

On: Oct 31, 2013 at 04:48P

As a Recording

# NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Total Fees : 2.00

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

Receipt Number - 158589  
By, Frances Cherry,

THE STATE OF TEXAS )

COUNTY OF WILSON )

Notice is hereby given that whereas, on April 27, 2006, Mark David Crouch and Diana Barron Crouch, executed a deed of trust to the State Executive Director for Farm Service Agency for the State of Texas and his successors in office as State Executive Director or Acting State Executive Director, Trustee, for the benefit of the United States of America, Beneficiary, as more fully shown by instrument of record in Volume 1339, Page 225, Official Public Records, Wilson County, Texas, reference to which is hereby made for a more complete description of the property covered thereby and the terms and effects of such instrument; and

WHEREAS, said deed of trust specifically authorized the appointment of a substitute trustee by the Beneficiary of said deed of trust; and

WHEREAS, by authority of the said deed of trust, the United States of America, Beneficiary thereunder, acting by and through the duly authorized representative of the Secretary of Agriculture, pursuant to the delegations of authority contained in the Federal



Register, the contents of which publication are to be judicially noticed pursuant to Section 1507, Title 44, United States Code, did on 10/22, 2013, appoint the undersigned as Substitute Trustee; and

WHEREAS, default has occurred in the payment of the promissory note described in said deed of trust and in the covenants contained in said deed of trust; and

WHEREAS, the Beneficiary, the United States of America, acting by and through the duly authorized representative of the Secretary of Agriculture, as aforesaid, has requested me to enforce this deed of trust;

NOW, THEREFORE, I hereby give notice that after the due publication of this notice as required by said deed of trust and the law, I will sell at public vendue to the highest bidder or bidders, for cash, 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, Texas) in Floresville, Wilson County, Texas, in which county such property is situated, at 10:00 a.m., or within three hours thereafter, on the first Tuesday of December, being the 3rd day of December 2013, the following land located in said county and more particularly described as follows:

Being 29.19 acres of land out of the Antonio Flores Survey No. 5, Abstract No. 104, Wilson County, Texas and being a part or portion of the same land described in a conveyance to Richard L. King and Sarah P. King in a deed of record in Volume 989, Page 445 of the Official Public Records of Wilson County, Texas and being more particularly described by metes and bounds as follows:





BEGINNING at a found pin in the southwesterly right-of-way of County Road No. 232 for the north corner of the James R. King, et ux land as described in Volume 602, Page 499 of the Deed Records of Wilson County, Texas and the east corner of the parent tract and of this tract;

THENCE South 60°00'00" West, (the record bearing for this survey per the deed), a distance of 2568.37 feet to a set 1/2" rebar with cap in the northeast line of the Willard R. Busselman land as described in Volume 963, Page 423 of the Official Public Records of Wilson County, Texas for a corner of said James R. King land and the south corner of the parent tract and of this tract;

THENCE North 30°12'01" West, with the common line of said Busselman land, a distance of 532.95 feet to a set 1/2" rebar with cap for the south corner of a 19.19 acre tract also surveyed this day and the west corner of this tract; THENCE North 60°00'10" East, into the parent tract, a distance of 2279.71 feet to a set 1/2" rebar with cap in the aforementioned southwest right-of-way of County Road No. 232 for the east corner of said 19.19 acre tract and the north corner of this tract;

THENCE with said right-of-way the following calls:

South 35°38'18" East, a distance of 128.47 feet to a corner post;

South 60°16'37" East, a distance of 273.41 feet to a corner post;

South 69°40'15" East, a distance of 219.38 feet to the POINT OF BEGINNING and containing 29.19 acres of land.

SUBJECT, HOWEVER TO THE FOLLOWING:

1. Any discrepancies, conflicts, or shortages in area or boundary lines, or any encroachments or protrusions, or any overlapping of improvements.
2. Overhead electric lines and other matters shown on plat dated June 18, 2003 by Pollok & Sons Surveying, Inc., Job King 0603.
3. Reservation and/or conveyance of all oil gas and other minerals by predecessors in title.
4. Unpaid ad valorem taxes.

EXECUTED this 31st day of October, 2013 .



Raecene Randall  
Substitute Trustee  
3251 North Highway 123 Bypass  
Seguin, Texas 78155  
(830) 379-0932, ext. 2



ACKNOWLEDGMENT

THE STATE OF TEXAS )

COUNTY OF WILSON )

This instrument was acknowledged before me on 10/31/20,  
20 13, by Raecene Randall, as Substitute Trustee.



*Karen M. Wright*  
\_\_\_\_\_  
Notary Public, State of Texas





Filed for Record in:  
Wilson County  
by Honorable Eva Martinez  
County Clerk  
On: Oct 30, 2013 at 10:41A  
As a Recording

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

THE STATE OF TEXAS     §

Total Fees           :           2.00

COUNTY OF WILSON       §

Receipt Number - 158470  
By,  
Frances Cherry,

WHEREAS, heretofore and on the 17<sup>TH</sup> day of April, 2006, RICHARD F. CHARLES and SYLVIA G. CHARLES did make, execute and deliver that one certain Deed of Trust, conveying unto DUSTIN ROSE, trustee, the real property hereinafter described to further secure the payment of that one certain promissory note of even date therewith executed by the said RICHARD F. CHARLES and SYLVIA G. CHARLES, payable to the order of RURAL PROPERTIES, LTD. and being in the original principal sum of FORTY THREE THOUSAND NINE HUNDRED AND NO/100 DOLLARS (\$43,900.00), which said Deed of Trust is filed for record in Volume 1336, Page 325 of the Official Public Records of Wilson County, Texas; and

WHEREAS, the maker of said note has defaulted under the terms of said Note and Deed of Trust in various particulars, including the failure to make payments, and such default remaining unsatisfied, RURAL PROPERTIES, LTD., the legal and equitable owner and holder of said Note and indebtedness has, pursuant to the terms and provisions contained in the Deed of Trust above mentioned, made demands upon the proceeds of such sale when consummated as in said Deed of Trust provided; and

WHEREAS, the legal and equitable owner and holder of said Note and indebtedness has, pursuant to the terms and provisions contained in the Deed of Trust above mentioned, appointed and designated as Substitute Trustee, WILLIAM L. KNOBLES, CHRISTOPHER H. MOORE AND/OR STEPHEN K. GANSKE, to succeed to all of the rights and powers of the original trustee named therein by written instrument.

NOW, THEREFORE, notice is hereby given, that on Tuesday, December 3, 2013, the same being the first Tuesday in said month, and between the hours of 10:00 o'clock a.m. and 4:00 o'clock p.m. at 10:30 o'clock a.m., I, WILLIAM L. KNOBLES, CHRISTOPHER H. MOORE AND/OR STEPHEN K. GANSKE, Substitute Trustee, will sell at public auction, at the Courthouse door of Wilson County, Texas, being the most northeasterly 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, Texas), to the highest bidder for cash, all that portion of the real property described in said Deed of Trust as follows:

Lot 307, ROSEWOOD SUBDIVISION, UNIT 6, David Harding Survey, A-137 and T.C. Erney Survey, A-534, Wilson County, Texas, according to Plat thereof recorded in Volume 9, Pages 70-71, Map and Plat Records of Wilson County, Texas;

and, upon receipt of the amount of such highest bid in cash will make due conveyance of the above described property to the purchaser or purchasers.

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

EXECUTED this 29<sup>th</sup> day of October, 2013.





240 LOST TRAIL  
LA VERNIA, TX 78121

Filed for Record in:  
Wilson County  
by Honorable Eva Martinez  
County Clerk  
On: Oct 28, 2013 at 01:21P  
As a Recording  
20130010101718  
Total Fees : 2.00

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

Receipt Number - 158379  
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. **Date, Time, and Place of Sale.**

Date: December 03, 2013

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

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

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

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated October 19, 2004 and recorded in Document VOLUME 1249, PAGE 374 real property records of WILSON County, Texas, with TERESA M. MILLER, grantor(s) and WASHINGTON MUTUAL BANK, FA, mortgagee.

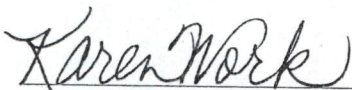
4. **Obligations Secured.** Deed of Trust or Contract Lien executed by TERESA M. MILLER, securing the payment of the indebtednesses in the original principal amount of \$64,678.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

LOT 46, LOST TRAILS SUBDIVISION, UNIT FIVE, AS SHOWN ON PLAT FILED OF RECORD AT VOLUME 5, PAGE 5 OF THE MAP AND PLAT RECORDS OF WILSON COUNTY, TEXAS.

6. **Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. WELLS FARGO BANK, N.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o WELLS FARGO BANK, N.A.  
3476 STATEVIEW BLVD.  
FORT MILL, SC 29715



B. NEYLAND, W. HIATT OR KAREN WORK

Substitute Trustee

c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP  
15000 Surveyor Boulevard, Suite 100  
Addison, Texas 75001



409 HIDDEN DEER  
LA VERNIA, TX 78121

Filed for Record in:  
Wilson County  
by Honorable Eva Martinez  
County Clerk  
On: Oct 28, 2013 at 01:21P  
20130169806360  
As a Recording

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

Total Fees : 2.00

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

Receipt Number - 158379  
By, Frances Cherry,

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

Date: December 03, 2013

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

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

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

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated November 11, 2005 and recorded in Document VOL. 1310 PAGE 804 real property records of WILSON County, Texas, with LESLIE J DUGI AND GLORI DUGI, grantor(s) and FAMILY FIRST MORTGAGE CORP., mortgagee.

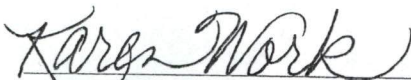
4. **Obligations Secured.** Deed of Trust or Contract Lien executed by LESLIE J DUGI AND GLORI DUGI, securing the payment of the indebtednesses in the original principal amount of \$78,271.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES.

6. **Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. WELLS FARGO BANK, N.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o WELLS FARGO BANK, N.A.  
3476 STATEVIEW BLVD  
FORT MILL, SC 29715



B. NEYLAND, W. HIATT OR KAREN WORK  
Substitute Trustee

c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP  
15000 Surveyor Boulevard, Suite 100  
Addison, Texas 75001





EXHIBIT "A"

A 5.00 ACRE TRACT OF LAND, MORE OR LESS, BEING TRACT #3, BLOCK #2, ENCHANTED OAK ESTATES OUT OF A 181.46 ACRE TRACT, AS RECORDED IN VOLUME 78, PAGES 33-34, DEED RECORDS, WILSON COUNTY, TEXAS AND OUT OF THE S.T. MORRIS S.F. #5136 AND BEING FURTHER DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT AN IRON PIN SET IN THE EAST LINE OF HIDDEN DEER DRIVE, SAID POINT BEING SOUTH 14 DEG. 57' 10" WEST, 1108.49 FEET FROM THE SOUTH LINE OF LOST SPRING DRIVE.

THENCE NORTH 14 DEG. 57' 10" EAST, 399.46 FEET WITH THE EAST LINE OF HIDDEN DEER DRIVE TO AN IRON PIN SET FOR THE NORTHEAST CORNER OF THIS TRACT,

THENCE SOUTH 75 DEG. 02' 50" EAST, 548.47 FEET TO AN IRON PIN SET IN THE SOUTH LINE OF ENCHANTED OAK ESTATES FOR THE SOUTHEAST CORNER OF THIS TRACT,

THENCE SOUTH 15 DEG. 53' 16" WEST, 399.51 FEET WITH THE SOUTH LINE OF ENCHANTED OAK ESTATES TO AN IRON PIN SET FOR THE SOUTHEAST CORNER OF THIS TRACT,

THENCE NORTH 75 DEG. 02' 50" WEST, 541.87 FEET TO THE PLACE OF BEGINNING AND CONTAINING 5.00 ACRES OF LAND, MORE OR LESS.

BEING THAT SAME LAND DESCRIBED IN DEED DATED SEPTEMBER 1, 1977, FROM JOLEEN MARIE HILBIG TO ALVIN J. MARTIN, RECORDED IN VOLUME 505, PAGE 621, DEED RECORDS OF WILSON COUNTY, TEXAS.



On: Oct 15, 2013 at 08:41A

### Notice of Foreclosure Sale

As a Recording

**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.**

Total Fees: 2.00  
Receipt Number: 157829  
Eva S. Martinez

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

Lots 9 and 10, Block 4, W.R. Voges Subdivision, in the City of Poth, Wilson County, Texas, according to the plat thereof recorded in Volume 1, Page 105, Plat Records of Wilson County, Texas

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the deed of trust recorded in Volume 1142, Page 491 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: November 5, 2013

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

Place: Wilson County Courthouse in Floresville, Texas, at the following location: the area designated by the Commissioners Court for conducting foreclosure sales

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

4. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and



effect and have not been subordinated to the deed of trust. The sale shall not cover any part of the property that has been released of public record from the lien of the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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

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

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

5. *Type of Sale.* The sale is a nonjudicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by Grace Rocha and Lloyd Critchley.


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

6. *Obligations Secured.* The deed of trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to the promissory note executed by Grace Rocha and Lloyd Critchley, and payable to the order of Spanish Oak Land Home, Inc., d/b/a South Texas Homes. RHRP, 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 the undersigned or to the beneficiary, RHRP, LLC at Post Office Box 250, Marion, Texas 78124.

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: October 15, 2013.

  
\_\_\_\_\_  
Anthony G. Schaker  
304 N. Austin St.  
Seguin, TX 78155  
Telephone (830) 303-5555  
Telecopier (830) 303-5666

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

Filed for Record in:  
Wilson County  
by Honorable Eva Martinez  
County Clerk  
On: Oct 15, 2013 at 08:16A  
As a Recording

**Date:** October 15th, 2013

**DEED OF TRUST**

**Date:** March 31, 2008

**Grantor:** John Ramos and Alice Ramos

**Original Beneficiary:** R.G. Properties, L.P.  
A Texas Limited Partnership

**Current Beneficiary:** R.G. Properties, L.P.  
A Texas Limited Partnership

**Recorded in Document No.:** 00034144

**Property County:** Wilson

**Legal Description:**


Tract(s) 41, South Breeze Estates Subdivision, Unit 1, as shown by map or plat of said subdivision duly recorded in the Office of the County Clerk of Wilson County, Texas in Volume 8, Page(s) 80, of Map and Plat Records of Wilson County, Texas.

**Date of Sale:** November 5th, 2013

**Earliest Time Sale will Begin:** 10:00 a.m.

**Place of Sale of Property:** At the most westerly door of the Wilson County Courthouse, being the courthouse door facing Third Street in Floresville, Wilson County, Texas, bearing the address of 1420 Third Street, Wilson County, Texas, which is the area of the courthouse designated for real property foreclosure sales by the Commissioner's Court of said county in the Real Property Records of said county.

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.

  
\_\_\_\_\_  
~~BRENDA WEST OR ORALIA CANTU/50~~  
Substitute Trustee

Total Fees : 2.00

Receipt Number - 157827  
By:  
Cynthia Hinojosa

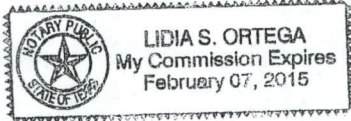


STATE OF TEXAS §

COUNTY OF BEXAR §

BEFORE ME, the undersigned authority, on this day personally appeared Brenda West or Oralia Cantu, Trustee, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that she executed the same for the purposes and consideration therein expressed and in the capacity therein stated.

GIVEN under my hand and seal of office this 15th day of October, 2013.



*Lidia S. Ortega*  
\_\_\_\_\_  
Notary Public in and for the State of Texas

AFTER RECORDING, RETURN TO:  
R.G. PROPERTIES, L.P.  
15315 San Pedro  
San Antonio TX 78232

## NOTICE OF FORECLOSURE SALE

Filed for Record in:  
Wilson County  
by Honorable Eva Martinez  
County Clerk  
On: Oct 14, 2013 at 08:42A  
As a Recording  
Total Fees : 2.00  
and recorded in Book  
Receipt Number - 157761  
By:  
Cynthia Hinojosa

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

SEE ATTACHED EXHIBIT "A"

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 07/20/2005 and recorded in Book 1291 Page 369 real property records of Wilson County, Texas.

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

Date: 11/05/2013

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 WESTERLY DOOR OF THE WILSON COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

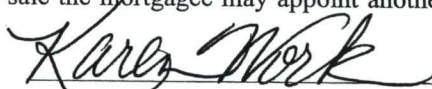
4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

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

Prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. The sale shall not cover any part of the property that has been released of public record from the lien of the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

5. **Obligations Secured.** The Deed of Trust executed by DAGOBERTO SALDIVAR, JR, provides that it secures the payment of the indebtedness in the original principal amount of \$129,600.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR ARGENT SECURITIES INC., ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2005-W2 is the current mortgagee of the note and deed of trust.

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.



BRUCE H. NEYLAND, PATRICIA E. NEYLAND, KAREN  
WORK, BRENDA ROLON, ROB VALDESPINO OR OLIVIA  
VALDESPINO  
c/o AVT Title Services, LLC  
PO Box 801529  
Dallas, TX 75380-1529

13-002728-670  
1015 STATE HIGHWAY 97E  
FLORESVILLE, TX 78114

**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.**

Property:

5.00 acres of land out of the S. & J. Arocha Grant, Abstract No. 1, Wilson County, Texas and being a part of the same land described in a deed dated June 19, 1975, from Charles J. Svoboda, et ux, to Gerard Alvin Sikkema and wife, Mary E. Sikkema in a deed of record in Volume 475, Page 900 of the Deed Records of Wilson County, Texas, said 5.00 acres being more particularly described by metes and bounds as follows:

BEGINNING at a found rebar in the northwest right-of-way of State Highway No. 97 for the east corner of the Charles Svoboda land as described in Volume 275, Page 389 and the south corner of the parent tract and of this tract;

THENCE North 39° 32' 13" West, passing a found rebar for the north corner of said Svoboda land and the east corner of the Bryan Stacy land as described in Volume 519, Page 167 of the Deed Records of Wilson County, Texas at 803.14 feet, in all a distance of 1218.66 feet to a set 1/2" rebar for the west corner of this tract;

THENCE North 50° 27' 47" East, into the parent tract, a distance of 179.83 feet to a set 1/2" rebar for the north corner of this tract;

THENCE South 39° 32' 13" East, a distance of 1193.20 feet to a set 1/2" rebar in the aforementioned northwest right-of-way of State Highway No. 97 for the east corner of this tract from which a found right-of-way monument bears North 36° 10' 35" East, a distance of 4.30 feet;

THENCE South 36° 10' 35" West, with said right-of-way, a distance of 99.05 feet to a found right-of-way monument for an angle point;

THENCE South 49° 46' 00" West (the record bearing for this survey per the deed), continuing with said right-of-way, a distance of 83.85 feet to the POINT OF BEGINNING and containing 5.00 acres of land in Wilson County, Texas.

And being that same 5.00 acres of land described in deed dated December 22, 2000, from Gerard A. Sikkema to Jonathan G. Sikkema, et ux, of record in Vol. 1051, Page 643, Official Public Records of Wilson County, Texas.



**COPY**

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

Filed for Record in:  
Wilson County  
by Honorable Eva Martinez  
County Clerk  
On: Oct 14, 2013 at 01:26P  
As a Recording

**DEED OF TRUST INFORMATION:**

**Date:** 07/16/1999  
**Grantor(s):** RAMON GONZALES, RHONDA G. GONZALES  
**Original Mortgagee:** GREEN TREE FINANCIAL SERVICING CORPORATION  
**Original Principal:** \$35,000.00  
**Recording Information:** Book 1005 Page 307 Instrument 83217  
**Property County:** Wilson  
**Property:**

Total Fees : 2.00  
Receipt Number - 157806  
By Yvonne G Garcia,

LOT 11, BLOCK 1 RICHARD HERITAGE SUBDIVISION SITUATED WITHIN THE CITY LIMITS OF WILSON COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN VOLUME 3, PAGE 70 OF MAP AND PLAT RECORDS OF WILSON COUNTY, TEXAS.

**Reported Address:** PARCEL ID: GF#32171  
112 BOSSIER ST, POTH, TX 78147

**MORTGAGE SERVICING INFORMATION:**

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

**Current Mortgagee:** U.S. Bank National Association, as Trustee for Conseco Finance Home Loan Grantor Trust 2002-A  
**Mortgage Servicer:** JPMorgan Chase Bank, National Association  
**Current Beneficiary:** U.S. Bank National Association, as Trustee for Conseco Finance Home Loan Grantor Trust 2002-A  
**Mortgage Servicer Address:** PO Box 1015238, Columbus, OH 43219

**SALE INFORMATION:**

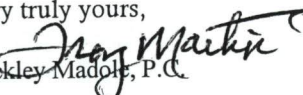
**Date of Sale:** Tuesday, the 5th day of November, 2013  
**Time of Sale:** 12:00PM or within three hours thereafter.  
**Place of Sale:** AT THE MOST NORTH-EASTERLY DOOR OF THE WILSON COUNTY COURTHOUSE, BEING THE COURTHOUSE DOOR FACING THE OFFICE OF THE WILSON COUNTY TAX ASSESSOR-COLLECTOR, IN FLORESVILLE, WILSON COUNTY, TEXAS, WHICH BEARS THE ADDRESS OF 2 LIBRARY LANE in Wilson County, Texas, or, if the preceding area is no longer the designated area, at the area most recently designated by the Wilson County Commissioner's Court.  
**Substitute Trustee(s):** Troy Martin or Melody Speer or Wendy Speer, Cristina Camarata, Sammy Hooda, Robert Henry or Adam Womack, any to act  
**Substitute Trustee Address:** 9441 LBJ Freeway, Suite 250, Dallas, TX 75243

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and  
WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and  
WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Troy Martin or Melody Speer or Wendy Speer, Cristina Camarata, Sammy Hooda, Robert Henry or Adam Womack, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and  
WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

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

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

Very truly yours,

  
Buckley Madole, P.C.



**COPY**

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

On: Oct 14, 2013 at 01:26P

As a Recording

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

Total Fees : 2.00

**DEED OF TRUST INFORMATION:**

Date: 01/22/2009  
 Grantor(s): JAMES A. GATZKA, PATRICIA GATZKA, PATRICIA ANN GATZKA  
 Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR PRIMELENDING, A PLAINSCAPITAL COMPANY, ITS SUCCESSORS AND ASSIGNS  
 Original Principal: \$222,751.00  
 Recording Information: Instrument 00040919  
 Property County: Wilson  
 Property: LOT 52, COUNTRY GARDENS SUBDIVISION, UNIT 1, WILSON COUNTY, TEXAS, CONTAINING 1.00 ACRE, MORE OR LESS, AS SHOWN ON PLAT RECORDED IN VOLUME 6, PAGE 51, PLAT RECORDS OF WILSON COUNTY, TEXAS.  
 Reported Address: 123 COUNTRY GARDENS, LAVERNIA, TX 78121-9541

Receipt Number - 157806

By,

Yvonne G Garcia,

**MORTGAGE SERVICING INFORMATION:**

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

Current Mortgagee: Wells Fargo Bank, NA  
 Mortgage Servicer: Wells Fargo Bank, N. A.  
 Current Beneficiary: Wells Fargo Bank, NA  
 Mortgage Servicer Address: 3476 Stateview Boulevard, Fort Mill, SC 29715

**SALE INFORMATION:**

Date of Sale: Tuesday, the 5th day of November, 2013  
 Time of Sale: 12:00PM or within three hours thereafter.  
 Place of Sale: AT THE MOST NORTH-EASTERLY DOOR OF THE WILSON COUNTY COURTHOUSE, BEING THE COURTHOUSE DOOR FACING THE OFFICE OF THE WILSON COUNTY TAX ASSESSOR-COLLECTOR, IN FLORESVILLE, WILSON COUNTY, TEXAS, WHICH BEARS THE ADDRESS OF 2 LIBRARY LANE in Wilson County, Texas, or, if the preceding area is no longer the designated area, at the area most recently designated by the Wilson County Commissioner's Court.  
 Substitute Trustee(s): Troy Martin or Melody Speer or Wendy Speer, Cristina Camarata, Sammy Hooda, Robert Henry or Adam Womack, any to act  
 Substitute Trustee Address: 9441 LBJ Freeway, Suite 250, Dallas, TX 75243

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

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

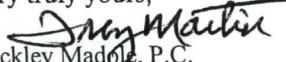
WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Troy Martin or Melody Speer or Wendy Speer, Cristina Camarata, Sammy Hooda, Robert Henry or Adam Womack, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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

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

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

Very truly yours,

  
 Buckley Madole, P.C.



521 QUAIL LANE  
FLORESVILLE, TX 78114

HOME EQUITY POSTING WITH ORDER ATTACHED

Filed for Record in:  
Wilson County  
by Honorable Eva Martinez  
County Clerk  
On: Oct 10, 2013 at 04:55P  
As 20100187608016

**NOTICE OF SUBSTITUTE TRUSTEE SALE**  
(See TEX. CONST. art. XVI, § 50a(6) Order attached)

Total Fees : 2.00

Receipt Number - 157757

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: November 05, 2013

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

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

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

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated December 23, 2005 and recorded in Document VOLUME 1318, PAGE 827 real property records of WILSON County, Texas, with ISABEL CANTU, grantor(s) and AAMES FUNDING CORPORATION DBA AAMES HOME LOAN, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by ISABEL CANTU, securing the payment of the indebtednesses in the original principal amount of \$60,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. US BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET SECURITIES CORPORATION MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-AM1 is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

LOT 8-9, BLOCK 5, V. L. RILEY SUBDIVISION, UNIT 1, AS SHOWN BY PLAT RECORDED IN VOLUME 2, PAGE 54 OF THE MAP AND PLAT RECORDS OF WILSON COUNTY, TEXAS.

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

c/o OCWEN LOAN SERVICING, LLC  
1661 WORTHINGTON ROAD SUITE 100  
WEST PALM BEACH, FL 33409



B. NEYLAND, W. HIATT OR KAREN WORK  
Substitute Trustee  
c/o  
15000 Surveyor Boulevard, Suite 100  
Addison, Texas 75001



NOS20100187503016

CAUSE NO. 11-05-0355-CVW

U.S. BANK NATIONAL ASSOCIATION,  
AS TRUSTEE,  
Plaintiff

v.

JOEL CANTU, JR., BETTY JO  
DOMINGUEZ, AND THE UNKNOWN  
HEIRS AT LAW OF ISABEL CANTU,  
Defendants

IN RE: 521 Quail Lane  
Floresville, TX 78114

IN THE DISTRICT COURT

WILSON COUNTY, TEXAS

81<sup>ST</sup> JUDICIAL DISTRICT

FINAL JUDGMENT

On this day came on to be heard the Motion for Summary Judgment filed herein by U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, (SASCO) Series 2006-AMI, its successors in interest or assigns ("Movant").

Movants appeared by and through their attorney of record. Defendants Joel Cantu, Jr. and Betty Jo Dominguez did not appear. Defendants the Unknown Heirs at Law of Isabel Cantu appeared by and through attorney ad litem, Trent Claude Rowell.

This suit concerns the real property and improvements commonly known as 521 Quail Lane, Floresville, Texas 78114 ("Property") and legally described below.

**LOT 8-9, BLOCK 5, V. L. RILEY SUBDIVISION, UNIT 1, AS SHOWN BY  
PLAT RECORDED IN VOLUME 2, PAGE 54 OF THE MAP AND PLAT  
RECORDS OF WILSON COUNTY, TEXAS.**

On or about December 23, 2005, Isabel Cantu ("Decedent") executed a Texas Home Equity Adjustable Rate Note and Texas Home Equity Security Instrument on the Property. The indebtedness evidenced by the Note and secured by the Security Instrument is in default. Isabel Cantu died on or about February 13, 2009. No Letters of Administration have been issued

appointing an administrator or disposing of Decedent's estate in the County where the Property is located.

At the time of her death, the Decedent was vested with title to and possession of the Property. But for the death of Decedent, Plaintiffs would have exercised its right of non-judicial foreclosure in accordance with the Note, Security Instrument, and Tex. Prop. Code §51.002. Though the Defendants have had the use, benefit, and enjoyment of the Property, they have failed, refused, or are unable to pay the Note.

On or about May 31, 2011 Movant filed its Original Petition to establish its claim and obtain a foreclosure order and served it on the Defendants.

The Clerk of this Court issued citations for Defendants Joel Cantu, Jr. and Betty Jo Dominguez, who were served with citation, and return of service has been on file with the Court for the required time.

Pursuant to Tex. R. Civ. Proc. §111 and Tex. Civ. Prac. & Rem. Code §17.004, Plaintiff requested that citation for service by publication be issued upon Defendant the Unknown Heirs at Law of Isabel Cantu. Therefore, the Clerk of this Court issued citation for the Defendant by publication in accordance with the Texas Rules of Civil Procedure.

Pursuant to Tex. R. Civ. Proc. §244, this Court appointed Trent Claude Rowell as Attorney ad Litem, to represent the parties served by publication.

The Court finds: Defendants Joel Cantu, Jr. and Betty Jo Dominguez were served with citation and the return of service for Defendants has been on file with this Court for at least ten days before this Judgment was rendered. The deadline for Defendants to file an answer has passed, but Defendants have not filed an answer or entered an appearance in this suit. Defendants are not members of the United States military. The Court finds that Defendants the Unknown

heirs at law of Decedent were properly served by publication and the return of service has been on file with this Court for the requisite time.

The Court has read the pleadings and evidence on file and is of the opinion that Judgment should be granted. Therefore, the Court GRANTS Plaintiff's Motion for Summary Judgment.

**IT IS THEREFORE ORDERED** that:

All of Decedent's heirs-at-law have been made Defendants to this suit and are vested with all of Decedent's right, title and interest in the real property and improvements commonly known as 521 Quail Lane, Floresville, Texas 78114 and legally described as:

**LOT 8-9, BLOCK 5, V. L. RILEY SUBDIVISION, UNIT 1, AS SHOWN BY  
PLAT RECORDED IN VOLUME 2, PAGE 54 OF THE MAP AND PLAT  
RECORDS OF WILSON COUNTY, TEXAS.**

The statutory probate lien in favor of Plaintiff shall be enforced by a non-judicial foreclosure sale held in accordance with the terms and conditions of the Loan Agreement, Tex. Prop. Code §51.002 and Tex. R. Civ. Proc. §735 and §736(5).

This Final Judgment serves as an Order of Foreclosure of a Home Equity Loan in accordance with TEX. CONST. ART. XVI §50(a)(6).

A copy of this Final Judgment shall be sent to Defendants with the notice of the date, time and place of the foreclosure sale.

Plaintiff may communicate with the Defendants and all third parties reasonably necessary to conduct the foreclosure sale.

If Defendants are represented by counsel, the notice of foreclosure sale shall also be mailed to counsel by certified mail.

One of the effects of the non-judicial foreclosure shall be that Defendants are divested and the purchaser of the Property at the non-judicial foreclosure sale is vested with all right, title and interest to the Property.



No personal liability or deficiency for the Loan Agreement debt shall be asserted against the Defendants or the putative estate of Decedent.

After the non-judicial foreclosure is held, if the property remains occupied after this judgment becomes final and the Plaintiff is the purchaser of the Property at the non-judicial foreclosure sale, a writ of possession shall issue against any occupant of the Property in accordance with Tex. R. Civ. Proc. §310.

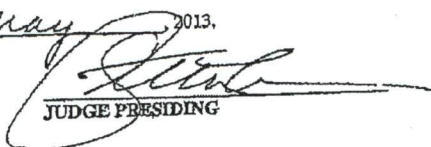
As part of the costs of court, and payable by Plaintiff, the Attorney Ad Litem is hereby granted the sum of \$300<sup>00</sup>. All other costs of court are taxed against the party incurring same.

This Final Judgment shall also serve as a Statement of the Evidence as required by Tex. R. Civ. Proc. §244.

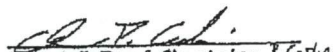
All relief not expressly granted is denied.

This judgment finally disposes of all parties and all claims and is appealable.

Signed this 2 day of May, 2013.

  
JUDGE PRESIDING

APPROVED:

  
Jason A. LeBeouf Christopher P. Catlin  
State Bar No. 24032662 2ND 78311  
(972) 386-5040 phone (214) 822-8472  
(972) 341-0734 fax (214) 804-7676  
ATTORNEY FOR PLAINTIFF

Trent Claude Rowell  
Attorney Ad Litem  
2013 MAY -2 PM 1:33  
FILED FOR RECORD  
TARRANT COUNTY, TEXAS  
page 4



Filed for Record in  
Wilson County 20130109806829  
by Honorable Eva Martinez  
County Clerk  
On: Oct 10, 2013 at 04:55P  
As a Recording  
Total Fees : 2.00  
Receipt Number - 157757  
By, Gayle Richey,

**NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE**

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

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

Date: November 05, 2013

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

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

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

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated July 01, 2005 and recorded in Document CLERK'S FILE NO. 00005041, VOLUME 1288, PAGE 170 real property records of WILSON County, Texas, with MARY A HALEY AND RONALD D HALEY, grantor(s) and WELLS FARGO BANK, N.A., mortgagee.

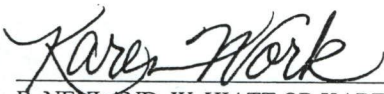
**4. Obligations Secured.** Deed of Trust or Contract Lien executed by MARY A HALEY AND RONALD D HALEY, securing the payment of the indebtednesses in the original principal amount of \$306,850.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. THE BANK OF NEW YORK MELLON, FKA THE BANK OF NEW YORK AS SUCCESSOR IN INTEREST TO JP MORGAN CHASE BANK NA AS TRUSTEE FOR BEAR STEARNS ASSET BACKED SECURITIES TRUST 2006-4, ASSET-BACKED CERTIFICATES, SERIES 2006-4 is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

LOT 66, CIMARRON SUBDIVISION, UNIT II, AS SHOWN BY PLAT RECORDED IN VOLUME 7, PAGE 10 OF THE MAP AND PLAT RECORDS OF WILSON COUNTY, TEXAS.

**6. Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. WELLS FARGO BANK, N.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o WELLS FARGO BANK, N.A.  
3476 STATEVIEW BLVD  
FORT MILL, SC 29715



B. NEYLAND, W. HIATT OR KAREN WORK  
Substitute Trustee

c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP  
15000 Surveyor Boulevard, Suite 100  
Addison, Texas 75001



NOS20130169806829

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

On: Oct 10, 2013 at 02:31P  
As a Recording

Total Fees : 2.00

Receipt Number - 157741  
By,  
Yvonne G Garcia

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

STATE OF TEXAS           §  
  §  
COUNTY OF COLLIN       §

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated September 3, 2010, Anthony Gusme a/k/a Anthony R. Gusme and Rachel Quintanilla a/k/a Rachel R. Quintanilla conveyed to Tim Williams, as Trustee, the property situated in Wilson County, Texas, to wit:

Property: All that certain tract or parcel of land known as Lot 4, Block 7, of the Riley Addition, Unit 1, of the City of Floresville, Wilson County, Texas, as shown by a map or plat of record in Volume 2, Page 54, of the Plat Records of Wilson County, Texas; said property being a portion of that same property described in a deed from V.L. Riley to Luis S. Quintanilla and Elida P. Quintanilla dated November 30, 1970 recorded in Volume 433, Page 40, Deed Records of Wilson County, Texas, as well as a 2010 Palm Harbor Manufacturing LP "KAP360A5" manufactured home 13.5' x 60' and 13.5' x 60', Serial Numbers MP1516131A and MP1516131B; HUD Label/Seal Numbers PFS1073253 and PFS1073254, together with all furnishings, equipment, appliances, and accessories included at the time of purchase.

To secure that certain Note executed by Anthony Gusme a/k/a Anthony R. Gusme and Rachel Quintanilla a/k/a Rachel R. Quintanilla and made payable to 21<sup>st</sup> Mortgage Corporation (hereinafter the "Note"), which such Deed of Trust is recorded on October 12, 2010 under Document/Instrument No. 00055909 in the Official Public Records of Wilson County, Texas (hereinafter "Deed of Trust"); and

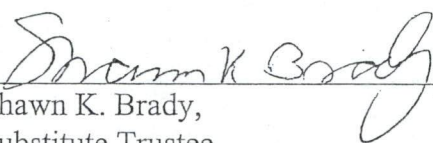
**WHEREAS**, the undersigned is the Substitute Trustee as appointed in the aforesaid Deed of Trust by a substitution, said appointment being in the manner authorized by the Deed of Trust; and

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



**NOW, THEREFORE**, notice is hereby given that on Tuesday, the 5<sup>th</sup> day of November, 2013, I will begin to sell the Property at the earliest of 10:00 a.m. or no later than three (3) hours after that time 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, Texas), or as designated by the County Commissioners, to the highest bidder for cash. The Trustee's sale will occur between the earliest time to begin the sale as specified above, and 1:00 p.m.

Witness my hand this the 9<sup>th</sup> day of October, 2013.

  
Shawn K. Brady,  
Substitute Trustee

BRADY LAW FIRM, PLLC  
6351 Preston Road, Suite 160  
Frisco, Texas 75034  
(972) 424-7200 Telephone  
(972) 424-7244 Facsimile

**GRANTEE'S MAILING ADDRESS:**

21<sup>st</sup> Mortgage Corporation  
620 Market Street  
One Centre Square  
Knoxville, Tennessee 37902

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

Date: October 1, 2013

Deed of Trust:

Date: September 18, 2003

Grantor: WANDA INVESTMENTS, L.L.C.  
A Texas Limited Liability Company  
3018 Forest Laurel Drive  
Kingwood, Texas 77339

Now at: 428 Brighton Drive  
New Braunfels, Texas 78130

1887 County Road 332  
Stockdale TX 78160

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

On: Oct 10, 2013 at 11:16A  
As a Recording

Total Fees : 2.00

Receipt Number - 157714  
By:  
Cynthia Hinojosa

Grantor's County: (Current) Wilson County, Texas

Beneficiary: VERNELLE J. RICHTER  
(being the surviving spouse and sole beneficiary under  
The Estate of PAUL E. RICHTER, JR., Deceased)  
c/o RANDALL P. RICHTER, Agent and Attorney-in-Fact  
319 Oakbend Drive  
LaVernia, Texas 78121

Trustee: JOHN R. WINHOVEN  
1429 Third Street  
Floresville, Texas 78114

Substitute Trustee: HOWARD C. BERGER  
433A West Oaklawn  
Pleasanton, Texas 78064

Recording Information: Volume 1185, Page 816 of the Official Public Records of  
Wilson County, Texas.

Property:

All that certain piece, parcel, or tract of land containing 30.000 acres of land, more or less, situated in Wilson County, Texas and being out of the A. Trevino Grant Survey No. 11, Abstract 20, and being part of that 230.48 acre tract described in deed dated December 18, 1980, from Nelson Wolff, et ux, to Paul Richter, Jr., et ux, of record in Volume 555, Page 250 of the Official Public Records of Wilson County, Texas, said 30.000 acre tract being more particularly described by metes and bounds as follows:

BEGINNING at a 1/2" iron pin with cap (Baker) found in the northeast line of County Road 332 at the west corner of this tract, being the south corner of another 30.00 acre tract described in deed recorded in Volume 968, Page 720, said point being 922.33 feet along the northeast line of County Road 332 from a 1/2" iron pin found at its intersection with the southeast line of County Road 334.

THENCE N 58 deg. 39' 28" E, 2352.92 feet with fence along the southeast line of said other 30.00 acre tract and a 20.00 acre tract described in deed recorded in Volume 951, Page 451, to a 1/2" iron pin with cap (Baker) found at the east corner of said 20.00 acre tract, being the north corner of this tract, said point being 10.00 feet southwest of the northeast line of said 230.48 acre tract.

THENCE S 31 deg. 05' 08" E. 467.10 feet along a line 10.00 feet southwest of and parallel to the northeast line of said 230.48 acre tract, which is the southwest line of an abandoned 50 foot wide road, to a 1/2" iron pin set at the east corner of this tract.

THENCE along the southeast line of this tract, as follows:

S 33 deg. 03' 55" W, 210.49 feet along a line 50 feet northwest of the center of an overhead electric transmission line, to a 1/2" iron pin set at an angle point.

S 58 deg. 39' 28" W, 2172.21 feet to a 1/2" iron pin set in fence line in the northeast line of County Road 332, at the south corner of this tract.

THENCE N 30 deg. 11' 26" W, 558.13 feet with fence along the northeast line of County Road 332, to the PLACE OF BEGINNING and containing 30.000 acres of land according to a survey made on the ground. All 1/2" iron pins set with orange plastic cap "RPLS 4020" Job No. 061-03.

And being that same 30.000 acre tract shown on plat marked Exhibit "A" which is attached hereto.

TOGETHER WITH AND SUBJECT TO, a non-exclusive access easement described as follows:

A ten foot strip of land lying along and being adjacent to the southwesterly boundary of an abandoned road together with the fifty foot wide abandoned road extending from County Road 334 to the northwesterly boundary of that certain electric transmission line easement described in instrument of record in Vol. 552, Page 139, Official Public Records of Wilson County, Texas.

Note

Date: September 18, 2003



Amount: \$102,000.00

Debtor: WANDA INVESTMENTS, L.L.C.,  
A Texas Limited Liability Company

Holder: VERNELLE J. RICHTER

Date of Sale of Property: November 5, 2013

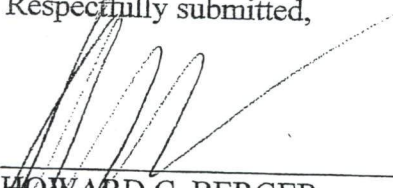
Time of Sale of Property: 10:00 a.m.

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

Because of default in performance of the obligations of the Deed of Trust, Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified to satisfy the debt secured by the Deed of Trust. The sale will begin at the earliest time stated above or within three hours after that time.

SIGNED this the 9 day of October, 2013.

Respectfully submitted,

  
HOWARD C. BERGER  
State Bar I.D. #02191250  
433A West Oaklawn  
Pleasanton, Texas 78064  
Telephone (830) 569-3771  
Facsimile (830) 569-5171  
Website: [www.howardcberger.com](http://www.howardcberger.com)  
Email: [Howardcberger1@aol.com](mailto:Howardcberger1@aol.com)

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

Date: October 1, 2013

Deed of Trust:

Date: September 18, 2003

Grantor: WANDA INVESTMENTS, L.L.C.  
A Texas Limited Liability Company  
3018 Forest Laurel Drive  
Kingwood, Texas 77339

Now at: 428 Brighton Drive  
New Braunfels, Texas 78130

Grantor's County: Guadalupe County, Texas

Beneficiary: VERNELLE J. RICHTER  
(being the surviving spouse and sole beneficiary under  
The Estate of PAUL E. RICHTER, JR., Deceased)  
c/o RANDALL P. RICHTER, Agent and Attorney-in-Fact  
319 Oakbend Drive  
LaVernia, Texas 78121

Trustee: JOHN R. WINHOVEN  
1429 Third Street  
Floresville, Texas 78114

Substitute Trustee: HOWARD C. BERGER  
433A West Oaklawn  
Pleasanton, Texas 78064

Recording Information: Volume 1185, Page 816 of the Official Public Records of  
Wilson County, Texas.

Property:

All that certain piece, parcel, or tract of land containing 30.000 acres of land, more or less, situated in Wilson County, Texas and being out of the A. Trevino Grant Survey No. 11, Abstract 20, and being part of that 230.48 acre tract described in deed dated December 18, 1980, from Nelson Wolff,

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

On: Oct 09, 2013 at 08:11A  
As a Recording

Total Fees : 2.00

Receipt Number - 157650  
By:  
Frances Cherry

et ux, to Paul Richter. Jr., et ux, of record in Volume 555, Page 250 of the Official Public Records of Wilson County, Texas, said 30.000 acre tract being more particularly described by metes and bounds as follows:

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And being that same 30.000 acre tract shown on plat marked Exhibit "A" which is attached hereto.

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A ten foot strip of land lying along and being adjacent to the southwesterly boundary of an abandoned road together with the fifty foot wide abandoned road extending from County Road 334 to the northwesterly boundary of that certain electric transmission line easement described in instrument of record in Vol. 552, Page 139, Official Public Records of Wilson County, Texas.

Note

Date: September 18, 2003

Amount: \$102,000.00

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Debtor: WANDA INVESTMENTS, L.L.C.,  
A Texas Limited Liability Company

Holder: VERNELLE J. RICHTER

Date of Sale of Property: November 5, 2013

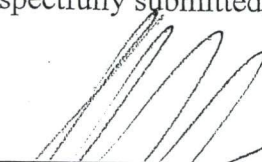
Time of Sale of Property: 10:00 a.m.

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SIGNED this the 9<sup>th</sup> day of October, 2013.

Respectfully submitted,

  
\_\_\_\_\_  
HOWARD C. BERGER  
State Bar I.D. #02191250  
433A West Oaklawn  
Pleasanton, Texas 78064  
Telephone (830) 569-3771  
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Email: [Howardcberger1@aol.com](mailto:Howardcberger1@aol.com)