

Current Borrower: JOE M. TOSCANO AND SPOUSE, LISA TOSCANO AND JOSE A. TOSCANO AND SPOUSE, AMALIA T. TOSCANO
MH File Number: TX-15-26208-FC
VA/FHA/PMI Number:
Loan Type: FHA
Property Address: 103 OAKLAWN DR, FLORESVILLE, TX 78114

COPY

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:
12/31/2010

Grantor(s)/Mortgagor(s):
JOE M. TOSCANO AND SPOUSE, LISA
TOSCANO AND JOSE A. TOSCANO AND
SPOUSE, AMALIA T. TOSCANO

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

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

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

On: Nov 30, 2015 at 11:41A

As a Recording

Recorded in:
Volume: 1587
Page: 453
Instrument No: 00000074

Property County:
WILSON

Total Fees : 2.00

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

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

Receipt Number - 185886
By:
Genevieve Sanchez

Legal Description: LOT 2, BLOCK 1 OF THE TRI-OAK ESTATES SUBDIVISION, UNIT TWO, IN WILSON COUNTY, TEXAS, WITHIN THE CORPORATE LIMITS OF THE CITY OF FLORESVILLE, AS SHOWN BY A MAP OR PLAT OF SUCH SUBDIVISION OF RECORD AT VOL. 3, PAGE 27 OF THE PLAT RECORDS OF WILSON COUNTY, TEXAS.

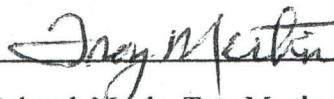
Date of Sale: 1/5/2016

Earliest Time Sale Will Begin: 12:00PM

Place of Sale of Property: THE MOST WESTERLY 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(j):
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.**



Deborah Martin, Troy Martin, Alexis Martin, Cassie
Martin, Terri Martin or Shelby Martin
or Cole D. Patton
or Catherine Allen-Rea
MCCARTHY HOLTHUS - TEXAS, LLP
ATTN: SALES
1255 West 15th Street, Suite 1060
Plano, TX 75075

COPY

NOTICE OF FORECLOSURE SALE

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

EXHIBIT A

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 09/13/2013 and recorded in Book 1752 Page 438 Document 00028689 real property records of Wilson County, Texas.

3. Date, Time, and Place of Sale.

Date: 01/05/2016

Time: The sale will begin no earlier than 12:00 PM or no later than three hours thereafter.

Place: Wilson County Courthouse, Texas, at the following location: THE MOST NORTH-EASTERN 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.

On: Nov 30, 2015 at 11:37A

4. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

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

Prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. The sale shall not cover any part of the property that has been released of public record from the lien of the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

5. Obligations Secured. The Deed of Trust executed by HOWARD P. WADLEIGH, provides that it secures the payment of the indebtedness in the original principal amount of \$141,544.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. FIFTH THIRD MORTGAGE COMPANY is the current mortgagee of the note and deed of trust and FIFTH THIRD BANK is mortgage servicer. A servicing agreement between the mortgagee, whose address is FIFTH THIRD MORTGAGE COMPANY c/o FIFTH THIRD BANK, 5001 Kingsley Drive, MD MOBBW, Cincinnati, OH 45227 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

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

[Handwritten signature]

TROY MARTIN, IRENE SALAZAR, VANESSA RAMOS, RICHARD HOLTON, DEBORAH MARTIN OR DEANNA RAY c/o AVT Title Services, LLC 13770 Noel Road #801529 Dallas, TX 75380-1529

15-000013-540 52 POST OAK RD LA VERNIA, TX 78121

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.



4552312

EXHIBIT "A"

LEGAL DESCRIPTION

BEING 2.43 ACRES OF LAND OUT OF THE J M BALMASEDA GRANT, SURVEY NO. 9, A-2, WILSON COUNTY, TEXAS BEING PART OF WHAT IS KNOWN AS LOT 9 OF THE POST OAK HILL RANCHETTES SUBDIVISION, ACCORDING TO PLAT OF RECORD IN VOLUME 2, PAGE 58, PLAT RECORDS OF WILSON COUNTY, TEXAS; AND BEING A PORTION OF THE LAND AS DESCRIBED IN A DEED FROM J T GRAMMER, ET AL, TO JUSTIN B BLANDFORD, RECORDED IN VOLUME 636, PAGE 636, WILSON COUNTY DEED RECORDS AND BEING THE SAME LAND AS DESCRIBED IN A DEED FROM JUSTIN B BLANDFORD AND WIFE, WANDA S. BLANDFORD TO ROBERT L. BLANDFORD, SR. AND WIFE, VIRGINIA A BLANDFORD, RECORDED IN VOLUME 813, PAGE 824 OF THE DEED RECORDS OF WILSON COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 1/2" STEEL PIN FOUND ON THE NORTHWESTERLY LINE OF THE POST OAK HILL RANCHETTES FOR THE NORTHERLY CORNER OF LOT 10 AND BEING THE WESTERLY CORNER OF LOT 9 AND OF THIS TRACT;

THENCE WITH THE NORTHWEST LINE OF THIS TRACT, NORTH 59° 34' 00" EAST, A DISTANCE OF 266.19 FEET TO A 1/2" STEEL PIN FOUND FOR THE NORTH CORNER OF THIS TRACT;

THENCE CROSSING SAID LOT 9, SOUTH 29° 30' 00" EAST, A DISTANCE OF 402.47 FEET TO A 1/2" STEEL PIN FOUND FOR THE EAST CORNER OF THIS TRACT, AND BEING ON THE SOUTHEAST LINE OF THE AFORESAID LOT 9;

THENCE WITH THE SOUTHEAST LINE OF LOT 9, SOUTH 59° 58' 16" WEST, A DISTANCE OF 261.74 FEET TO A 1/2" STEEL PIN FOUND FOR THE SOUTH CORNER OF THIS TRACT;

THENCE WITH THE COMMON LINE OF LOTS 9 AND 10, NORTH 30° 08' 00" WEST, A DISTANCE OF 400.58 FEET TO THE POINT OF BEGINNING.

ALSO KNOWN AS 52 POST OAK ROAD, LAVERNIA, TX 78121

PARCEL # 0870000000900

COPY

NOTICE OF FORECLOSURE SALE

November 20, 2015

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

On: Nov 25, 2015 at 08:26A

As a Recording

Total Fees : 2.00

Receipt Number - 185811
By:
Frances Cherry

DEED OF TRUST ("Deed of Trust"):

Dated: June 21, 2013

Grantor: Loretta M. Hartmann and husband, William E. Hartmann

Trustee: Gerald V. Sekula

Trustee's Address: 100 S. Front Street, Falls City, Texas 78113

Lender: Falls City National Bank

Recorded in: Volume 1733, Page 796, Official Public Records of Wilson County, Texas; being in renewal and extension of Deed of Trust recorded in Volume 1680, Page 868, Official Public Records of Wilson County, Texas.

Secures: Falls City National Bank Adjustable Rate Note ("Note") in the original principal amount of \$142,174.00, executed by Loretta M. Hartmann and husband, William E. Hartmann ("**Borrower**") and payable to the order of Lender

Modifications and Renewals: Falls City National Bank Adjustable Rate Note and Deed of Trust (as used herein, the terms "Note" and "Deed of Trust" mean the Note and Deed of Trust as so modified, renewed, and/or extended)

Property: The real property, improvements, and personal property described in and mortgaged in the Deed of Trust, including the real property described below, and all rights and appurtenances thereto:
TRACT 1:
 BEING **37.596 acres** more or less, being a part of the Thomas Curtis Survey No. 273, A-77 in Wilson County, Texas, being part of the same land described as Tract One containing 97.99 acres described in Deed to Robert L. Mills Family Trust, recorded in Volume 1023, Page 15 of the Official Public Records of Wilson County, Texas and being described by metes and bounds as follows:

 BEGINNING at a point marked by a 5/8" steel rod monument with cap stamped John W. Schmacht, RPLS 5670, set on the northwest right-of-way line of St. Hwy 97, said point lying N. 48° 19' 19" E., a distance of 1944.84 feet along the northwest right-of-way line of said St. Hwy 97 from a 5/8" steel rod monument with cap stamped John W Schmacht, RPLS 5670 set adjacent to an 8" wood corner post found at the intersection of the northwest right-of-way line of St. Hwy 97 with the northeast right-of-way line as fenced of CR 305, lying on the southeast line of said 97.99 acre parent tract and lying N. 9° 15' 52" E., a distance of 3032.92 feet from the recognized southerly corner of said Curtis Survey and being the easterly corner of that 59.877 acre tract denoted as Tract B and the southerly corner of this tract;

THENCE northeasterly along the northwest right-of-way line of St. Hwy. 97, being the southeast line of said 97.99 acre parent tract as follows:

N. 48° 19' 19" E., a distance of 906.31 feet to a point marked by the remains of a Texas Department of Transportation concrete monument found at an angle point in the northwest right-of-way line of St. Hwy 97;

N. 21° 45' 25" E., a distance of 111.80 feet to a point marked by a 5/8" steel rod monument with cap stamped John W. Schmacht, RPLS 5670 set at an angle point in the northwest right-of-way line of St. Hwy. 97; and

N. 48° 19' 10" E., a distance of 210.98 feet to a point lying within an 8" wood corner post found at the southerly most easterly corner of said 97.99 acre parent tract and being the southerly corner of that tract described as First Tract, containing 23.90 acre described in Deed to Jimmy B. Jackson, recorded in Volume 387, Page 22 of the Deed Records of Wilson County, Texas and the southerly most easterly corner of this tract;

THENCE northerly following the fence line along the easterly line of said 97.99 acre parent tract and westerly line of the said 23.90 acre tract as follows:

N. 29° 56' 00" W., a distance of 265.82 feet to a point marked by a 3/4" steel pipe monument found as called for at an interior corner on the easterly line of said 97.99 acre parent tract;

N. 59° 34' 10" E., a distance of 435.51 feet to a point marked by a 3/4" steel pipe monument found as called for at the most easterly corner of said 97.99 acre parent tract; and

N. 31° 03' 08" W., a distance of 175.63 feet to a point marked by a 5/8" steel rod monument with cap stamped John W. Schmacht, RPLS 5670 set adjacent to railroad tie corner post found at an angle point in the fence line along the northeast line of said 97.99 acre parent tract at or near the northerly most westerly corner of said 23.90 acre tract and southerly corner of that tract containing 14.97 acre described in Deed to Lorraine Ferrell, recorded in Volume 832, Page 692 of the Official Public Records of Wilson County, Texas;

THENCE N. 30° 35' 46" W., a distance of 572.60 feet along the northeast line of said 97.99 acre parent tract and southwest line of said 14.97 acre tract to a point marked by a 3/4" steel pipe monument found as called for at the northerly corner of said 97.99 acre parent tract and northerly corner of this tract;

THENCE southwesterly along the northwest line as fenced of said 97.99 acre parent tract as follows:

S. 50° 32' 06" W., a distance of 45.47 feet to a point marked by a 5/8" steel rod monument with cap stamped John W. Schmacht, RPLS 5670 set at an angle point in the fence line; and

S. 56° 17' 57" W., a distance of 34.55 feet to a point marked by a 5/8" steel rod monument with cap stamped John W. Schmacht, RPLS 5670 set in the fence line along the northwest line of the abandoned Floresville-Sutherland Springs Road, lying S. 17° 48' 37" E., a distance of 10.47 feet from a 1/2" steel rod monument found at the southerly most easterly corner of that tract containing 48.00 acres described in Deed to Gloria M. Lazzari, recorded in Volume 975, page 815 of the Official Public Records of Wilson County, Texas, being on the northwest line of said 97.99 acre parent tract;

THENCE southwesterly, generally following the fence line along the northwest line of said 97.99 acre tract of land and northwest line of said Floresville-Sutherland Springs Road as follows:

S. 58° 10' 49" W., a distance of 76.22 feet to a point marked by a 5/8" steel rod monument with cap stamped John W. Schmacht, RPLS 5670;

S. 59° 04' 27" W., a distance of 678.14 feet to a point marked by a 3/4" steel pipe monument found as called for at an angle point in the fence line along the northwest line of said 97.99 acre parent tract and an angle point in the southeasterly line of said 48.00 acre tract; and

S. 59° 23' 17" W., a distance of 288.41 feet to a point marked by a 3/4" steel pipe monument found as called for at an angle point in the fence line along the northwest line of said 97.99 acre parent tract and an angle point in the southeasterly line of said 48.00 acre tract and the northerly most northwest corner of this tract;

THENCE S. 43° 16' 22" E., a distance of 56.63 feet to a point marked by a 3/4" steel pipe monument found as called for at an angle point in the northwest line of said 97.99 acre parent tract and northwesterly interior corner of this tract;

THENCE S. 59° 57' 07" E., a distance of 214.58 feet generally following the fence line along the northwest line of said 97.99 acre tract to a point marked by a 5/8" steel rod monument with cap stamped John W. Schmacht, RPLS 5670 set at the northerly corner of said Tract B and the most westerly corner of this tract;

THENCE S. 30° 02' 36" E., a distance of 1173.41 feet across said 97.99 acre parent tract along the northeast line of said Tract B to the POINT OF BEGINNING.

And being the same property described as Tract 1 in Deed dated April 21, 2008, executed by Novelle Mills, et al to Loretta M. Hartmann, recorded in Volume 1455, Page 355 of the Official Public Records of Wilson County, Texas.

TRACT TWO:

BEING **22.281 acres**, more or less, being part of the Thomas Curtis Survey No. 273, A-77, Wilson County, Texas, said 22.281 acre tract of land being part of that same tract of land described as tract two,

containing 154.07 acres conveyed to the Robert L. Mills Family Trust by deed recorded in Volume 1023, Page 15, of the Official Public Records of Wilson County, Texas, and being more particularly described by metes and bounds as follows:

BEGINNING at a point marked by a 5/8" steel rod monument with cap stamped John W. Schmacht, RPLS 5670, set on the southeast right-of-way line of Hwy. 97, being the northwest line of said 154.07 acre tract of land, said point lying N. 48 deg. 19 min. 19 sec. E., a distance of 2205.98 feet along the southeast right-of-way line of Hwy. 97, from a 5/8" steel rod monument with cap stamped John W. Schmacht, RPLS 5670, set at the westerly corner of said 154.07 acre tract of land, at the intersection of the southeast right-of-way line of Hwy. 97, with the southeasterly extension of the fence line along the southwest right-of-way line of CR 305, said point of beginning lying (for reference only) N. 13 deg. 01 min. 06 sec. E., a distance of 3132.61 feet, from the recognized southerly corner of said Curtis Survey, said point of beginning also being the most northerly corner of that 59.877 acre tract of land denoted as Tract D, surveyed this same day, and also being the most westerly corner of this tract of land;

THENCE N. 48 deg. 19 min. 19 sec. E., a distance of 170.95 feet along the southeast right-of-way line of Hwy. 97, being the northwest line of said 154.07 acre tract of land, to a point marked by a 5/8" steel rod monument with cap stamped John W. Schmacht, RPLS 5670, set at the most westerly corner of that tract of land described as containing 6.131 acres, conveyed to Loretta M. Hartman by deed recorded in Volume 1085, Page 537, of the Official Public Records of Wilson County, Texas, said point being the westerly most northerly corner of this tract of land;

THENCE S. 30 deg. 26 min. 34 sec. E., a distance of 774.65 feet across said 154.07 acre tract of land, along the southwest line of said 6.131 acre tract of land, to a point marked by a 5/8" steel rod monument with cap stamped John W. Schmacht, RPLS 5670, set at the southerly corner of said 6.131 acre tract of land;

THENCE N. 59 deg. 33 min. 26 sec. E., a distance of 408.70 feet along the southeast line of said 6.131 acre tract of land, to a point marked by a 5/8" steel rod monument with cap stamped John W. Schmacht, RPLS 5670, set at the easterly corner of said 6.131 acre tract of land;

THENCE N. 30 deg. 26 min. 34 sec. W., a distance of 855.84 feet along the northeast line of said 6.131 acre tract of land, to a point marked by a 5/8" steel rod monument with cap stamped John W. Schmacht, RPLS 5670, set at the most northerly corner of said 6.131 acre tract of land, on the southeast right-of-way line of Hwy. 97, being the northwest line of said 154.07 acre tract of land, said point being the northerly most westerly corner of this tract of land;

THENCE northeasterly, along the southeast right-of-way line of Hwy. 97, being the northwest line of said 154.07 acre tract of land, the following courses and distances:

N. 48 deg. 19 min. 19 sec. E., a distance of 117.81 feet to a point marked by a Texas Department of Transportation concrete monument;

N. 74 deg. 53 min. 13 sec. E., a distance of 111.80 feet to a point marked by a Texas Department of Transportation concrete monument; and

N. 48 deg. 19 min. 19 sec. E., a distance of 168.54 feet to a point marked by a 5/8" steel rod monument with cap stamped John W. Schmach, RPLS 5670, set at the northerly corner of said 154.07 acre tract of land, said point being the westerly corner of that tract of land described as second tract containing 139.7 acres conveyed to Jimmy B. Jackson by deed recorded in Volume 387, Page 22, of the Deed Records of Wilson County, Texas, said point being the most northerly corner of this tract of land;

THENCE S. 29 deg. 56 min. 36 sec. E., a distance of 1435.29 feet along the northeast line of said 154.07 acre tract of land, being the southwest line of said 139.7 acre tract of land, to a point marked by a 5/8" steel rod monument with cap stamped John W. Schmach, RPLS 5670, set at the easterly most northerly corner of said tract D, said point being the easterly corner of this tract of land;

THENCE S. 61 deg. 19 min. 38 sec. W., a distance of 946.90 feet across said 154.07 acre tract of land, along the easterly northwest line of said Tract D, to appoint marked by a 5/8" steel rod monument with cap stamped John W. Schmach, RPLS 5670, set at the northerly interior corner of said Tract D, said point being the southerly corner of this tract of land;

THENCE N. 30 deg. 43 min. 09 sec. W., a distance of 1265.27 feet along the northerly northeast line of said Tract D, to the POINT OF BEGINNING.

And being the same property described as Tract 1 in Deed dated April 21, 2008, executed by Novelle Mills, et al to Loretta M. Hartmann, recorded in Volume 1455, Page 355 of the Official Public Records of Wilson County, Texas.

TRACT THREE:

BEING **6.131 acres** out of the Thomas Curtis Survey No. 273 in Wilson County, Texas; being a part of the Robert Lee Mills original 283.24 acre tract described in instrument recorded in Volume 231, Page 359 of the Deed Records of Wilson County, Texas and being more particularly described by metes and bounds as follows:

COMMENCING at a 3/4" diameter iron pipe found on the south right-of-way line of where St. Hwy 97 intersects with the west line of said original Robert Lee Mills 283.24 acre tract and being located S. 30° 00' 00" E., a distance of 120.00 feet from the intersection point of the west right-of-way line of CR 305 and the north right-of-way line of St. Hwy. 97;

THENCE N. 48° 21' 53" E., a distance of 2473.74 feet along the south right-of-way line of St. Hwy 97 to an iron pipe set for the northeast corner

of a 1.518 acre tract as surveyed on February 17, 1997, by Victor Seguin, RPLS 1776, and being a northerly corner and point of BEGINNING:

THENCE continuing along the south right-of-way line of St. Hwy 97, N. 40° 21 min. 53 sec. E., a distance of 204.23 feet to an iron pin set for the northeast corner of this tract;

THENCE S. 30 deg. 24 min. 00 sec. E., a distance of 832.30 feet to an iron pin set for the southeast corner of this tract;

THENCE S. 59° 16' 00 sec. W., a distance of 408.70 feet to an iron pin set for the southwest corner of this tract;

THENCE N. 30 deg. 24 min. 00 sec. W., a distance of 751.24 feet to an iron pin set on the south right-of-way line of St. Hwy 97 for the northwest corner of this tract;

THENCE N. 40 deg. 21 min. 53 sec. E., a distance of 101.95 feet along the south right-of-way line of said St. Hwy 97 to an iron pin found at the northwest corner of said 1.518 acre tract for another northerly corner of this tract;

THENCE S. 30 deg. 24 min. 00 sec. E., a distance of 671.10 feet along the west boundary line of said 1.518 are tract to an iron pin found at its southwest corner for an interior corner of this tract;

THENCE N. 59 deg. 36 min. 00 sec. E., a distance of 208.70 feet to another iron pipe found at the southeast corner of said 1.518 acre tract for another interior corner of this tract;

THENCE N. 30 deg. 24 min. 00 sec. W., a distance of 259.60 feet to another iron pipe found at the northeast corner of said 1.518 acre tract for another interior corner of this tract;

THENCE S. 59 deg. 36 min. 00 sec. W., a distance of 178.79 feet to another iron pipe found at a northerly corner of said 1.518 acre tract for another interior corner of this tract;

THENCE N. 30 deg. 24 min. 00 sec. W., a distance of 417.32 feet along the east boundary line of said 1.518 acre tract to the PLACE OF BEGINNING.

And being the same property described as First Tract in Deed dated June 15, 2012, executed by William E. Hartmann and Loretta G. Hartmann, Trustees of the WE & LG Hartmann Living Trust to Loretta Hartmann and husband, William E. Hartmann, recorded in Volume 1667, Page 764 of the Official Public Records of Wilson County, Texas.

TRACT FOUR:

BEING **1.518 acres** out of the Thomas Curtis Survey No. 273, Wilson County, Texas and being a part of the Robert Lee Mills original 283.24 acre tract described in instrument recorded in Volume 231, Page 359 of the Deed Records of Wilson County, Texas and being more particularly described by metes and bounds as follows:

BEGINNING at a ¾" diameter iron pipe found on the south right-of-way line of where St. Hwy. 97 intersects with the west line of said original 283.24 acre tract and being located S. 30 deg. 00 min. 00 sec. E., a distance of 120.00 feet from the intersection point of the west right-of-way line of CR 305 and the north right-of-way line of St. Hwy 97;

THENCE N. 48 deg. 21 min. 53 sec. E., a distance of 2443.19 feet along the south right-of-way line of St. Hwy 97 to an iron pipe set for the northwest corner of this tract and point of BEGINNING;

THENCE S. 30 deg. 24 min. 00 sec. E., a distance of 671.10 feet to a galvanized iron pipe set for the southwest corner of this tract;

THENCE N. 59 deg. 36 min. 00 sec. E., a distance of 208.70 feet to another galvanized pipe set for the southeast corner of this tract;

THENCE N. 30 deg. 24 min. 00 sec. W., a distance of 259.60 feet to another galvanized iron pipe set for an easterly right angle corner of this tract;

THENCE S. 59 deg. 36 min. 00 sec. 178.70 feet to another galvanized iron pipe set for an easterly right angle corner of this tract;

THENCE N. 30 deg. 24 min. 00 sec. W., a distance of 417.32 feet to another galvanized pipe set on the south right-of-way line of St. Hwy 97 for the most northeasterly corner of this tract;

THENCE S. 48 deg. 21 min. 53 sec. W., a distance of 30.56 feet along the south right-of-way line of St. Hwy 97 to the PLACE OF BEGINNING.

And being the same property described as Second Tract in Deed dated June 15, 2012, executed by William E. Hartmann and Loretta G. Hartmann, Trustees of the WE & LG Hartmann Living Trust to Loretta Hartmann and husband, William E. Hartmann, recorded in Volume 1667, Page 764 of the Official Public Records of Wilson County, Texas

FORECLOSURE SALE:

Date: TUESDAY, JANUARY 5, 2016

Time: The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; **the earliest time at which the Foreclosure Sale will begin is 10:00a.m.**

Place: At the most north-easterly door of the Wilson County Courthouse, being the Courthouse door facing the office of the Wilson County Tax Assessor-Collector in Floresville, Wilson County, Texas, (which office bears the address of 2 Library Lane, Floresville, Wilson County, Texas,) bearing the address of 1420 Third Street, Floresville, Wilson County, Texas, in accordance with Certified Copy of Resolution of the Commissioner's Court of Wilson County, Texas, of record in Volume 1253, Page 671, Official Public Records of Wilson County, Texas.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the

Property will be sold to the highest bidder for cash, except that Lender's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Lender, the owner and holder of the Note, has requested Trustee to sell the Property.

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

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

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

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

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

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

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

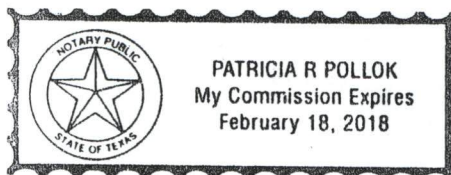

GERALD V. SEKULA, TRUSTEE

STATE OF TEXAS §
 §
COUNTY OF KARNES §

This document was acknowledged before me on NOVEMBER 20, 2015, by GERALD V. SEKULA.

Patricia Pollok

Notary Public, State of Texas



COPY

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Troy Martin, Deborah Martin, Irene Salazar, Deanna Ray, Vanessa Ramos, Richard Holton
c/o Malcolm Cisneros/Trustee Corps
17100 Gillette Avenue
Irvine, CA 92614
(949) 252-8300

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

On: Nov 19, 2015 at 11:18A

As a Recording

Total Fees : 2.00

Receipt Number - 185612
By,
Genevieve Sanchez,

TS No TX08000219-15-1

APN 40876 / 0941-00000-07600

TO No 150280212-TX-RWI

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on August 29, 2014, CRUZ FERNANDEZ AND IDALIA FERNANDEZ, HUSBAND AND WIFE as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of LD ESCROW as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as nominee for LOANDEPOT.COM, LLC., its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$91,000.00, payable to the order of Seneca Mortgage Servicing LLC as current Beneficiary, which Deed of Trust recorded on September 17, 2014 as Document No. 00038696 in Book 1812, on Page 880 in Wilson County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN 40876 / 0941-00000-07600

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed Troy Martin, Deborah Martin, Irene Salazar, Deanna Ray, Vanessa Ramos, Richard Holton or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust; and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Seneca Mortgage Servicing LLC, the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust.

NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, January 5, 2016 at 12:00 PM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Wilson County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **THE MOST NORTHEASTERLY DOOR OF THE WILSON COUNTY COURTHOUSE, BEING THE COURTHOUSE DOOR FACING THE OFFICE OF THE WILSON COUNTY TAX ASSESSOR-COLLECTOR located at 2 Library Lane Floresville, Texas 78114.**



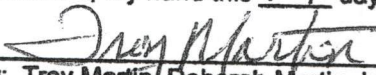
4551307

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of and Seneca Mortgage Servicing LLC's election to proceed against and sell both the real property and any personal property described in said Deed of Trust in accordance with and Seneca Mortgage Servicing LLC's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

NOTICE IS FURTHER GIVEN, that except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and are advised to conduct an independent investigation of the nature and physical condition 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 expressed or implied warranties, except as to the warranted.

WITNESS, my hand this 19 day of November, 2015


By: Troy Martin, Deborah Martin, Irene Salazar, Deanna Ray, Vanessa Ramos, Richard Holton
Substitute Trustee(s)

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.

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (949) 252-8300
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

TS No TX08000219-15-1

APN 40876 / 0941-00000-07600

TO No 150280212-TX-RWI

EXHIBIT "A"

LOT 76 TIERRA ROBLES SUBDIVISION, UNIT II, AS PER PLAT OF TIERRA ROBLES SUBDIVISION,
UNIT II OF RECORD IN VOLUME 8, PAGE 57 MAP OR PLAT RECORDS OF WILSON COUNTY,
TEXAS.

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

Filed for Record:
 Honorable Eva Martinez
 County Clerk
 On: Nov 10 2015 at 02:21P
 As a Recording

NOTICE OF SALE BY SUBSTITUTE TRUSTEE

Total Fees : 2.00

Receipt Number - 185311
 By: *[Signature]*
 Concepcion Hidalgo

STATE OF TEXAS

§
 §
 §

KNOW ALL MEN BY THESE PRESENTS:

COUNTY OF WILSON

Note: Texas Home Equity Note dated July 15, 2005 executed and delivered by Joleen Nuss and Rita Sanchez to Countrywide Home Loans, Inc.

Security Instrument: Texas Home Equity Security Instrument, dated July 15, 2005, executed and delivered by Joleen Nuss and Rita Sanchez to Countrywide Home Loans, Inc., to secure payment of that certain Texas Home Equity Note, recorded on July 29, 2005, in Volume 1293, Page 144, in Wilson County, Texas.

Order Granting Application to Proceed with Non-Judicial Foreclosure: Default Judgment and Order Granting Application to Proceed with Notice of Sale and Non-Judicial Foreclosure Sale dated October 14, 2015, in Cause No. 15-08-0525-CVW; *In Re: Order for Foreclosure Concerning Joleen Nuss and Rita Sanchez and All Occupants and 1606 J Street, Floresville, TX 78114, under Tex. R. Civ. P. 736*, in the 81st Judicial District Court of Wilson County, Texas

Original Creditor: Countrywide Home Loans, Inc.

Current Owner and Holder: The Bank of New York Mellon FKA The Bank of New York as Trustee for the Certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2005-11

Loan Servicer: Ditech Financial LLC FKA Green Tree Servicing LLC ("Servicer"), 3000 Bayport Drive, Suite 880, Tampa, FL 33607, by virtue of a loan servicing agreement

Appointed Substitute Trustees: JIM MILLS, SUSAN MILLS, EMILY NORTHERN, ALEXANDRA ZOGRAFOS, SID BEMUS, GEORGIA MCINVALE, BELINDA JONES, CHRIS LAFOND

Note: Each substitute trustee is authorized 9065 Jollyville, Suite 203A, Austin, TX 78759

AND

PROPERTY ADDRESS: 1606 J Street Floresville, TX 78114	RP FILE NO. GTNY04-100	BORROWER: Nuss, Joleen and Sanchez, Rita
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*individually, to act alone
without the joinder of the
other trustees.*

T. J. RINEY, J.O. CREWSE, S.G. HARVEY, B.K. PACKARD,
5420 LBJ Freeway, Suite 220, Dallas, TX 75225

The Substitute Trustees are authorized to sell the Premises at public venue to the highest bidder or bidders, for cash.

Property to be sold: 1606 J Street, Floresville, TX 78114, and as further described in Exhibit A attached hereto, along with the improvements on such real property and any after acquired permanent improvements or title to such improvements and/or real property (the "Premises" as described in §9.604 of the Texas Uniform Commercial Code).

Date of Sale: Tuesday, December 1, 2015.

Time of Sale: The sale will begin no earlier than 1:00 PM and no later than three (3) hours thereafter.

Location of Sale: At the County Courthouse in Wilson County, Texas, at the most Westerly courthouse door (facing Third Street), unless the location of the sale has been otherwise designated to a specific location by the Commissioner's Court of Wilson County. If such a designation by the Commissioner's Court has been made and recorded after the date hereof and prior to the time of the sale, then the Substitute Trustee will sell the Premises at the area designated by the Commissioner's Court of Wilson County, Texas.

Terms of Sale: The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Texas Home Equity Security Instrument permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the Texas Home Equity Security Instrument 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 Security Instrument, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the Security Instrument. The sale shall not cover any part of the property that has been released of public record from the lien of the Security Instrument. Prospective bidders are strongly urged to examine the applicable property records to determine

PROPERTY ADDRESS: 1606 J Street Floresville, TX 78114	RP FILE NO. GTNY04-100	BORROWER: Nuss, Joleen and Sanchez, Rita
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the nature and extent of such matters, if any.

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

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

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

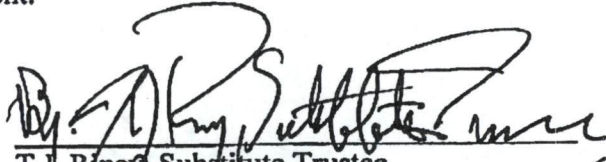
Type of Sale:

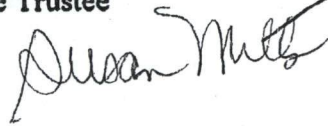
The sale is a non-judicial sale being conducted pursuant to the power of sale granted by the Security Instrument executed by Joleen Nuss and Rita Sanchez.

Default and Notice:

Default has been made in payment of the Note and Security Instrument and the Note is now unpaid, delinquent and in default. All required notices have been given to Joleen Nuss and Rita Sanchez and any and all other necessary parties with regard to the defaulted indebtedness. Servicer has requested the undersigned, substitute trustee, to post, file and give notice of foreclosure of the Security Instrument and the lien thereof in accordance with applicable Texas law and the terms and provisions of the Security Instrument.

Dated: November 6, 2015.


T.J. Riney, Substitute Trustee



AFTER RECORDING, PLEASE RETURN TO:

Riney Packard, PLLC
Attn: T.J. Riney
Two Lincoln Centre
5420 LBJ Freeway, Suite 220
Dallas, Texas 75240

PROPERTY ADDRESS: 1606 J Street Floresville, TX 78114	RP FILE NO. GTNY04-100	BORROWER: Nuss, Joleen and Sanchez, Rita
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EXHIBIT "A"

TRACT 1

All that certain lot, tract or parcel of land out of the most Northern corner of Lot 6, Block 8, East Heights Addition, City of Floresville, according to the Map thereof recorded in Volume 63, Page 571, Deed Records, Wilson County, Texas and being more particularly described as follows:

BEGINNING at the most Northern corner of Lot 6, Block 8 at the intersection of Second and McDaniel streets for the most Northern corner of this tract;

THENCE parallel with the most Southwestern boundary line of McDaniel Street, South 42 deg 45 min East a distance of 50 feet of the most Eastern corner of this tract;

THENCE South 47 deg 15 min West a distance of 40 feet for the most Southern corner of this tract;

THENCE North 42 deg 45 min West 50 feet to the most Southeastern boundary line of Second Street for the most Western corner of this tract;

THENCE North 47 deg 15 min East and along the Southeastern boundary line of Second Street a distance of 40 feet to the **PLACE OF BEGINNING**.

TRACT 2

All that certain lot, tract or parcel of land lying and being situated in Wilson County, Texas within the corporate limits of the City of Floresville, Wilson County, Texas and being part of Lots 6 and 5, Block 8 of the East Heights Addition to the City of Floresville, Texas according to the Map and Plat of said Addition of record in the office of the County Clerk, Wilson County, Texas and described by metes and bounds:

BEGINNING at the East corner of said Lot 6 in said Block at the intersection of J Street and Ninth Street;

THENCE South along the West line of Ninth Street a distance of 50 feet to the **PLACE OF BEGINNING**;

THENCE continuing South along the West line of Ninth Street a distance of 30 feet;

THENCE West parallel with J Street a distance of 60 feet;

THENCE North parallel with Ninth Street a distance of 60 feet to the South margin of J Street;

THENCE East along J Street a distance of 20 feet;

THENCE South parallel with North Street a distance of 50 feet

THENCE East parallel with J Street a distance of 40 feet to the **PLACE OF BEGINNING**.

PROPERTY ADDRESS: 1606 J Street Floresville, TX 78114	RP FILE NO. GTNY04-100	BORROWER: Nuss, Joleen and Sanchez, Rita
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4. **Petitioner is the mortgage servicer for The Bank of New York Mellon FKA The Bank of New York as Trustee for the Certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2005-11 ("Mortgages"), as that term is defined by TEX. PROP. CODE § 51.0001(3) for Mortgagee pursuant to a servicing agreement as permitted by TEX. PROP. CODE § 51.0025;**
5. **On or about July 15, 2005, Joleen Nuss and Rita Sanchez executed and delivered to Countrywide Home Loans, Inc. that certain Texas Home Equity Note ("Note");**
6. **The indebtedness was secured by that certain Texas Home Equity Security Instrument and was executed by Joleen Nuss and Rita Sanchez delivered to MERS, Inc., as nominee for Countrywide Home Loans, Inc., and dated on or about July 15, 2005, recorded in the Official Public Records of Wilson County, Texas, on July 29, 2005, in Volume 1293, Page 144 ("Security Instrument");**
7. **On or about July 9, 2014, MERS, Inc., as nominee for Countrywide Home Loans, Inc. assigned the Security Instrument to The Bank of New York Mellon FKA The Bank of New York as Trustee for the Certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2005-11, which was recorded in the Official Public Records of Wilson County, Texas on July 21, 2014, as Document Number as Document Number 00036857, in Volume 1801, Page 94;**
8. **Mortgagee is the current holder of the indebtedness represented by the Note and Security Instrument;**
9. **The debt owed by Respondent is secured by a lien created by the Security Instrument pursuant to Article XVI, § 50(a)(6)(D) of the Texas Constitution;**
10. **There has been a material breach of the Note and Security Instrument, specifically, a failure to pay the debt when due; that Petitioner provided written notice of default and demand for payment; that the defaults referred to in Petitioner's demand have not been cured; and that Petitioner accelerated the maturity of the debt;**
11. **The last known addresses for Respondent are 1606 J Street, Floresville, TX 78114 and 2820 Berry Way, Schertz, TX 78154; and**
12. **Respondent is not deceased or an active-duty member of the military.**

Due to the material breach of the Note and Security Instrument, specifically, the failure to


pay the debt when due, **IT IS, ORDERED and DIRECTED** that Petitioner may proceed with non-judicial foreclosure of the Property in accordance with the terms of the Note and Security Instrument, and any supplements or amendments thereto, and Texas Property Code § 51.002.

IT IS FURTHER ORDERED that a copy of this Order be sent to Respondent with the notice of sale.

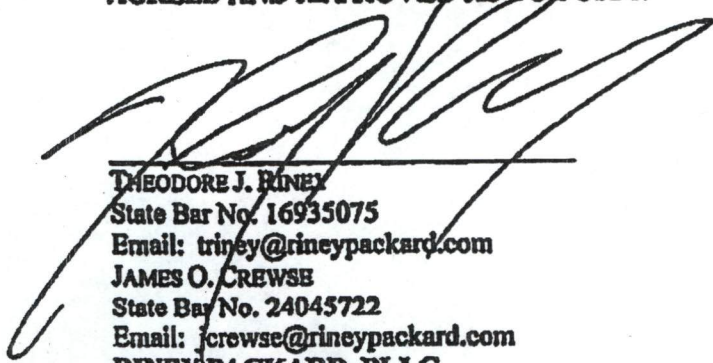
IT IS FURTHER ORDERED that Petitioner may communicate with Respondent and all third parties reasonably necessary to conduct the foreclosure sale.

All relief not granted herein is denied.

Dated: Oct 14, 2015


JUDGE PRESIDING

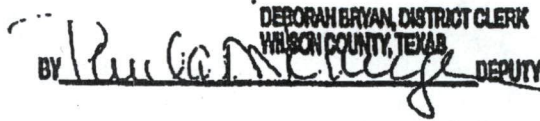
AGREED AND APPROVED AS TO FORM:



THEODORE J. RINEY
State Bar No. 16935075
Email: triney@rineypackard.com
JAMES O. CREWSE
State Bar No. 24045722
Email: jcrewse@rineypackard.com
RINEYPACKARD, PLLC
Two Lincoln Centre
5420 LBJ Freeway, Suite 220
Dallas, Texas 75240
Phone: (214) 461-1200
Fax: (214) 461-1210

I, DEBORAH BRYAN, DISTRICT CLERK OF WILSON COUNTY, TEXAS
DO HEREBY CERTIFY THAT THE FOREGOING IS A TRUE AND CORRECT
COPY OF THE ORIGINAL FILED AND OF RECORD IN MY OFFICE.
WITNESS MY OFFICIAL HAND AND SEAL THIS

October 23, 2015

DEBORAH BRYAN, DISTRICT CLERK
WILSON COUNTY, TEXAS
BY  DEPUTY


DEBORAH BRYAN
DISTRICT CLERK
DEPUTY

FILED FOR RECORD
WILSON COUNTY, TEXAS
2015 OCT 15 AM 8:31

EXHIBIT "A"

TRACT 1

All that certain lot, tract or parcel of land out of the most Northern corner of Lot 6, Block 8, East Heights Addition, City of Floresville, according to the Map thereof recorded in Volume 63, Page 571, Deed Records, Wilson County, Texas and being more particularly described as follows:

BEGINNING at the most Northern corner of Lot 6, Block 8 at the intersection of Second and McDaniel streets for the most Northern corner of this tract;

THENCE parallel with the most Southwestern boundary line of McDaniel Street, South 42 deg 45 min East a distance of 50 feet of the most Eastern corner of this tract;

THENCE South 47 deg 15 min West a distance of 40 feet for the most Southern corner of this tract;

THENCE North 42 deg 45 min West 50 feet to the most Southeastern boundary line of Second Street for the most Western corner of this tract;

THENCE North 47 deg 15 min East and along the Southeastern boundary line of Second Street a distance of 40 feet to the **PLACE OF BEGINNING**.

TRACT 2

All that certain lot, tract or parcel of land lying and being situated in Wilson County, Texas within the corporate limits of the City of Floresville, Wilson County, Texas and being part of Lots 6 and 5, Block 8 of the East Heights Addition to the City of Floresville, Texas according to the Map and Plat of said Addition of record in the office of the County Clerk, Wilson County, Texas and described by metes and bounds:

BEGINNING at the East corner of said Lot 6 in said Block at the intersection of J Street and Ninth Street;

THENCE South along the West line of Ninth Street a distance of 50 feet to the **PLACE OF BEGINNING**;

THENCE continuing South along the West line of Ninth Street a distance of 30 feet;

THENCE West parallel with J Street a distance of 60 feet;

THENCE North parallel with Ninth Street a distance of 60 feet to the South margin of J Street;

Notice of Trustee's Sale

Date: November 10, 2015

Trustee: David L. Ricker

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

COPY

Mortgagee: Kimbrough Liberty-Holt, LP, a Texas limited partnership

Note: Note dated August 29, 2014, in the amount of \$57,300.00

Deed of Trust

Date: August 29, 2014

Grantor: Donald Lee Lindblom; and Mandi Marie Lindblom

Mortgagee: Kimbrough Liberty-Holt, LP, a Texas limited partnership

Recording information: Volume 1835, Page 614, Official Public Records of
Wilson County, Texas.

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
On: Nov 10, 2015 at 08:10A
As a Recording
Fees : 2.00
Receipt Number: 185083
By: Genevieve Sanchez

Property:

Lot 4, OAK HOLLOW PARK, PHASE 2, as shown by Map or Plat of said subdivision recored in Volume 5, page 12, of the Map and Plat Records of Wilson County, Texas, also known as 813 Hollow Tree, La Vernia, Texas; together with a 1998 Redman Manufactured Home, Model Trinity 16x76, Label# PFS0532735, Serial3 12531154, including all personal property secured by the security agreement included in the Deed of Trust.

County: Wilson County

Date of Sale (first Tuesday of month): December 1, 2015

Time of Sale: 10:00 a.m.

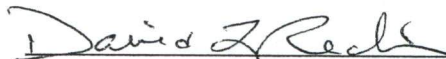
Place of Sale: Area at the Wilson County Courthouse as designated by the County Commissioners

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

STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

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

Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS". THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT, OR THE LIKE FOR THE PERSONAL PROPERTY IN THIS DISPOSITION. The sale will begin at the Time of Sale or not later than three hours thereafter.



David L. Ricker

P. O. Box 1571

Boerne, Texas 78006

COPY

NOTICE OF FORECLOSURE SALE

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

LOT 16 OF THE PLAINVIEW SUBDIVISION, AS SHOWN BY A MAP OR PLAT THEREOF OF RECORD AT VOLUME 3, PAGE 52, OF THE PLAT RECORDS OF WILSON COUNTY, TEXAS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 08/15/2006 and recorded in Document 00016958 real property records of Wilson County, Texas.

3. **Date, Time, and Place of Sale.**

Date: 12/01/2015

Time: The sale will begin no earlier than 12:00 PM or no later than three hours thereafter.

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.
 Filed in Record in
 by Honorable Eva Martinez
 County Clerk

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.
 On: Nov 09, 2015 at 01:33P

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.
 Total Fees: 2.00
 Rec'd of Number - 185243

Prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. The sale shall not cover any part of the property that has been released of public record from the lien of the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.
 Genevieve Sanchez

5. **Obligations Secured.** The Deed of Trust executed by SCOTT D. CONDIT AND CAROLYN M. CONDIT, provides that it secures the payment of the indebtedness in the original principal amount of \$78,400.00, 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, in trust for registered Holders of Long Beach Mortgage Loan Trust 2006-8 is the current mortgagee of the note and deed of trust and SELECT PORTFOLIO SERVICING, INC. is mortgage servicer. A servicing agreement between the mortgagee, whose address is Deutsche Bank National Trust Company, as Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2006-8 c/o SELECT PORTFOLIO SERVICING, INC., 3815 South West Temple, Salt Lake City, UT 84115 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

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


TROY MARTIN, IRENE SALAZAR, VANESSA RAMOS,
RICHARD HOLTON, DEBORAH MARTIN OR DEANNA
RAY
c/o AVT Title Services, LLC
13770 Noel Road #801529
Dallas, TX 75380-1529

15-000039-850
132 PLAINVIEW DRIVE
POTH, TX 78147

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.



4550404

COPY

[RECORDING REQUESTED BY
AND WHEN RECORDED MAIL TO:]

Carrington Foreclosure Services, LLC
P.O. Box 3309
Anaheim, California 92803
For Sale Information: (888) 313-1969
For Reinstatement / Pay Off Requests: (888) 313-1969

TS#: 15-15097

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 11/21/2014, NORMA A SALAS, SINGLE WOMAN, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of MICHAEL L. RIDDLE, as Trustee, Mortgage Electronic Registration Systems, Inc. solely as nominee for CARRINGTON MORTGAGE SERVICES, LLC, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$109,000.00, payable to the order of Mortgage Electronic Registration Systems, Inc. solely as nominee for CARRINGTON MORTGAGE SERVICES, LLC, which Deed of Trust is Recorded on 11/24/2014 as Volume 00040552, Book 1824, Page 289, in Wilson County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including, but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
On Nov 09, 2015 at 01:33P
As a Recording
Total Fees : 2.00

See attached exhibit "A" attached hereto and made a part hereof

Receipt Number - 185243
By,
Genevieve Sanchez

Commonly known as: 1331 SUTHERLAND SPRINGS ROAD, FLORESVILLE, TX 78114

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Troy Martin, Deborah Martin, Irene Salazar, Deanna Ray, Vanessa Ramos, Richard Holton, Jill Nichols** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Carrington Mortgage Services, LLC whose address is 1600 Douglass Road, Suite 200 A, Anaheim, CA 92806 is acting as the mortgage servicer for **J.P. Morgan Mortgage Acquisition Corp.**, which is the mortgagee of the Note and Deed of Trust or mortgage and the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on TUESDAY, 1/5/2016 at 12:00 PM, or no later than three (3) hours after such time, being the first Tuesday of such month, of **Wilson County**,



4549874

Texas, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **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 Liberty Lane**

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied.

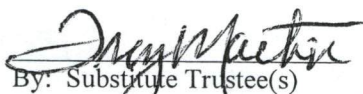
If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

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

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

THIS 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.

WITNESS, my hand this 11/5/2015



By: Substitute Trustee(s)

Troy Martin, Deborah Martin, Irene Salazar, Deanna Ray, Vanessa Ramos, Richard Holton, Jill Nichols
C/O Carrington Foreclosure Services, LLC
1610 E. Saint Andrew Place, Suite 150F
Santa Ana, CA 92705

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

EXHIBIT "A"

Doc
00040552

Bk
OP

Vol
1824

FG
304

MARTINEZ
Surveying & Mapping Co.
Firm # 101822-00
8546 Broadway Suite 225
San Antonio, Texas 78217
(210) 829-4244

STATE OF TEXAS
COUNTY OF WILSON

1.00 ACRE TRACT

All that certain tract or parcel of land containing 1.00 acre tract in the City of Floresville, Wilson County, Texas, out of S. & J. Arocha Grant, Abstract 1, being the same tract of land described in conveyance in Volume 1424, Page 185, Official Public Records of Wilson County, Texas, and also being a portion of that certain described in Volume 508, Page 53, Deed Records of Wilson County, Texas. Said tract also being a portion of Tract 13, North 181 Addition, according to map or plat thereof recorded in Volume 3, Page 69, Plat Records of Wilson County, Texas.

Said 1.00 acre tract, being more particularly described by metes and bounds as follows:

BEGINNING: at a 1/2" iron pin found on the Northwest line of Sutherland Springs Road at the Southeast corner of the remaining portion of Rudy T. Castillo, et ux tract, of record in Volume 508, Page 53, Deed Records of Wilson County, Texas, for the South corner of this herein described tract;

THENCE: North 42 deg. 10 min. 48 sec. West, 579.46 feet to a 1/2" iron pin found at an angle corner of said Castillo tract, for the West corner of this herein described tract;

THENCE: North 70 deg. 06 min. 04 sec. East, 86.91 feet to a 1/2" iron pin set with cap at an angle corner of said Castillo tract, for the North corner of this herein described tract;

THENCE: South 41 deg. 30 min. 27 sec. East, 19.00 feet to a 1/2" iron pin found, at an angle corner of said Castillo tract and same being the West corner of Alfredo Rocha & Claudia Fernandez Rocha tract, of record in Volume 1270, Page 731, Official Public Records of Wilson County, Texas, for the East corner of this herein described tract;

THENCE: South 41 deg. 30 min. 27 sec. East, 528.30 feet to a 1/2" iron pin found on the Northwest line of Sutherland Springs Road at the South corner of said Rocha tract, for the East corner of this herein described tract;

THENCE: South 48 deg. 24 min. 29 sec. West, 74.00 feet to the POINT OF BEGINNING.

Bearing Basis – North 42 deg. 10 min. 48 sec. West - from the Southwest boundary line of this tract, of record in Volume 1424, Page 185, Official Public Records of Wilson County, Texas.



Reynaldo Martinez Jr.

REYNALDO MARTINEZ JR.
REGISTERED PROFESSIONAL
LAND SURVEYOR No. 5482
W. O. # 12-11-2
November 11, 2014
(SEE ATTACHED SURVEY PLAT)

COPY

C&S No. 44-12-0368 / Conventional / No
Regions Bank DBA Regions Mortgage

NOTICE OF 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. Sender is: Codilis & Stawiarski, PC, 650 North Sam Houston Parkway East, Suite 450, Houston, Texas 77060

Date of Security Instrument: November 22, 2002

Grantor(s): Bruce Allen Jurgajtis And Spouse, Clarissa E. Jurgajtis

Original Trustee: James L. Robertson

Original Mortgagee: TXL Mortgage Corporation

Recording Information: Vol. 1135, Page 292, or Clerk's File No. 00015834, in the Official Public Records of WILSON County, Texas.
Filed for Record in: WILSON County
By: Honorable Eva Martinez
County Clerk

Current Mortgagee: Regions Bank DBA Regions Mortgage

On: Nov 09, 2015 at 01:33P

Mortgage Servicer: Regions Bank DBA Regions Mortgage, whose address is C/O 7130 Goodlett Farms Parkway Cordova, Tn 38018 Pursuant to a Servicing Agreement between the Mortgage Servicer and Mortgagee, the Mortgage Servicer is authorized to represent the Mortgagee. Pursuant to the Servicing Agreement and Section 51.0025 of the Texas Property Code, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property.
As a Recording
Total Fees: 2.00

Date of Sale: 12/01/2015 Earliest Time Sale Will Begin: 12:00 PM

Receipt Number - 185243
By: Genevieve Sanchez

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.

Legal Description:
BEING 2.00 ACRES OF LAND OUT OF THE CAMPBELL LONGLEY SURVEY NO. 19, ABSTRACT NO. 197, WILSON COUNTY, TEXAS AND BEING A PART OR PORTION OF THE SAME LAND DESCRIBED IN A CONVEYANCE TO NORBERT JAMES JURGATIS IN A DEED OF RECORD IN VOLUME 593, PAGE 607 OF THE DEED RECORDS OF WILSON COUNTY, TEXAS AND MORE PARTICULARLY DESCRIBED IN EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES.

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

For Information:
Codilis & Stawiarski, P.C.
650 N. Sam Houston Parkway East
Suite 450
Houston, TX 77060
(281) 925-5200

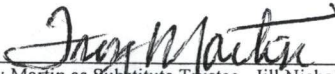

Troy Martin as Substitute Trustee, Jill Nichols as Successor Substitute Trustee, Deborah Martin as Successor Substitute Trustee, Irene Salazar as Successor Substitute Trustee, Deanna Ray as Successor Substitute Trustee, Vanessa Ramos as Successor Substitute Trustee, Richard Holton as Successor Substitute Trustee, or Mary M. Speidel as Successor Substitute Trustee
c/o Servicelink Default Abstract Solutions
7301 N. State Hwy 161. Ste 305.
Irving, TX 75039



EXHIBIT A

BEING 2.00 acres of land out of the Campbell Longley Survey No. 19, Abstract No. 197, Wilson County, Texas and being a part or portion of the same land described in a conveyance to Norbert James Jurgatis in a deed of record in Volume 593, Page 607 of the Deed Records of Wilson County, Texas and being more particularly described as follows:

BEGINNING at a set ½ iron rod next to a corner post on the northwest right-of-way of County Road No. 326 for the east corner of the George Leon Jurgatis land described in Volume 593, Page 600 of the Deed Records of Wilson County, Texas and the south corner of the parent tract and of this tract

THENCE North 14° 58' 28" West, (Record Bearing Vol. 593, Pg. 607) with the common line of the said George Jurgatis land and of the parent tract, a distance of 436.22 feet to a set ½ inch rebar for the west corner of this tract.

THENCE North 75° 22' 34" East, into the parent tract, a distance of 200.00 feet to a set ½ inch rebar for the north corner of this tract.

THENCE South 14° 58' 28" East, a distance of 436.22 feet to a set ½ inch rebar on the aforementioned right-of-way of County Road No. 326 for the east corner of this tract.

THENCE South 75° 22' 34" West, with said right-of-way of County Road No. 326, a distance of 200.00 feet to the POINT OF BEGINNING containing 2.00 acres of land in Wilson County, Texas.

COPY

TS No.: 2015-02374-TX

Notice of [Substitute] Trustee Sale

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

1. Date, Time, and Place of Sale.

Date: 12/01/2015

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

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
On: Nov 09, 2015 at 01:27P
As a Recording

Place: 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 any other area designated by the County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place
OR AS DESIGNATED BY THE COUNTY COMMISSIONERS

Total Fees : 2.00

Receipt Number - 185241
By:
Genevieve Sanchez,

Property Address: 433 Ringaskiddy Circle, Floresville, TX 78114

2. Terms of Sale: Cash

3. **Instrument to be Foreclosed:** The Instrument to be foreclosed is the deed of trust or Contract Lien dated 03/03/2004 and recorded 03/16/2004 in Document 00012764 real property records of Wilson county Texas, with William J. Kimes and Lise D. Kimes grantor(s) and Alethes, LLC d/b/a Amerinet, as lender; Mortgage Electronic Registration Systems, Inc., as Beneficiary .

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

5. **Obligation Secured:** Deed of Trust of Contract Lien executed by William J. Kimes and Lise D. Kimes securing the payment of the indebtedness in the original principal amount of \$ 208,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. The Bank of New York Mellon Trust Company, N.A. f/k/a The Bank of New York Trust Company, N.A., as successor-in-interest to JPMorgan Chase Bank, National Association f/k/a JPMorgan Chase Bank, as Trustee - Specialty Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates, Series 2004-AA1, Dated as of October 1, 2004 is the current mortgagee of the note and the deed of trust or contract lien.

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

Notice of [Substitute] Trustee Sale

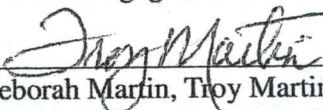
7. **Property to be sold:** The property to be sold is described as follows:

Lot 127, Estates at Shannon Ridge Subdivision, Unit 11, Wilson County, Texas, as shown on that certain map or plat thereof, recorded at Volume 7, Page 62, Map and Plat Records of Wilson County, Texas.

8. **Mortgage Servicer Information:** The Mortgage Service is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the property referenced above. **Ocwen Loan Servicing, LLC**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

**C/O Ocwen Loan Servicing, LLC
1661 Worthington Rd., Suite 100
West Palm Beach, FL 33409
Phone: 561-682-8000**

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



Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin or Shelby Martin or Chance Oliver, Bret Allen or Substitute Trustee

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

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

POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

NOTICE OF TRUSTEE'S SALE

Please take notice that the undersigned Trustee, pursuant to the power of sale contained in the Deed of Trust recorded at Volume 1775, Page 564, Official Records of Real Property of Wilson

County, Texas, will sell the following described real property at public auction, to be held ~~on the~~ *at the most north-easterly door of* ~~Court House steps of the Wilson County, Texas Court House~~ *between the hours of 12:00 noon*

and 4:00 p.m. on the 1st day of December, 2015. The real property to be sold is legally described as:

Lot 44, Unit-1, Legacy Ranch Acres 1,2, City of La Vernia, Wilson County, Texas, having a street address of 112 Legacy Run Drive, La Vernia, Texas 78121.

This sale is in exercise of the holder's remedies for nonpayment of a Real estate lien note (the "Note") in the original principal amount of \$286,200.00, signed by Adolph Tracy and Devin Doty, payable to Luis Ruiz and Leticia Ruiz, said note being secured by the above described Deed of Trust, and by a Vendor's Lien retained in deed recorded at Volume 1775, Page 561, Real Property Records of Wilson County, Texas. This sale is being made subject to a prior lien Deed of Trust (the "First Lien") which is recorded in the Official Records of Real Property of Wilson County, Texas, and has a principal balance of approximately \$251,000.00.

SIGNED THIS 5th DAY OF NOVEMBER, 2015.

Loren W. Peters

Loren W. Peters, Trustee
6800 Park Ten Blvd. # 219N
San Antonio, TX 78213
Telephone 210-734-9024
Facsimile 210-734-9025

being the door courthouse door facing the office of the Wilson County Tax Assessor - Collector, in Floresville, Wilson County, Texas (which office bears the address of 2 Library Lane, Floresville Texas)

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

On: Nov 05, 2015 at 02:57P
As a Recording

Total Fees : 2.00

Receipt Number - 185150
By:
Krystle Hidalgo

COPY

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
On: Nov 05, 2015 at 10:27A
As a Recording

RECORDING REQUESTED BY:

Total Fees : 2.00

WHEN RECORDED MAIL TO:

Receipt Number - 185119
By,
Krystle Hidalgo

Troy Martin, Deborah Martin, Irene Salazar, Deanna
Ray, Vanessa Ramos, Richard Holton
c/o Malcolm Cisneros/Trustee Corps
17100 Gillette Avenue
Irvine, CA 92614
(949) 252-8300

TS No TX08000126-15-1

APN 27777 / 4725-00031-00300

TO No 150164878-TX-RWI

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on May 1, 2008, ERNA M PETERSON as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of ROBERT F. FRAPPIER as Trustee, U.S. BANK N.A. as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$92,335.08, payable to the order of U.S. Bank National Association as current Beneficiary, which Deed of Trust recorded on May 19, 2008 as Document No. 00034865 in Book 1459, on Page 377 in Wilson County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN 27777 / 4725-00031-00300

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed Troy Martin, Deborah Martin, Irene Salazar, Deanna Ray, Vanessa Ramos, Richard Holton or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust; and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and U.S. Bank National Association, the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust.

NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, December 1, 2015 at 12:00 PM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Wilson County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **THE MOST NORTH-EASTERLY DOOR OF THE WILSON COUNTY COURTHOUSE, BEING THE COURTHOUSE DOOR FACING THE OFFICE OF THE WILSON COUNTY TAX ASSESSOR-COLLECTOR located at 2 Library Lane Floresville, Texas 78114.**



4549351

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of and U.S. Bank National Association's election to proceed against and sell both the real property and any personal property described in said Deed of Trust in accordance with and U.S. Bank National Association's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

NOTICE IS FURTHER GIVEN, that except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and are advised to conduct an independent investigation of the nature and physical condition 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 expressed or implied warranties, except as to the warranted.

WITNESS, my hand this 5th day of November, 2015


By: Troy Martin, Deborah Martin, Irene Salazar, Deanna Ray, Vanessa Ramos, Richard Holton
Substitute Trustee(s)

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.

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (949) 252-8300
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

EXHIBIT "A"

BEING ALL THAT CERTAIN TRACT OR PARCEL OF LAND LYING AND BEING SITUATED WITHIN THE CORPORATE LIMITS OF THE CITY OF POTH, WILSON COUNTY, TEXAS, OUT OF THE L. MANCHACA SURVEY, ABSTRACT 18, AND BEING WHAT IS KNOWN AS LOT 3 OF BLOCK 31 OF THE GREEN AND HOUSTON ADDITION TO THE CITY OF POTH, WILSON COUNTY, TEXAS, AS SHOWN BY A MAP OR PLAT THEREOF OF RECORD AT VOLUME 1, PAGE 46 OF THE PLAT RECORDS OF WILSON COUNTY, TEXAS, AND BEING THE SAME PROPERTY DESCRIBED IN A DEED FROM RAMON G. GARCIA TO PEDRO SANCHEZ, ET UX. DATED JUNE 2, 1945, FILED OF RECORD IN VOLUME 228, PAGE 257 OF THE DEED RECORDS OF WILSON COUNTY, TEXAS.

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
On: Nov 04, 2015 at 04:52P
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 DECEMBER 1, 2015.**

Receipt Number - 185111
By, Frances Cherry,

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:

DEER PARK ACRES, LOT 3B, ACRES 3.0; also described as BEING 3.0 acres of land in Wilson County, Texas, a part of the F. Elua Grant, Survey No. 9 (A-9), being a part of Lot 3 of DEER PARK ACRES SUBDIVISION, shown on plat of record in Vol. 2, Page 57, Plat Records of Wilson County, Texas, also being a part of that same 15 acre tract described in deed dated February 1, 1976, from W.E. Keeland, et al to Ernest Jefferson, et al, of record in Vol. 484, Page 831, Deed Records of Wilson County, Texas, said 3.0 acres of land being described by metes and bounds as follows:

BEGINNING at an iron pin set for the most Northerly corner of this tract, and being the most Northerly corner of said Lot 3, and being in a fence line;

THENCE S. 29 deg. 00 min. E., 568.8 feet with the NE boundary of said Lot 3 to an iron pin set for the most Easterly corner of this tract, and being the most Easterly corner of said Lot 3, and being at a fence corner;

THENCE S. 61 deg. 04 min. W., 229.68 feet with the SE boundary of said Lot 3 to a point set for the most Southerly corner of this tract, and being the most Easterly corner of a 3.0 acre tract partitioned to Albert Jefferson, Jr. by partition deed of even date herewith;

RAW
1 of 4

THENCE N. 29 deg. 00 min. W., 568.9 feet across said Lot 3 to a point set for the most Westerly corner of this tract, and being the most Northerly corner of said Albert Jefferson, Jr. tract, and being in a fence line;

THENCE N. 61 deg. 05 min. E., 229.68 feet with the NW boundary of said Lot 3 to the place of beginning.

And being that same 3.0 acre tract designated as Tract V as shown on plat marked Exhibit "A" which is attached hereto; more commonly known as 130 Deer Park Road, 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. 00006211 of the real property records of Wilson County, Texas and the Transferred Tax Lien recorded in Document Nos. 00006673 and 00006674 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: December 1, 2015.

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

Place: 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

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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.

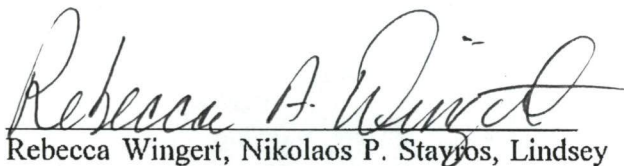
5. *Type of Sale.* The sale is an expedited foreclosure sale of a Transferred Tax Lien created pursuant to Sections 32.06 and 32.065, Texas Tax Code, Section 51.002, Texas Property Code and the power of sale granted by the Deed of Trust executed by Leroy Jefferson and Jessie Jefferson.

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 \$19,361.88, executed by Leroy Jefferson and Jessie Jefferson, and payable to the order of Hunter-Kelsey II, LLC; (b) all renewals and extensions of the Note; and (c) any and all present and future indebtednesses of Leroy Jefferson and Jessie Jefferson to Hunter-Kelsey II, LLC. Hunter-Kelsey II, 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 Nikolaos P. Stavros or Lindsey Kelly 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: November ^{14th}, 2015



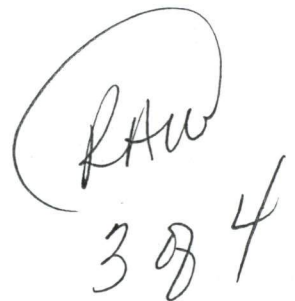
Rebecca Wingert, Nikolaos P. Stavros, Lindsey Kelly, Michelle Brown, Daniel Andrews, or John Daves

3624 North Hills Dr., Suite B-100

Austin, TX 78731

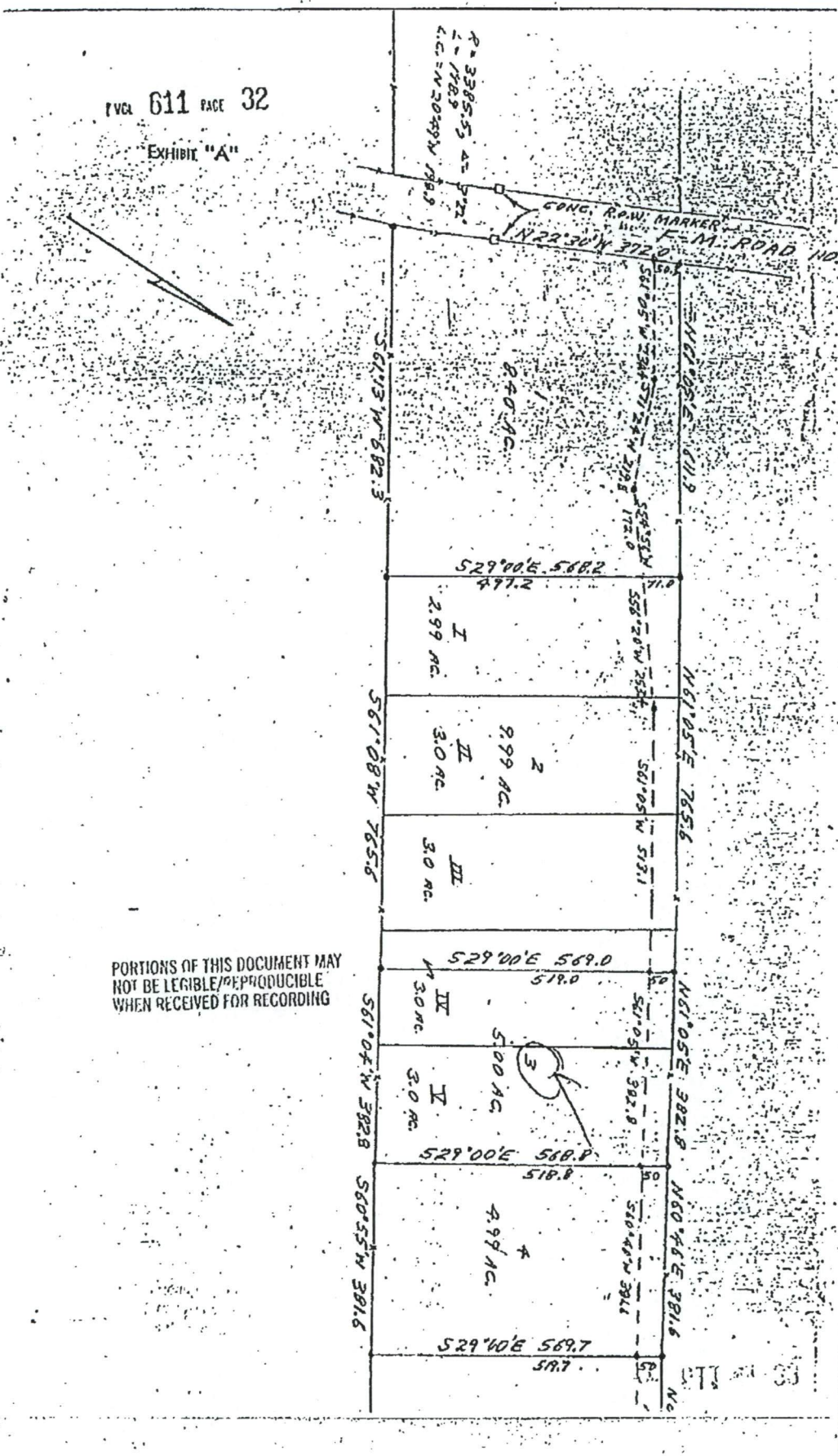
Telephone: (512) 346-6011

Fax: (512) 346-6005



PVCA 611 PAGE 32

EXHIBIT "A"



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

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

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
On: Nov 02, 2015 at 10:19A

NOTICE OF TRUSTEE'S SALE

Notice is hereby given of a public foreclosure sale to be conducted in accordance with the terms and provisions of Texas Property Code, Section 51.002, and in compliance with that certain Default Order Granting Application for Expedited Court Order Under Rule 736, Allowing Foreclosure on a Home Equity Lien Under Tex. Const. Art. XVI, Section 50(a)(6)(D) and Sale of Real Property, granted on October 14, 2015, under Cause No. 15-08-0496-CVW, styled In Re: Order for Foreclosure Concerning: 227 Shady Oaks Dr., Floresville, TX 78114, Under Tex. R. Civ. Proc. 736, in The District Court, 81st - 218th Judicial District of Wilson County, Texas.

Area Recordings
Total Fees : 2.00
Receipt Number - 184929
By: Frances Cherry

1. **Property To Be Sold.** The property to be sold is commonly known as 227 Shady Oaks Dr., Floresville, Wilson County, TX 78114, and described as follows:

Lot 17 of SHADY OAKS ESTATES SUBDIVISION, in Wilson County, Texas, as shown on plat of record in Volume 3, Page 53, Plat Records of Wilson County, Texas, and being the same Lot 17, described in Deed dated August 15, 1988, from Shady Oaks Estates, Inc. to David U. Sonck, of record in Volume 707, Page 667, Deed Records of Wilson County, Texas; together with all improvements, fixtures, and appurtenances thereto.

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

Date: December 1, 2015

Time: The sale shall begin no earlier than 10:00 a.m. or no later than three hours thereafter. The sale shall be completed by no later than 1:00 p.m.

Place: The most north-easterly door of the Wilson County Courthouse, Floresville, Texas, or as designated by the Wilson County Commissioners; or if said area is no longer the designated area, at the area most recently designated where foreclosure sales are to take place by the Wilson County Commissioner's Court.

The Texas Property Code, Section 51.002 permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee appointed by the Beneficiary need not appear at the date, time and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be re-posted and re-filed in accordance with the posting and filing requirements of the Texas Property Code. Such re-posting or re-filing may be after the date originally scheduled for this sale.

3. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Texas Property Code, Section 51.002, and permitting the beneficiary thereunder to have the bid credited to the Note up to the amount of the unpaid debt secured by the Equity Lien Contract on Homestead Property at the time of sale.

Those desiring to purchase said parcel of real property will need to demonstrate their ability to pay cash on the day the property is sold.

The sale will be made expressly subject to any title matters set out in the Equity Lien Contract on Homestead Property, prospective bidders are reminded that by law, the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the Equity Lien Contract on Homestead Property. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

4. **Type of Sale.** The sale is a foreclosure sale being conducted in accordance with the terms and provisions of Texas Property Code, Section 51.002, and pursuant to the provisions of the Equity Lien Contract on Homestead Property executed by Laurie L. Lake, a single person, formerly known as Laurie L. Sonck, also known as Laurie Wilson Sonck. The Equity Lien Contract on Homestead Property is dated November 24, 2004, and is recorded in the office of the County Clerk of Wilson County, Texas, in Volume 1255, Page 426, of the Real Property Records of Wilson County, Texas, and in compliance with that certain Default Order Granting Application for Expedited Court Order Under Rule 736, Allowing Foreclosure on a Home Equity Lien Under Tex. Const. Art. XVI, Section 50(a)(6)(D) and Sale of Real Property, granted on October 14, 2015, under Cause No. 15-08-0496-CVW, styled In Re: Order for Foreclosure Concerning: 227 Shady Oaks Dr., Floresville, TX 78114, Under Tex. R. Civ. Proc 736, Petitioner: Generations Community Federal Credit Union; Defendant: Laurie L. Lake, formerly known as Laurie L. Sonck, also known as Laurie Wilson Sonck, in The District Court, 81st - 218th Judicial District of Wilson County, Texas, with a certified copy of said Order being recorded in the office of the County Clerk of Wilson County, Texas, in Volume 1876, Page 642, of the Real Property Records of Wilson County, Texas.

5. **Obligations Secured.** The Equity Lien Contract on Homestead Property provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the Home Equity Loan Promissory Note in the original principal amount of \$82,928.00, executed by Laurie L. Lake, a single person, formerly known as Laurie L. Sonck, also known as Laurie Wilson Sonck, and payable to the order of San Antonio City Employees Federal Credit Union; and (2) all renewals and extensions of the note. Generations Community Federal Credit Union, formerly known as San Antonio City Employees Federal Credit Union, is the current owner and holder of the obligation and is the beneficiary/lender under the Equity Lien Contract on Homestead Property.


As of November 2, 2015, there was owed \$ 42,622.74, on the Note in the following amounts: \$39,763.52 principal, accrued interest and late fees; and \$ 2,859.22 attorney's fees and costs of collection up to foreclosure. The Note is bearing interest at the rate of 6.750% per annum, (\$7.4472 per day) thereafter.

Questions concerning the sale may be directed to the undersigned.

6. Default and Request to Act.

Default has occurred under the Home Equity Loan Promissory Note and Equity Lien Contract on Homestead Property, and the Beneficiary/Lender by Default Order Granting Application for Expedited Court Order Under Rule 736, Allowing Foreclosure on a Home Equity Lien Under Tex. Const. Art. XVI, Section 50(a)(6)(D) and Sale of Real Property dated October 14, 2015, filed under Cause No. 15-08-0496-CVW, styled In Re: Order for Foreclosure Concerning: 227 Shady Oaks Dr., Floresville, TX 78114, Under Tex. R. Civ. Proc 736, Petitioner: Generations Community Federal Credit Union; Defendant: Laurie L. Lake, formerly known as Laurie L. Sonck, also known as Laurie Wilson Sonck, in The District Court, 81st - 218th Judicial District of Wilson County, Texas, has requested me, as Trustee, to conduct this sale. Notice is given that before the sale the beneficiary/lender may appoint another person substitute trustee to conduct the sale.

DATED: November 2, 2015

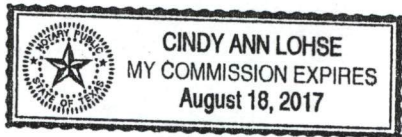



Robert P. Sims, Trustee
503 So. Main Ave.
San Antonio, Texas 78204
Phone #(210) 225-3535, Fax #(210) 225-3537
Email: bobsims@flash.net

STATE OF TEXAS
COUNTY OF BEXAR

BEFORE ME Cindy Ann Lohse, Notary Public, (name and type of officer) on this day personally appeared ROBERT P. SIMS, Trustee, known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed, and in the capacity therein stated.

Given under my hand and seal of office on this 2nd day of November, A.D. 2015.





Notary Public, State of Texas
My Commission Expires: 08/18/2017