 1420 3rd Street, Floresville, TX 78114 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

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 Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Barbara Sandoval, Martha Boeta, Raymond Perez, Garrett Sanders, Marcia Chapa, Stacey Bennett, Amy Ortiz, Vanessa McHaney, whose address is 1 Mauchly Irvine, CA 92618 or Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Vicki Rodriguez, whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, 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.

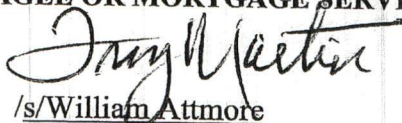
Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *DITECH FINANCIAL LLC* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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, Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Barbara Sandoval, Martha Boeta, Raymond Perez, Garrett Sanders, Marcia Chapa, Stacey Bennett, Amy Ortiz, Vanessa McHaney, whose address is 1 Mauchly Irvine, CA 92618 or Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Vicki Rodriguez, whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, 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 Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Barbara Sandoval, Martha Boeta, Raymond Perez, Garrett Sanders, Marcia Chapa, Stacey Bennett, Amy Ortiz, Vanessa McHaney, whose address is 1 Mauchly Irvine, CA 92618 or Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Vicki Rodriguez, whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, 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

COPY

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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

On: May 30, 2019 at 10:52A

As a Recording

Total Fees : 2.00

Receipt Number - 232210

WILSON County

Deed of Trust Dated: May 8, 2015

Amount: \$32,400.00

Grantor(s): JOSHUA TRUJILLO and STACY MARIE TRUJILLO

Original Mortgagee: VETERANS LAND BOARD OF THE STATE OF TEXAS

Current Mortgagee: Veterans Land Board of the State of Texas

Mortgagee Address: Veterans Land Board of the State of Texas, 1 Corporate Drive, Suite 360, Lake Zurich, IL, 60047

Recording Information: Document No. 00044747

Legal Description: 1.46 ACRES OF LAND BEING LOT 195, ABREGO LAKE SUBDIVISION, UNIT 6, WILSON COUNTY, TEXAS AS TO PER PLAT OF RECORD IN VOLUME 11, PAGE 41-43, MAP OR PLAT RECORDS OF WILSON COUNTY, TEXAS.

Date of Sale: July 2, 2019 between the hours of 12:00 PM and 3:00 PM.

Earliest Time Sale Will Begin: 12:00 PM

Place of Sale: The foreclosure sale will be conducted at public venue in the area designated by the WILSON County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

STACEY BENNETT OR AMY ORTIZ , GARRETT SANDERS, TROY MARTIN, DEBORAH MARTIN, ELIZABETH ANDERSON, ALEXIS MARTIN, CASSIE MARTIN, TERRI MARTIN, SHELBY MARTIN, BARBARA SANDOVAL, MARTHA BOETA, RAYMOND PEREZ, MARCIA CHAPA, DEANNA RAY, VANESSA MCHANNEY, VICKI RODRIGUEZ OR CHRIS LAFOND have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust. The Substitute Trustee will sell the Property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

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

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice.

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 MORTGAGEE SERVICER.

KIM ELLEN LEWINSKI, ATTORNEY AT LAW
HUGHES, WATTERS & ASKANASE, L.L.P.
1201 Louisiana, SUITE 2800
Houston, Texas 77002
Reference: 2019-002704

Printed Name: **TROY MARTIN**
c/o Tejas Trustee Services
14800 Landmark Blvd, Suite 850
Addison, TX 75254



NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:
2/22/2008

Grantor(s)/Mortgagor(s):
JUSTIN LOVE AND WIFE, KIMBERLY LOVE

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

Current Beneficiary/Mortgagee:
Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2015-1

Recorded in:
Volume: 1447
Page: 1
Instrument No: 00032669

Property County:
WILSON

Mortgage Servicer:
Planet Home Lending is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.

Mortgage Servicer's Address:
321 Research Parkway, Suite 303,
Meriden, CT 06450

Legal Description: SEE EXHIBIT A

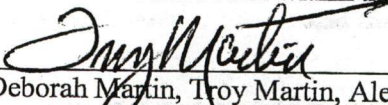
Date of Sale: 7/2/2019

Earliest Time Sale Will Begin: 12pm

Place of Sale of Property: THE MOST NORTH-EASTERLY DOOR OF THE WILSON COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

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

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


Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin or Vicki Rodriguez
or Thuy Frazier
or Cindy Mendoza
or Deanna Segovia, Substitute Trustee
MCCARTHY & HOLTHUS, LLP
1255 WEST 15TH STREET, SUITE 1060
PLANO, TX 75075

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
On: May 23, 2019 at 11:19A
As a Recording

Total Fees : 2.00

Receipt Number - 232012
By:
Judy Fleminer

MH File Number: TX-16-29060-POS
Loan Type: Conventional Residential

EXHIBIT "A"

LEGAL DESCRIPTION

Being 4.86 acres of land, more or less, out of the Manuel Ximenes Survey No. 8, Abstract No. 22, Wilson County, Texas, and being the lands described in conveyances to Johnnie D. Grun and wife, Caralyn J. Grun in the deeds of record in Volume 797, Page 811 and in Volume 976, Page 456, of the Official Public Records of Wilson County, Texas, and being more fully described by metes and bounds in Exhibit "A" which is attached to this instrument and made a part of it by reference for all purposes.

Together with a Non-exclusive ingress and egress easement, being 0.6458 of an acre of land, more or less, out of the Manuel Ximenes Survey, Abstract No. 22, Wilson County, Texas; and being the same property in Deed dated March 19, 1992, from Mark Koepp to Johnnie D. Grun and wife, Caralyn J. Grun, recorded in Volume 797, page 806, Deed Records of Wilson County, Texas, said 0.6458 of an acre being more fully described by metes and bounds in Exhibit "B" which is attached to this instrument and made a part of it by reference for all purposes.

**STATE OF TEXAS
COUNTY OF WILSON**

FIELD NOTES FOR 4.86 ACRES OF LAND

BEING 4.86 ACRES OF LAND OUT OF THE MANUEL XIMENES SURVEY NO. 8, ABSTRACT NO. 22, WILSON COUNTY, TEXAS AND BEING THE LANDS DESCRIBED IN CONVEYANCES TO JOHNNIE D. GRUN AND WIFE CARALYN J. GRUN IN THE DEEDS OF RECORD IN VOLUME 797, PAGE 811 AND IN VOLUME 976, PAGE 456 OF THE OFFICIAL PUBLIC RECORDS OF WILSON COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING at a found ½" pin in the southeast line of the Mark Koepp land as described in Volume 708, Page 875 of the Official Public Records of Wilson County, Texas for a northwesterly corner of the William J. Grun land as described in Volume 751, Page 429 of the Official Public Records of Wilson County, Texas and the north corner of this tract;

THENCE South 21° 51' 40" East, with the common line of said Grun land, a distance of 219.27 feet to a set ½" rebar with a "Pollok & Sons" cap for a common corner;

THENCE South 21° 31' 27" East, continuing with last said common line, a distance of 81.22 feet to a found ½" pin for an interior corner of said Grun land and the east corner of this tract;

THENCE South 62° 27' 30" West, (the record bearing for this survey per the deed), continuing with last said common line, a distance of 730.10 feet to a found ½" pin for an interior corner of said Grun land and the south corner of this tract;

THENCE North 27° 47' 43" West, continuing with last said common line, a distance of 268.53 feet to a set ½" rebar with a "Pollok & Sons" cap in the aforementioned southeast line of the Koepp land for a northeasterly corner of said Grun land and the west corner of this tract;

THENCE North 60° 07' 22" East, with the common line of said Koepp land, a distance of 483.73 feet to a set ½" rebar with a "Pollok & Sons" cap for a common corner;

THENCE North 60° 14' 58" East, continuing with the common line of said Koepp land, a distance of 278.39 feet to the **POINT OF BEGINNING** and containing 4.86 acres of land as shown on a plat that accompanies this description.

0.6458 of an acre of land situated in the M. Jimenez Survey No. 8, in Wilson County, Texas, and being a twenty-five foot wide strip of land more particularly described by metes and bounds as follows:

BEGINNING for the southwest corner of this tract, a corner fence post in the easterly right-of-way line of F.M. Highway No. 539 from which a Texas Highway Department concrete monument found bears S 06° 38' 00" W a distance of 1574.35 feet and from said monument another Texas Highway Department concrete monument found in the northerly right-of-way line of Country Road 2772 bears S 57° 02' 22" E a distance of 90.31 feet;

THENCE with the easterly right-of-way line of said F.M. Highway No. 539 same being the westerly line of this tract, N 06° 38' 00" E a distance of 31.10 feet to a point for the northwest corner of this tract;

THENCE with the northerly line of this tract N 60° 07' 48" E a distance of 1116.69 feet to a point for the northeast corner of this tract;

THENCE with the easterly line of this tract S 26° 25' 46" E a distance of 25.05 feet to a point for the most northerly northeast corner of a 3.50 acre tract of land surveyed by Keith A. Jimenez, R.P.L.S. No. 4329, Geogram Corporation, on January 15, 1992, same being the southeast corner of this tract;

THENCE with the southerly line of this tract and along or near a fence S 60° 07' 48" W a distance of 1133.69 feet to the POINT OF BEGINNING and containing 0.6458 of an acre within these metes and bounds.

And being a part of the same property described in Deed dated October 24, 1988, executed by Valtin William Koepp to Mark Koepp, of record in Volume 708, Page 875, Deed Records of Wilson County, Texas.

COPY

NOTICE OF TRUSTEE SALE

Contract for Deed Date:
10/25/2003

Buyer(s):
JIMMY WAYNE MAY AND WIFE SHARON LEE
MAY

Original Seller:
SOUTHFORK MEADOWS, L.L.C.

Current Seller:
Bayview Financial Property Trust

Recorded in:
Volume: 1195
Page: 651
Instrument No: 00009991

Property County:
WILSON

Servicer:
M&T Bank is representing the Current Seller under a servicing agreement with the Current Seller.

Servicer's Address:
1 Fountain Plaza,
Buffalo, NY 14203

Legal Description: LOT NO. 7 OF THE SOUTHFORK MEADOWS, A SUBDIVISION IN WILSON COUNTY, TEXAS AS SHOWN ON PLAT OF RECORD AT VOLUME 9, PAGE NO. 20 OF THE MAP OR PLAT RECORDS OF WILSON COUNTY, TEXAS.

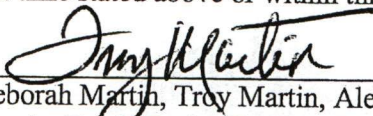
Date of Sale: 7/2/2019

Earliest Time Sale Will Begin: 12pm

Place of Sale of Property: THE MOST NORTH-EASTERLY DOOR OF THE WILSON COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

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

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


Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terra Martin, Shelby Martin or Vicki Rodriguez
or Thuy Frazier
or Cindy Mendoza
or Deanna Segovia, Substitute Trustee
MCCARTHY & HOLTHUS, LLP
1255 WEST 15TH STREET, SUITE 1060
PLANO, TX 75075

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
On: May 23, 2019 at 11:19A
As a Recording
Total Fees : 2.00
Receipt Number - 232012
By:
Judy Fleming

MH File Number: TX-13-20655-FC
Loan Type: Contract For Deed

Filed for Record in
Wilson County
by Honorable Eva Martinez
County Clerk
On: Nov 14, 2019 at 09:50A
As a Recording

NOTICE OF NON-JUDICIAL FORECLOSURE SALE

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

WHEREAS, on May 28, 2010, James E. Schrad and Janet K. Schrad in their capacities as Managers of Double J Fund Raisers, LLC as General Partner of Schrad, Ltd., a Texas Limited Partner, James E. Schrad and Charles A. Peek, Jr. in their capacities as Managers of Honey Bee Bakers LLC, and Red Apple Resources of South Texas, Inc., executed a certain Deed of Trust (Security Agreement-Financing Statement-Fixture Filing) ("**Deed of Trust**") to secure Schertz Bank & Trust in the payment of one certain U.S. Small Business Administration Note of even date therewith in the principal sum of \$1,360,000.00 ("**Note**"), said Deed of Trust being filed for record on June 2, 2010, among the Official Public Records of Wilson County, Texas as Document No. 00052650; and

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

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

WHEREAS, Schertz Bank & Trust, the Owner and Holder of the Note ("Lender") has requested the undersigned to sell the real property and personal property described in the Deed of Trust to satisfy all or a portion of the said indebtedness as defined in the Deed of Trust.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, June 4, 2019**, beginning at **1:00 p.m.**, or not later than three hours after that time, any Substitute Trustee appointed by the holder of the Note will sell the following described real property to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness affecting the property which is superior to the Deed of Trust, at the Courthouse of **Wilson County, Texas**, in the area designated by the Commissioners Court of such County, or if no such area has been so designated, then at the place where non-judicial foreclosure sales of real property are customarily and regularly held in **Wilson County, Texas**, which Real Property described as follows:

All that certain tract or parcel of land containing 15.46 acres in Wilson County, Texas, out of the Francisco Herrera Grant Survey No. 6, Abstract 15, being that certain described in Volume 1328, Page 472, Official Public Records of Wilson County, Texas; said 15.46 acre tract being more particularly described by metes and bounds in said Deed of Trust.

Together with all improvements on the property; all easements, rights, appurtenances, rents,

royalties, mineral, oil and gas rights and profits, water rights, and water stock; all fixtures attached to the property; and all personal property and personalty, if any described in and secured by the Deed of Trust, including but not limited to Equipment, Fixtures, Personalty, Contracts, Leases, Rents, Inventory, Accounts, Instruments, Chattel Paper, and General Intangibles. The term "Property" shall include the Real Property and all other descriptions of property, real or personal, described herein and in the Deed of Trust.

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

The Property to be sold is the same property described in said Deed of Trust, except as same may have been modified of record.

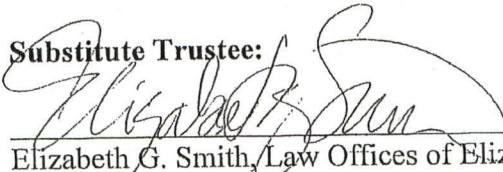
THE SALE OF THE PROPERTY IS "AS IS" AND "WHERE IS" AND WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND BY THE SUBSTITUTE TRUSTEE(S), EXPRESS, IMPLIED, STATUTORY, QUASI-STATUTORY OR OTHERWISE, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE BEING EXPRESSLY DISCLAIMED. NEITHER THE OWNER OF THE PROMISSORY NOTE NOR THE SUBSTITUTE TRUSTEE(S) MAKES ANY REPRESENTATIONS OR WARRANTIES WITH RESPECT TO COMPLIANCE WITH LAWS, RULES, AGREEMENTS OR SPECIFICATIONS, NOR WITH RESPECT TO CONDITION, QUALITY, CAPACITY, DESIGN, OPERATION, ABSENCE OF ANY LATENT DEFECTS OR ANY OTHER WARRANTY OR REPRESENTATIONS WHATSOEVER WITH RESPECT TO THE PROPERTY, ALL OF WHICH ARE EXPRESSLY WAIVED BY PURCHASER. PROSPECTIVE BIDDERS ARE ADVISED TO CONDUCT AN INDEPENDENT INVESTIGATION OF THE NATURE AND PHYSICAL CONDITION OF THE PROPERTY.

Therefore, notice is given that on and at the date, time, and place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law. If Lender passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Lender. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to section 51.0075(a) of the Texas Property Code, Substitute Trustee(s) 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(s).

IN WITNESS HEREOF, this instrument has been executed to be effective this 10th day of May, 2019.

Substitute Trustee:


Elizabeth G. Smith, Law Offices of Elizabeth G. Smith
6655 First Park Ten, Suite 240, San Antonio, TX 78213
Ph: 210-731-9177; Fax: 210-731-9130; Cell 210-861-3959

And/Or

Jim Mills, Susan Mills, Emily Northern, Ed Henderson,
Georgia McInvale, Chris LaFond, Kyle Walker, and Marley
Ross, on behalf of Abstracts/Trustees of Texas, PO Box 9932,
Austin, TX 78766
P: 512-340-0331; F: 512-340-0226

After Recording Return to:

Law Offices of Elizabeth G. Smith
6655 First Park Ten, Suite 240
San Antonio, Texas 78213

Property: 15.46 acres in Wilson County, TX
(SBA Loan #4937218)

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
On: Nov 14, 2019 at 09:50A
As a Recording

NOTICE OF NON-JUDICIAL FORECLOSURE SALE

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

WHEREAS, on July 25, 2014, James E. Schrad and Janet K. Schrad in their capacities as Managers of Double J Fund Raisers, LLC, a Texas limited liability company, as General Partner of Schrad, Ltd., a Texas limited partnership, James E. Schrad in his capacity as Manager of Honey Bee Bakers LLC, a Texas limited liability company, and James E. Schrad in his capacity as President of Red Apple Resources of South Texas, Inc., executed a certain Deed of Trust (Security Agreement-Financing Statement-Fixture Filing) ("**Deed of Trust**") to secure Schertz Bank & Trust in the payment of one certain Promissory Note of even date therewith in the principal sum of \$300,000.00 ("**Note**"), said Deed of Trust being filed for record on August 13, 2014, among the Official Public Records of Wilson County, Texas as Document No. 37627; and

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

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

WHEREAS, Schertz Bank & Trust, the Owner and Holder of the Note ("Lender") has requested the undersigned to sell the real property and personal property described in the Deed of Trust to satisfy all or a portion of the said indebtedness as defined in the Deed of Trust.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, June 4, 2019**, beginning at **1:00 p.m.**, or not later than three hours after that time, any Substitute Trustee appointed by the holder of the Note will sell the following described real property to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness affecting the property which is superior to the Deed of Trust, at the Courthouse of **Wilson County, Texas**, in the area designated by the Commissioners Court of such County, or if no such area has been so designated, then at the place where non-judicial foreclosure sales of real property are customarily and regularly held in **Wilson County, Texas**, which real property is described as follows:

All that certain tract or parcel of land containing 15.46 acres in Wilson County, Texas, out of the Francisco Herrera Grant Survey No. 6, Abstract 15, being that certain described in Volume 1328, Page 472, Official Public Records of Wilson County, Texas; said 15.46 acre tract being more particularly described by metes and bounds in said Deed of Trust.

Together with all improvements on the property; all easements, rights, appurtenances, rents,

royalties, mineral, oil and gas rights and profits, water rights, and water stock; all fixtures attached to the property; and all personal property and personalty, if any described in and secured by the Deed of Trust, including but not limited to Equipment, Fixtures, Personalty, Contracts, Leases, Rents, Inventory, Accounts, Instruments, Chattel Paper, and General Intangibles. The term "Property" shall include the Real Property and all other descriptions of property, real or personal, described herein and in the Deed of Trust.

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

The Property to be sold is the same property described in said Deed of Trust, except as same may have been modified of record.

THE SALE OF THE PROPERTY IS "AS IS" AND "WHERE IS" AND WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND BY THE SUBSTITUTE TRUSTEE(S), EXPRESS, IMPLIED, STATUTORY, QUASI-STATUTORY OR OTHERWISE, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE BEING EXPRESSLY DISCLAIMED. NEITHER THE OWNER OF THE PROMISSORY NOTE NOR THE SUBSTITUTE TRUSTEE(S) MAKES ANY REPRESENTATIONS OR WARRANTIES WITH RESPECT TO COMPLIANCE WITH LAWS, RULES, AGREEMENTS OR SPECIFICATIONS, NOR WITH RESPECT TO CONDITION, QUALITY, CAPACITY, DESIGN, OPERATION, ABSENCE OF ANY LATENT DEFECTS OR ANY OTHER WARRANTY OR REPRESENTATIONS WHATSOEVER WITH RESPECT TO THE PROPERTY, ALL OF WHICH ARE EXPRESSLY WAIVED BY PURCHASER. PROSPECTIVE BIDDERS ARE ADVISED TO CONDUCT AN INDEPENDENT INVESTIGATION OF THE NATURE AND PHYSICAL CONDITION OF THE PROPERTY.

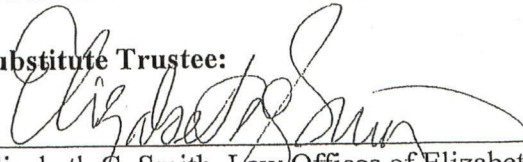
Therefore, notice is given that on and at the date, time, and place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law. If Lender passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Lender. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to section 51.0075(a) of the Texas Property Code, Substitute Trustee(s) 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(s).

IN WITNESS HEREOF, this instrument has been executed to be effective this 10th day of May, 2019.

Substitute Trustee:


Elizabeth G. Smith, Law Offices of Elizabeth G. Smith
6655 First Park Ten, Suite 240, San Antonio, TX 78213
Ph: 210-731-9177; Fax: 210-731-9130; Cell 210-861-3959

And/Or

Jim Mills, Susan Mills, Emily Northern, Ed Henderson,
Georgia McInvale, Chris LaFond, Kyle Walker, and Marley
Ross, on behalf of Abstracts/Trustees of Texas, PO Box 9932,
Austin, TX 78766
P: 512-340-0331; F: 512-340-0226

After Recording Return to:

Law Offices of Elizabeth G. Smith
6655 First Park Ten, Suite 240
San Antonio, Texas 78213
Property: 15.46 acres in Wilson County, TX
(Loan #4375128)

101 East Street
Stockdale, Texas 78160

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

On: May 13, 2019 at 02:54P

As a Recording

Total Fees 2.00

Receipt Number - 231544
Buy
Oralia Velaz

NOTICE OF TRUSTEE'S SALE and 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, on October 27, 2016, Milton Roy Zidek and Lisa Arlene Zidek executed a Deed of Trust conveying to North O. West, Trustee, the real property hereinafter described, to secure Refresh Homes, LLC, in the payment of a debt therein described, said Deed of Trust being recorded in Document No. 59373, Official Public Records of Wilson County, Texas.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder of said debt has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

WHEREAS, in my capacity as the attorney for the present owner and holder of the note, and pursuant to Section 51.0076(3) Texas Property Code, I hereby name, appoint and designate Dick Veters or Mark Cummings or Jason West, the Substitute Trustee(s) in the above described Deed of Trust and/or to act under and by virtue of said Deed of Trust, including posting and filing the public notice required under Section 51.002 Texas Property Code as amended, and to proceed with a foreclosure of the Deed of Trust lien securing the payment of said note.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, June 4, 2019, at 1:00 o'clock p.m. or within three (3) hours thereafter, the Substitute Trustee will sell said real property at the place hereinafter set out, to the highest bidder for cash. The place of sale shall be in the area designated by the Commissioners Court of such County, pursuant to §51.002 of the Texas Property Code as the place where foreclosure sales are to take place (if such place is not so designated, the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted), in the City of Floresville, Wilson County, Texas.

Said real property is described as follows:

All that certain tract or parcel of land situated in Wilson County, Texas, and being a part of the C. Losoya Survey No. 120 and being a part of six and one-half acres conveyed by J. B. Holland to H. B. Brown by deed of record in Volume Q, Page 466, Deed Records of Wilson County, Texas, and being more fully described by metes and

bounds in a Deed from Kate McGee, et al, to Sibyl M. Norris et vir, dated November 24, 1962, recorded in Volume 364, Pages 395-397 of the Deed Records of Wilson County, Texas, reference to which is here made for all purposes. LESS AND EXCEPT all that certain tract or parcel of land situated in Wilson County, Texas, and being a part of the C. Losoya Survey No. 120, and being a part of six and one-half acres conveyed by J. B. HoHolland to H. B. Brown by deed of record in Volume Q, Page 466, Deed Records of Wilson County, Texas and described by metes and bounds in the Exhibit "A".

The Deed of Trust permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee under the Deed of Trust or Substitute Trustee appointed herein need not appear at the date, time and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiled may be after the date originally scheduled for this sale.

Pursuant to Section 51.009 of the Texas Property Code, the property will be sold in "AS IS, WHERE IS" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property and the priority of the lien being foreclosed.

The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the 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 priority, nature and extent of such matters, if any.

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

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

Default has occurred under the Deed of Trust, and the beneficiary has requested the above named Trustee or Substitute Trustee(s), to conduct this public sale. Notice is given that before the sale the beneficiary or the Beneficiary's attorney, agent or servicer may appoint another person substitute trustee to conduct the 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.

The Substitute Trustee's address is c/o WEST & WEST ATTORNEYS, 2929 Mossrock, Suite 204, San Antonio, Texas 78230.

WITNESS MY HAND on 13th day of May 2019.



NORTH O. WEST, State Bar No. 21204000
Attorney or Authorized Agent for the
Mortgagee or Mortgagee's Servicer
WEST & WEST ATTORNEYS, P.C.
2929 Mossrock, Suite 204
San Antonio, Texas 78230

EXHIBIT "A"
LEGAL DESCRIPTION

File No.: 16493030039

All that certain tract or parcel of land situated in Wilson County, Texas, and being a part of the C. Losoya Survey No. 120 and being a part of six and one-half acres conveyed by J. B. Holland to H. B. Brown by deed of record in Volume Q, Page 466, Deed Records of Wilson County, Texas, and being more fully described by metes and bounds in a Deed from Kate McGee, et al, to Sibyl M. Norris et vir, dated November 24, 1962, recorded in Volume 364, Pages 395- 397 of the Deed Records of Wilson County, Texas, reference to which is here made for all purposes.

LESS AND EXCEPT all that certain tract or parcel of land situated in Wilson County, Texas, and being a part of the C. Losoya Survey No. 120, and being a part of six and one-half acres conveyed by J. B. Holland to H. B. Brown by deed of record in Volume Q, Page 466, Deed Records of Wilson County, and described by metes and bounds as follows:

BEGINNING at an iron pin in SW corner of a lot conveyed to Hal McGee by deed of record in Volume 359, Page 172-173, Deed Records of Wilson County and being the NW corner of this lot this day conveyed;

THENCE North 60 deg. East 114 feet to the NE corner of this lot, same being the SE corner of the said Hal McGee lot;

THENCE South 30 deg. East, 90 feet along the Henry Smith property line to the SE corner of this lot;

THENCE South 60 deg. West 114 feet to the NE right-of-way line of Highway 123 for SW Corner of this lot;

THENCE North 30 deg. West, 90 feet along the NE right-of-way line of State Highway 123 to the PLACE OF BEGINNING.

Notice of Trustee's Sale

Date: May 8, 2019

Trustee: David L. Ricker or Douglas E. Moyer

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

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
On: May 10, 2019 at 10:03A
As a Recording

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

Note: Note dated March 31, 2011 in the amount of \$59,000.00

Deed of Trust

Total Fees : 2.00

Date: March 31, 2011

Receipt Number - 231471

Grantor: Matthew Culpepper; and Heidi Coombes

By:
Mary Spooner

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

Recording information: Volume 1599, Page 816, Official Public Records of Wilson County, Texas.

Property:

Lot 94, Phase 2, OAK HOLLOW PARK, a subdivision in Wilson County, Texas, according to the plat thereof recorded in Volume 5, Page 12, Map and Plat Records of Wilson County, Texas..

County: Wilson County

Date of Sale (first Tuesday of month): June 4, 2019

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.

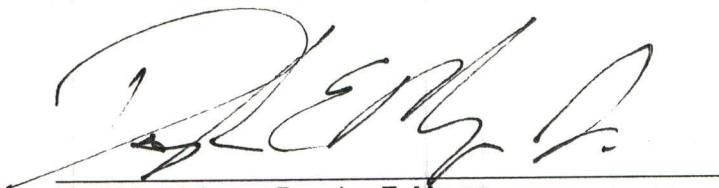
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

Mortgagee has appointed Douglas E. Moyer as Trustee under the Deed of Trust. Mortgagee has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE

THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

Notice 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.

A handwritten signature in black ink, appearing to be "D. Ricker" or "D. Moyer", written over a horizontal line.

David L. Ricker or Douglas E. Moyer

Court for the Western District of Texas, Case No. 19-50250-CAG, was dismissed by written order.

2. On March 7, 2019, the Chapter 13 bankruptcy case of Debtor Diana Reyna-Barrera, filed on or about September 3, 2017, in the United States Bankruptcy Court for the Western District of Texas, Case No. 17-52108-RBK, was dismissed by written order.
3. On or about April 16, 2019, the Chapter 13 bankruptcy case of Debtors Diana Reyna-Barrera and Ross Barrera, filed on or about April 4, 2019, in the United States Bankruptcy Court for the Western District of Texas, Case No. 19-50761-RBK, was dismissed by written order.

Default: Default has occurred under the above-referenced Security Instrument(s). Because of that default, Lender, the owner and holder of the above-referenced Modification Agreement – Real Estate Note and Lien with Disclaimer of Oral Agreements Construction Loan Mechanic's Lien and Deed of Trust and a certain note(s) described in the above-referenced Deed of Trust dated January 28, 2016, has requested Substitute Trustee to sell the Property in accordance with the Security Instrument(s), as more particularly described herein.

Property: The same property described in the Security Instrument(s), more particularly described as: **Lot 6, Abrego Lake Subdivision, Unit One**, as shown on the plat recorded in **Vol. 10, Page 10-11**, Plat Records of Wilson County, Texas.

Date, Time, and Place of Sale: Substitute Trustee will conduct the Foreclosure Sale of the Property at the following date, time, and place:

Date: Tuesday, June 4, 2019

Time: The Foreclosure Sale of the Property will be held between 10:00 AM and 4:00 PM local time. The earliest time at which the foreclosure sale will begin is 1:00 PM and not later than 3 hours thereafter.

Place: The most northeasterly door of the Wilson County Courthouse, being the courthouse door facing the office of the Wilson County Tax Assessor-Collector on Library Lane, in Floresville, Wilson County, Texas, said courthouse bearing the address of 1420 Third Street, Floresville, Texas 78114, in Wilson County, Texas, and being the officially designated location for foreclosure sales.

Terms of Sale: The sale will be conducted as a public auction to the highest bidder for cash, except that Lender may bid by credit against the indebtedness secured by the Deed of Trust. Pursuant to Texas Property Code § 51.009, 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. 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.

Personal Property: The Security Instrument(s) may encumber both real and personal property. Formal notice is hereby given of Lender's election to proceed against and sell both the real and any personal property described in the Security Instrument(s) in accordance with its rights and remedies under the Security Instrument(s) and section 9.604(a) of the Texas Business and Commerce Code.

Substitute Trustee Appointed to Conduct Sale: In accordance with Texas Property Code §§ 51.0075 and 51.0076, the mortgagee or mortgage servicer has authorized the undersigned attorney to appoint, and the undersigned attorney has named and appointed and does hereby name and appoint the following persons as Substitute Trustee to act and under and by virtue of said Security Instrument(s), who may each exercise said powers singularly and alone, without consent or action by any other person named herein:

NOHL BRYANT as Substitute Trustee to act under and by virtue of said Security Instrument(s). The street address and telephone number of said Substitute Trustee is: 111 W. Olmos Dr., San Antonio, Texas 78212, (210) 910-6625

ELOY J. HITTA as Substitute Trustee to act under and by virtue of said Security Instrument(s). The street address and telephone number of said Substitute Trustee is: 1024 C. Street, Floresville, TX 78114, (830) 216-4075

Sender of Notice: The name, address, and telephone number of the sender of this Notice of Foreclosure Sale and Appointment of Substitute Trustee is:

Nohl Bryant, Substitute Trustee
111 W. Olmos Dr.
San Antonio, TX 78212
(210) 910-6625

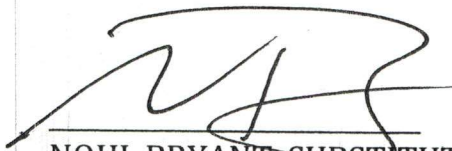
Manner of Delivery and Recipients of Notice: This Notice of Foreclosure Sale and Appointment of Substitute Trustee has been posted at the courthouse door of each county in which the Property is located and states that the Property will be sold in Wilson County. A copy of this Notice of Foreclosure Sale and Appointment of Substitute Trustee has been filed in the office of the County Clerk of Wilson County. This Notice of Foreclosure Sale and Appointment of Substitute Trustee has been sent by Certified Mail and First Class Mail on each debtor who, according to the records of the mortgage servicer of the debt, is obligated to pay the debt, to wit:

TO: MR. ROSS BARRERA
104 Medora Branch
Floresville, TX 78114
VIA CMRRR # 7018 0680 0001 0593 8121
& FIRST CLASS MAIL

TO: MRS. DIANA C. REYNA-BARRERA
104 Medora Branch
Floresville, TX 78114
VIA CMRRR # 7018 0680 0001 0593 8114
& FIRST CLASS MAIL

Multiple Originals: This Notice of Foreclosure Sale and Appointment of Substitute Trustee is executed in multiple originals, each of which shall constitute a copy and an original hereof.

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.



NOHL BRYANT, SUBSTITUTE TRUSTEE

STATE OF TEXAS

§

COUNTY OF WILSON

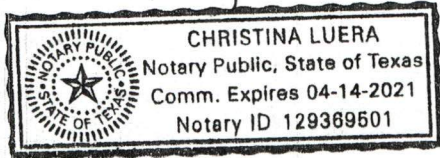
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ACKNOWLEDGMENT

“Before me, the undersigned notary public, on this day personally appeared NOHL BRYANT, who proved to me through presentation of government-issued identification, to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same in the capacity therein stated and for the purposes and consideration therein expressed.

Given under my hand and seal of office this 8th day of May, 2019.”



C. Luera
Notary Public in and for the State of Texas

AFTER RECORDING, RETURN TO:

NOHL BRYANT
Texas Bar No. 24050346
BRYANT LAW PC
111 W. Olmos Dr.
San Antonio, TX 78212

STATE OF TEXAS §
 §
COUNTY OF WILSON §

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

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

**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.**

Date of Notice: May 8, 2019

Mortgagee: FALLS CITY NATIONAL BANK
 100 S Front Street
 Falls City, Karnes County, Texas 78113

Mortgage Servicer: Same as Mortgagee.

Filed for Record in:
Wilson County
by: Honorable Eva Martinez
County Clerk
On: May 08, 2019 at 03:38P
As a Recording
Total Fees : 2.00
Receipt Number - 231414
By:
Eva Martinez

Security Instrument(s): Deed of Trust dated November 3, 2011, made by Betty A. Valdez and Robert S. Valdez (Debtor), recorded in Volume 1632, Page 655, Official Public Records of Wilson County, Texas, securing an Adjustable Rate Note of even date in the principal amount of \$20,743.32 made by Debtor and payable to the order of Falls City National Bank.

No Bankruptcy Proceeding(s) In Effect: As of the date and time this notice is posted, the undersigned has diligently search and has not found any pending bankruptcy case which would preclude the sale contemplated by this notice.

Default: Default has occurred under the above-referenced Security Instrument(s). Because of that default, Lender, the owner and holder of the above-referenced Modification Agreement - Real Estate Note and Lien with Disclaimer of Oral Agreements Construction Loan Mechanic's Lien and Deed of Trust and a certain note(s) described in the above-referenced Deed of Trust dated January 28, 2016, has

requested Substitute Trustee to sell the Property in accordance with the Security Instrument(s), as more particularly described herein.

Property: The same property described in the Security Instrument(s), more particularly described as:

BEING 0.233 acres of land in Wilson County, Texas, a part of the S. & J. Arocha Grant, lying within the corporate limits of the City of Floresville and being described by metes and bounds as follows:

BEGINNING at on the southeast boundary of what is known as A Street of said City of Floresville, whence the intersection of such southeast boundary with the northeast boundary of what is known as Seventh Street of said City of Floresville bears S. 48 deg. 45 min. W., a distance of 319.00 feet;

THENCE S. 41 deg. 15 min. E., a distance of 203.00 feet to a corner;

THENCE N. 48 deg. 45 min. E. a distance of 50.00 feet to a corner;

THENCE N. 41 deg. 15 min. W., a distance of 203.00 feet to said A Street;

THENCE S. 48 deg. 45 min. W., a distance of 50.00 feet to the PLACE OF BEGINNING.

And being the same property described in Deed dated July 28, 2008, executed by John May to Betty A. Valadez, recorded in Volume 1469. Page 703 of the Official Public Records of Wilson County, Texas.

Date, Time, and Place of Sale: Substitute Trustee will conduct the Foreclosure Sale of the Property at the following date, time, and place:

Date: Tuesday, June 4, 2019

Time: The Foreclosure Sale of the Property will be held between 10:00 AM and 4:00 PM local time. The earliest time at which the foreclosure sale will begin is 1:00 PM and not later than 3 hours thereafter.

Place: The most northeasterly door of the Wilson County Courthouse, being the courthouse door facing the office of the Wilson County Tax Assessor-Collector on Library Lane, in Floresville, Wilson County, Texas, said courthouse bearing the address of 1420 Third

Street, Floresville, Texas 78114, in Wilson County, Texas, and being the officially designated location for foreclosure sales.

Terms of Sale: The sale will be conducted as a public auction to the highest bidder for cash, except that Lender may bid by credit against the indebtedness secured by the Deed of Trust. Pursuant to Texas Property Code § 51.009, 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. 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.

Personal Property: The Security Instrument(s) may encumber both real and personal property. Formal notice is hereby given of Lender's election to proceed against and sell both the real and any personal property described in the Security Instrument(s) in accordance with its rights and remedies under the Security Instrument(s) and section 9.604(a) of the Texas Business and Commerce Code.

Substitute Trustee Appointed to Conduct Sale: In accordance with Texas Property Code §§ 51.0075 and 51.0076, the mortgagee or mortgage servicer has authorized the undersigned attorney to appoint, and the undersigned attorney has named and appointed and does hereby name and appoint the following persons as Substitute Trustee to act and under and by virtue of said Security Instrument(s), who may each exercise said powers singularly and alone, without consent or action by any other person named herein:

NOHL BRYANT as Substitute Trustee to act under and by virtue of said Security Instrument(s). The street address and telephone number of said Substitute Trustee is: 111 W. Olmos Dr., San Antonio, Texas 78212, (210) 910-6625

ELOY J. HITA as Substitute Trustee to act under and by virtue of said Security Instrument(s). The street address and telephone number of said Substitute Trustee is: 1024 C. Street, Floresville, TX 78114, (830) 216-4075

Sender of Notice: The name, address, and telephone number of the sender of this Notice of Foreclosure Sale and Appointment of Substitute Trustee is:

Nohl Bryant, Substitute Trustee
111 W. Olmos Dr.
San Antonio, TX 78212
(210) 910-6625

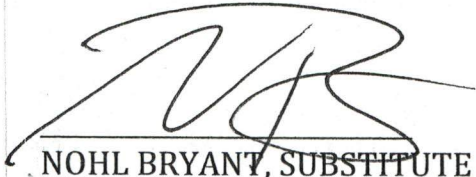
Manner of Delivery and Recipients of Notice: This Notice of Foreclosure Sale and Appointment of Substitute Trustee has been posted at the courthouse door of each county in which the Property is located and states that the Property will be sold in Wilson County. A copy of this Notice of Foreclosure Sale and Appointment of Substitute Trustee has been filed in the office of the County Clerk of Wilson County. This Notice of Foreclosure Sale and Appointment of Substitute Trustee has been sent by Certified Mail and First Class Mail on each debtor who, according to the records of the mortgage servicer of the debt, is obligated to pay the debt, to wit:

TO: MRS. BETTY A. VALADEZ
964 US HWY 181 N
FLORESVILLE, TX 78114-3173
VIA CMRRR # 7018 0680 0001 0593 8091 &
FIRST CLASS MAIL

TO: MR. ROBERT S. VALADEZ
PO BOX 863
Poth, TX 78147
VIA CMRRR # 7018 0680 0001 0593 8107 &
FIRST CLASS MAIL

Multiple Originals: This Notice of Foreclosure Sale and Appointment of Substitute Trustee is executed in multiple originals, each of which shall constitute a copy and an original hereof.

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.



NOHL BRYANT, SUBSTITUTE TRUSTEE

STATE OF TEXAS

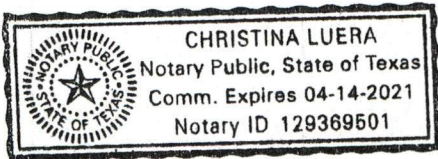
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COUNTY OF WILSON

ACKNOWLEDGMENT

“Before me, the undersigned notary public, on this day personally appeared NOHL BRYANT, who proved to me through presentation of government-issued identification, to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same in the capacity therein stated and for the purposes and consideration therein expressed.

“Given under my hand and seal of office this 26 day of May, 2019.”



C. Luera
Notary Public in and for the State of Texas

AFTER RECORDING, RETURN TO:

NOHL BRYANT
Texas Bar No. 24050346
BRYANT LAW PC
111 W. Olmos Dr.
San Antonio, TX 78212

COPY

Wilson County
Honorable Eva Martinez
County Clerk
On: Mar 03, 2019 at 10:24A
As a Recording

Total Fees 2.00
Receipt Number 231173

NOTICE OF FORECLOSURE SALE

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES! IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

- 1. Property to Be Sold.** The property to be sold is described as follows: SEE EXHIBIT "A"
- 2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 11/29/2012 and recorded in Document 00019136 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: 07/02/2019
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 MARY E. DE LA ZERDA AND JOHNNY DE LA ZERDA, provides that it secures the payment of the indebtedness in the original principal amount of \$110,626.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. First Guaranty Mortgage Corporation is the current mortgagee of the note and deed of trust and RUSHMORE LOAN MANAGEMENT SERVICES, LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is First Guaranty Mortgage Corporation c/o RUSHMORE LOAN MANAGEMENT SERVICES, LLC, 15480 Laguna Cyn Road, Suite 100, IRVINE, CA 92618 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.
- 6. 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, ALEXIS MARTIN, ELIZABETH ANDERSON, 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.

Mackie Wolf Zientz & Mann, P.C.
Brandon Wolf, Attorney at Law
L. Keller Mackie, Attorney at Law
Lori Liane Long, Attorney at Law
✓ Chelsea Schneider, Attorney at Law
Ester Gonzales, Attorney at Law
Parkway Office Center, Suite 900
14160 North Dallas Parkway
Dallas, TX 75254

TROY MARTIN, DEBORAH MARTIN, CASSIE MARTIN, TERRI MARTIN, DEANNA RAY, ALEXIS MARTIN, ELIZABETH ANDERSON, BOB FRISCH, JAMIE STEEN, JODI STEEN OR JO WOOLSEY
c/o AVT Title Services, LLC
5177 Richmond Avenue Suite 1230
Houston, TX 77056

Certificate of Posting

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



CASE: 17-18344
Investor/Loan Type: FHA

EXHIBIT "A"
Legal Description

The land hereinafter referred to is situated in the City of Floresville, County of Wilson, State of TX, and is described as follows:

Being 0.57 acres of land within the Corporate City Limits of the City of Floresville out of the S. & J. Arocha Grant, Abstract No. 1, Wilson County, Texas and being the same land described in a conveyance to Alfonso Flores and wife, Elida 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 the 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 degrees 15 minutes 00 seconds 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 degrees 26 minutes 44 seconds 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 degrees 36 minutes 11 seconds 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 degrees 29 minutes 51 seconds East, with the common line of the said Flores land 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.

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

On: Feb 28, 2018 at 02:56P

As a Recording

Document Number: 00071466
Total Fees: 34.00

Receipt Number - 215382
By: Gaele Richey

Any provision herein which restricts the sale, rental, or use of the described real property 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: 2016 and Page: 681 of the named records of: Wilson County as stamped hereon by me.

Feb 28, 2018



Eva Martinez
COUNTY CLERK
WILSON COUNTY, TEXAS