

COPY

NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
(CXE)
ANTHONY, JOANN AND ESTATE OF STANLEY
145 OAK HILL ROAD, LA VERNIA, TX 78121

VA 62-62-6-1054096
Firm File Number: 19-032048

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
On: Jul 30, 2019 at 09:55A
As a Recording
Total Fees : 2.00

Receipt Number - 234636
Date Spent

NOTICE OF TRUSTEE'S SALE

WHEREAS, on June 14, 2005, STANLEY H. ANTHONY AND JOANN M. ANTHONY, HUSBAND AND WIFE, as Grantor(s), executed a Deed of Trust conveying to W.R. STARKEY, JR., as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR WR STARKEY MORGAGE, L.L.P. in payment of a debt therein described. The Deed of Trust was filed in the real property records of WILSON COUNTY, TX and is recorded under Clerk's File/Instrument Number 00004709 Volume 1286, Page 219, rerecorded on May 22, 2006, as Instrument 000014354 to which reference is herein made for all purposes.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness;

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, September 3, 2019** between ten o'clock AM and four o'clock PM and beginning not earlier than 12:00 PM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate in the area designated by the Commissioners Court, of **Wilson** county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

Said Real Estate is described as follows: In the County of Wilson, State of Texas:

LOT 12, OAK HILLS DEVELOPMENT, AS SHOWN BY PLAT OF RECORD AT VOLUME 3, PAGE 70A OF THE MAP AND PLAT RECORDS OF WILSON COUNTY, TEXAS.

Property Address: 145 OAK HILL ROAD
LA VERNIA, TX 78121
Mortgage Servicer: NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
Mortgagee: THE VETERANS LAND BOARD OF THE STATE OF TEXAS
8950 CYPRESS WATERS BLVD
COPELL, TEXAS 75019

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

SUBSTITUTE TRUSTEE
Patricia Sanders, Jonathan Schendel, Doug Woodard, Amy Ortiz, Robert Gomez, Aarti Patel, Maryna Danielian, Frederick Britton, Pamela Thomas, Troy Martin, Deborah Martin, Irene Salazar, Deanna Ray, Vanessa Ramos, Richard Holton, Alexis Martin, Cassie Martin, Terri Martin or Shelby Martin or Vicki Rodriguez, Ramon Perez, Stacey Sanders
c/o Shapiro Schwartz, LLP
13105 Northwest Freeway, Suite 1200
Houston, TX 77040
(713)462-2565

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 military service to the sender of this notice immediately.

NOTICE OF FORECLOSURE SALE

July 16, 2019

DEED OF TRUST Basic Information

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
On: Jul 16, 2019 at 01:51P
As a Recording
Total Fees \$ 2.00
Receipt Number - 234074
By
Georgina Lindo

Date: March 11, 2016
Grantor: ROLAND FREEMAN AND LILLIAN STEVENSON
Trustee: KATHLEEN H. CHURCH
Substitute Trustee: JOHN F. FUINI, JR
Lender: BARBARA COLLINS

Recorded In: Volume 1899, Page 419, of the Official Public Records of Wilson County, Texas,

Legal Description:

**Lot 60, HILLTOP RANCH SUBDIVISION, UNIT #3, as recorded in Volume 7,
Pages 21-22, The Plat Records of Wilson County, Texas;**

Secures: Promissory Note in the original principal amount of \$155,000.00, executed by ROLAND FREEMAN AND LILLIAN STEVENSON payable to the order of Lender BARBARA COLLINS

Substitute Trustee's: Law Office of John F. Fuini, Jr. PC
Address: 6243 IH-10 West Suite 590
San Antonio, TX 78201
(210) 732-2200 Tel
(210) 732-0298 Fax

Foreclosure Sale:

Date: August 6, 2019
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 1:00 P.M. and not later than three hours thereafter.
Place: At the area designated by Commissioner Court of Wilson County, Texas (*in which county the Subject Property is situated*)

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.

The Beneficiary, pursuant to the right granted under the Deed of Trust, has appointed JOHN F. FUINI, JR., as Substitute Trustee under the Deed of Trust, to exercise the power of sale under the Deed of Trust for the purpose of enforcing the collection of the Indebtedness.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of the default, BARBARA COLLINS, 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 BARBARA COLLINS elections to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with BARBARA COLLINS '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.

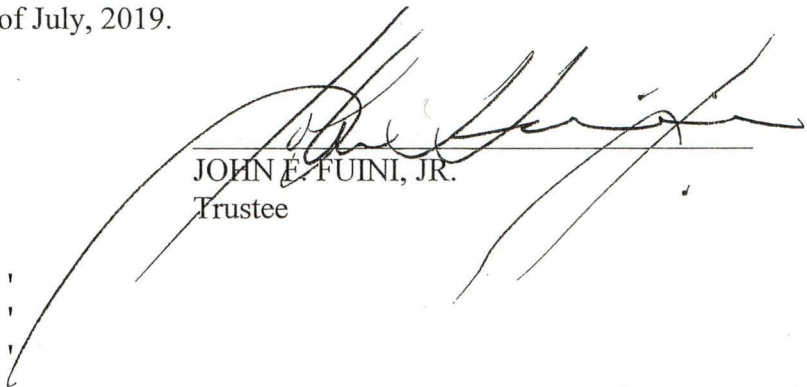
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain 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 conduction 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 OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, AS DEFINED IN SECTION 101(d) (1) OF TITLE 10, UNITED STATES CODE OR A MEMBER OF THE TEXAS NATIONAL GUARD OR NATIONAL GUARD OF OTHER STATE ON ACTIVE SERVICES AUTHORIZED BY THE PRESIDENT OR THE SECRETARY OF DEFENSE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, YOU MAY HAVE SPECIAL RIGHTS OR RELIEF RELATED TO THE COLLECTION OR ENFORCEMENT ACTION UNDER FEDERAL LAW, INCLUDING THE SERVICE MEMBERS CIVIL RELIEF ACT 50, UNITED STATES CODE SECTION 501 et.seq. IF THIS NOTICE SHOULD APPLY, YOU MUST PROVED EVIDENCE OF YOUR ELIGIBILITY TO THE UNDRSIGNED IMMEDIATELY.

EXECUTED on this 16th day of July, 2019.

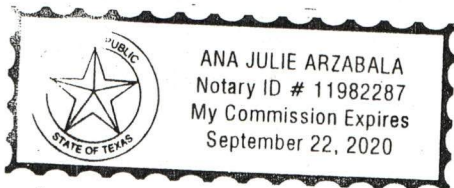


JOHN F. FUINI, JR.
Trustee

STATE OF TEXAS
COUNTY OF WILSON

BEFORE me, the undersigned authority, on this day personally appeared JOHN F. FUINI, JR., known to be the person whose name is subscribed to the foregoing Notice of Foreclosure Sale, and acknowledged to me that the same was executed for the purposes and consideration therein expressed.

Given under my hand and seal of office on this 16th day of July, 2019



NOTARY PUBLIC, STATE OF TEXAS

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: August 06, 2019

Time: The sale will begin at 1:00 PM 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 February 08, 2002 and recorded in Document VOLUME 1095, PAGE 115 real property records of WILSON County, Texas, with DINO GARCIA AND IRMA GARCIA, grantor(s) and CITIFINANCIAL MORTGAGE COMPANY, INC., mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by DINO GARCIA AND IRMA GARCIA, securing the payment of the indebtednesses in the original principal amount of \$45,681.57, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. J.P. MORGAN MORTGAGE ACQUISITION CORP. is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. **Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

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

c/o CARRINGTON MORTGAGE SERVICES, LLC
1600 SOUTH DOUGLASS ROAD
SUITE 200-A
ANAHEIM, CA 92806

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
On: Jul 15, 2019 at 03:03P
As a Recording

Total Fees : 2.00

Receipt Number - 234042
By:
Mary Spoon



306 RAMOS LANE
FLORESVILLE, TX 78114

0000007836364

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.

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead BRUCE NEYLAND OR KAREN WORK whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Shawnika Harris

Certificate of Posting

My name is _____, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on _____ I filed at the office of the WILSON County Clerk and caused to be posted at the WILSON County courthouse this notice of sale.

Declarants Name: _____

Date: _____

EXHIBIT "A"

ALL THAT CERTAIN 4.88-ACRE PARCEL OR TRACT OF LAND REMAINING OUT OF A PARCEL OR TRACT OF LAND CONTAINING 9.88 ACRES, MORE OR LESS, BEING TAKEN FROM A LARGER TRACT SITUATED IN WILSON COUNTY, TEXAS, OUT OF THE FRANCISCO FLORES SURVEY #18, A-10, AND CONTAINING 53.58 ACRES, MORE OR LESS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A STEEL PIN SET AT THE SE CORNER OF 131.32 ACRE TRACT BELONGING TO THE JOAQUIN MARTINEZ ESTATE; THIS ALSO BEING THE SE CORNER OF A 30 FOOT EASEMENT LANE AND LOCATED 40 FEET RIGHT (NORTH) OF SAID STATE HIGHWAY ENGINEER'S FM RD. #536 CENTERLINE STATION #316 PLUS 30 ON NORTH ROW OF SAID FM ROAD. #536;

THENCE NORTH 29 DEGREES 59 MINUTES 46 SECONDS EAST 161.33 FEET ALONG THE EAST ROW OF SAID 30 FEET EASEMENT LANE TO A STEEL PIN SET AT A POINT OF INTERSECTION ON EAST ROW OF SAID 30 FOOT EASEMENT LANE;

THENCE NORTH 27 DEGREES 16 MINUTES 59 SECONDS EAST 1,156.56 FEET TO A STEEL PIN SET FOR THE SW CORNER OF THIS TRACT AND POINT OF BEGINNING FOR THIS SURVEY;

THENCE NORTH 27 DEGREES 16 MINUTES 59 SECONDS EAST ON A CONTINUED COURSE ALONG EAST ROW OF SAID 30 FOOT EASEMENT LANE, 367.46 FEET TO AN IRON PIN SET FOR THE NW CORNER OF THIS TRACT;

THENCE SOUTH 57 DEGREES 45 MINUTES 56 SECONDS EAST, 1,466.43 FEET TO A STEEL PIN SET IN THE EXISTING EAST LINE OF SAID 53.58 ACRE TRACT FOR THE NORTHEAST CORNER OF THIS TRACT;

THENCE SOUTH 31 DEGREES 57 MINUTES 46 SECONDS WEST 8 FEET TO AN EXISTING POINT OF INTERSECTION IN SAID EAST LINE;

THENCE NORTH 85 DEGREES 18 MINUTES 19 SECONDS WEST, 436.81 FEET TO A STEEL PIN SET AT AN EXISTING POINT OF INTERSECTION IN SAID EAST LINE;

THENCE SOUTH 31 DEGREES 31 MINUTES 52 SECONDS WEST 152.20 FEET TO A STEEL PIN SET IN THE EXISTING EAST FENCE LINE OF SAID 53.58 ACRE TRACT FOR THE SOUTHEAST CORNER OF THIS TRACT;

THENCE NORTH 57 DEGREES 45 MINUTES 56 SECONDS WEST, 1,052.44 FEET TO THE POINT OF BEGINNING AND CONTAINING 9.88 ACRE OF LAND, AND BEING PART OF THE SAME LAND CONVEYED FROM SULEMA MARTINEZ SALAZAR TO PAULINE RODRIGUEZ AS RECORDED IN VOLUME 531, PAGE 499, DEED RECORDS OF WILSON COUNTY, TEXAS;

SAVE AND EXCEPT:

ALL THAT CERTAIN TRACT OR PARCEL OF LAND CONTAINING 5.00 ACRES IN WILSON COUNTY, TEXAS, OUT OF THE FRANCISCO FLORES GRANT, SURVEY NO. 20, ABSTRACT NO. 12, BEING A PORTION OF THAT CERTAIN 9.88 ACRE TRACT (PARENT TRACT) DESCRIBED IN CONVEYANCE FROM SULEMA MARTINEZ SALAZAR TO PAULINE RODRIQUEZ BY DEED OF RECORD IN VOLUME 531, PAGE 499, DEED RECORDS OF WILSON COUNTY, TEXAS, SAID 9.88 ACRES BEING THE SAME LAND DESCRIBED AS FIRST TRACT IN PARTITION DEED TO MARIA CAROLINA MARTINEZ IN VOLUME 426, PAGE 155-169, DEED RECORDS OF WILSON COUNTY, TEXAS; SAID 5.00 ACRES BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT AN IRON PIN FOUND ON THE EAST LINE OF A 30 FOOT INGRESS AND EGRESS ROAD EASEMENT (CALLED 30 FOOT EASEMENT LANE IN SAID PARTITION DEED) AT THE SOUTHWEST CORNER OF SAID 9.88 ACRE TRACT (PARENT TRACT) AND SAME BEING THE NORTHWEST CORNER OF CELESTINO MARTINEZ 21.4 ACRE TRACT

DESCRIBED AS SIXTH TRACT IN SAID PARTITION DEED, FOR THE SOUTHWEST CORNER OF THIS HEREIN DESCRIBED TRACT; BEING NORTH 29 DEGREES 59 MINUTES 46 SECONDS, EAST, 161.33 FEET AND NORTH 27 DEGREES 16 MINUTES 59 SECONDS EAST, 1156.56 FEET FROM THE INTERSECTION OF THE EAST LINE OF SAID 30 FOOT INGRESS AND EGRESS ROAD EASEMENT WITH THE NORTH RIGHT-OF-WAY LINE OF F.M. ROAD NO. 536;

THENCE ALONG WITH FENCE LINE ON THE EAST LINE OF SAID 30 FOOT INGRESS AND EGRESS ROAD EASEMENT AND SAME BEING THE WEST LINE OF SAID PARENT TRACT, NORTH 27 DEGREES 16 MINUTES 59 SECONDS EAST, A DISTANCE OF 250.23 FEET TO AN IRON PIN SET, FOR THE NORTHWEST CORNER OF THIS HEREIN DESCRIBED TRACT;

THENCE SOUTH 54 DEGREES 00 MINUTES 32 SECONDS EAST, A DISTANCE OF 1074.78 FEET ACROSS SAID PARENT TRACT TO AN IRON PIN SET AT AN INNER CORNER OF SAID PARENT TRACT, FOR THE NORTHEAST CORNER OF THIS HEREIN DESCRIBED TRACT;

THENCE SOUTH 29 DEGREES 54 MINUTES 33 SECONDS WEST, A DISTANCE OF 160.99 FEET ALONG WITH THE FENCE LINE ON EAST BOUNDARY LINE OF SAID PARENT TRACT TO AN IRON PIN FOUND AT THE SOUTHEAST CORNER OF SAID PARENT TRACT AT THE NORTHEAST CORNER OF SAID CELESTINO MARTINEZ 21.4 ACRE TRACT, FOR THE SOUTHEAST CORNER OF THIS HEREIN DESCRIBED TRACT;

THENCE NORTH 58 DEGREES 44 MINUTES 31 SECONDS WEST, A DISTANCE OF 1057.56 FEET ALONG WITH THE FENCE LINE ON THE NORTH LINE OF SAID CELESTINO MARTINEZ 21.4 ACRE TRACT AND SAME BEING THE SOUTH BOUNDARY LINE OF PARENT TRACT, TO THE POINT OF BEGINNING.

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
On: Jul 15, 2019 at 11:01A
As a Recording

Total Fees : 2.00

Receipt Number - 234003
By:
Loretta Rodriguez

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: June 12, 2019

DEED OF TRUST:

Date: February 13, 2018

Grantor: ALEJANDRO CERVANTES MUNOZ and CAROLINA MUNOZ

Beneficiary: SPRING CREEK EQUITIES, LTD. successor in interest to CREEKSIDE
EQUITY PARTNERS, LTD.

Trustee: ROBERT BLACK

Substitute Trustee: ROBERT E. BLACK, JIM MILLS, SUSAN MILLS, EMILY
NORTHERN, ED HENDERSON, GEORGIA MCINVALE,
CHRIS LAFOND, KYLE WALKER and MARLEY ROSS, or any
of them

Substitute Trustee's Address:

ROBERT E. BLACK
2499 S. Capital of Texas Hwy, Ste. A-205
Austin, Travis County, Texas 78746
(512) 477-1964

JIM MILLS, SUSAN MILLS, EMILY NORTHERN,
ED HENDERSON, GEORGIA MCINVALE,
CHRIS LAFOND, KYLE WALKER and MARLEY ROSS
P.O. Box 9932
Austin, Travis County, Texas 78766
(512) 340-0331

Recorded in: Volume 2029, Pages 380, Document No. 73512, Real Property Records,
Wilson County, Texas

PROPERTY:

Tract 19, Hillside Estates Subdivision, a recorded subdivision in Wilson County, Texas,
according to plat recorded in Volume 10, Page 81-82, Plat Records of Wilson County,
Texas.

NOTE SECURED BY DEED OF TRUST:

Date: February 13, 2018

Original Principal Amount: \$34,900.00

Holder: SPRING CREEK EQUITIES, LTD. successor in interest to CREEKSIDE EQUITY PARTNERS, LTD.

DATE OF SALE OF PROPERTY (first Tuesday of month, between 10:00 a.m. and 4:00 p.m.): 6th day of August, 2019.

PLACE OF SALE OF PROPERTY (including county):

County Courthouse of Wilson County, Floresville, Texas, at area designated by County Commissioners for said sales.

The earliest time at which a sale will occur is 1:00 p.m., provided the sale must begin at such time or not later than three hours after that time.

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.

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 services to the sender of this notice immediately.

Susan Mills

JIM MILLS, SUSAN MILLS, EMILY
NORTHERN, ED HENDERSON,
GEORGIA MCINVALE, CHRIS
LAFOND, KYLE WALKER and MARLEY
ROSS

P.O. Box 9932

Austin, Travis County, Texas 78766

(512) 340-0331

COPY

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
On: Jul 15, 2019 at 10:33A
As a Recording

19-02019
5770 FM 1303, FLORESVILLE, TX 78114

NOTICE OF FORECLOSURE SALE

Total Fees : 2.00

Property: The Property to be sold is described as follows:

Receipt Number - 233999
By,
Georgina Lira

SEE EXHIBIT "A"

Security Instrument: Deed of Trust dated May 25, 2016 and recorded on June 6, 2016 at Instrument Number 00054909 in the real property records of WILSON County, Texas, which contains a power of sale.

Sale Information: August 6, 2019, at 12:00 PM, or not later than three hours thereafter, 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 located at 2 Library Lane, Floresville, Texas, or as designated by the County Commissioners Court.

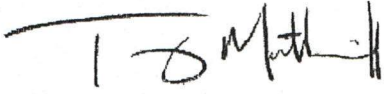
Terms of Sale: Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.

Obligation Secured: The Deed of Trust executed by JAMES LAVERN HANKINS AND KARLA A. HANKINS secures the repayment of a Note dated May 25, 2016 in the amount of \$91,229.00. FREEDOM MORTGAGE CORPORATION, whose address is c/o Freedom Mortgage Corporation, 907 Pleasant Valley Avenue, Suite 3, Mt. Laurel, NJ 08054, is the current mortgagee of the Deed of Trust and Note and Freedom Mortgage Corporation is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

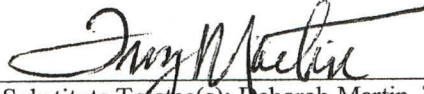
Substitute Trustee: In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

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.

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.



Miller, Watson & George, P.C.
Dustin C. George, Attorney at Law
Tracey Midkiff, Attorney at Law
Jonathan Andring, Attorney at Law
5550 Granite Parkway, Suite 245
Plano, Texas 75024



Substitute Trustee(s): Deborah Martin, Troy Martin,
Alexis Martha, Cassie Martin, Terri Martin, Shelby
Martin, Barbara Sandoval, Martha Boeta, Raymond
Perez, Garrett Sanders, Marcia Chapa, Stacey Bennett,
Amy Ortiz, Elizabeth Anderson, Vanessa McHaney
c/o Miller, Watson & George, P.C.
5550 Granite Parkway, Suite 245
Plano, Texas 75024

Certificate of Posting

I, _____, declare under penalty of perjury that on the _____ day of _____, 20____, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of WILSON County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

EXHIBIT "A"

Legal Description

All that certain tract or parcel of land containing 4.00 acres in Wilson County, Texas, being a portion of Lot 6, Heritage Farms Subdivision, of according to map or plat thereof recorded in Volume 3, Page 32, Plat Records of Wilson County, Texas.

Said 4.00 acre tract, being more particularly described as follows:

BEGINNING: at a ½" iron pin found at the intersection of the Northeast line of F.M. Road No. 1303 with the Northwest line of CR 121 at the South corner of Lot 6, for the South corner of this herein described tract;

THENCE: North 67 deg. 50 min. 01 sec. West, 210.29 feet along with the Northeast line of F.M. Road No. 1303 at the South corner of Lot 5, said Heritage Farms Subdivision, at the West corner of Lot 6, for the West corner of this herein described tract;

THENCE: North 29 deg. 11 min. 04 sec. East, 835.39 feet along with the common line between said Lots 5 and 6 to a ½" iron pin set with cap, for the North corner of this herein described tract;

THENCE: South 67 deg. 32 min. 07 sec. East, 210.15 feet across said Lot 6 to a ½" iron pin set with cap on the common line between said Lot 6 and said CR 121, for the East corner of this herein described tract

THENCE: South 29 deg. 11 min 01 sec. West, 834.28 feet to the POINT OF BEGINNING.

Bearing Basis- North 29 deg. 11 min. 04 sec. East- from the Northwest line of Lot 6, of according to map or plat thereof recorded in Volume 3, Page 32, Plat Records of Wilson County, Texas.

Parcel ID Number: 69738

Known As: 5770 FM 1303 Floresville Texas 78114

COPY

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Matter No.: 082583-TX

Date: July 2, 2019

County where Real Property is Located: Wilson

Filed for Record in:
Wilson County
by Honorable Eva Martinez

County Clerk

On: Jul 15, 2019 at 10:31A

As a Recording

ORIGINAL MORTGAGOR: JENNIFER S. RUCKER, A MARRIED WOMAN, JOINED HEREIN PRO
FORMA
BY HER HUSBAND, DANNY LEWIS RUCKER, AND CLYDE R.
MYERS, A
SINGLE MAN

Total Fees : 2.00
Receipt Number - 233998
By: Georgina Lira

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., AS
NOMINEE FOR SECURITY NATIONAL MORTGAGE COMPANY, ITS
SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: PennyMac Loan Services, LLC

MORTGAGE SERVICER: PennyMac Loan Services, LLC

DEED OF TRUST DATED 12/23/2016, RECORDING INFORMATION: Recorded on 1/5/2017, as Instrument No. 00060485 in Book 1949 Page 714 and later modified by a loan modification agreement recorded as Instrument 00076412 BK 2047 PG 214 on 08/16/2018

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): **ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND BEING LOT 11 IN BELLAIRE ESTATES, FLORESVILLE, WILSON COUNTY, TEXAS, AS SHOWN ON A PLAT OF RECORD IN VOL. 1, PAGE 109, MAP AND PLAT RECORDS OF WILSON COUNTY, TEXAS.**

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **8/6/2019**, the foreclosure sale will be conducted in **Wilson** County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than **12:00 PM**, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

PennyMac Loan Services, LLC is acting as the Mortgage Servicer for PennyMac Loan Services, LLC who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. PennyMac Loan Services, LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

PennyMac Loan Services, LLC
3043 Townsgate Rd, Suite 200
Westlake Village, CA 91361

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

Page 1 of 2


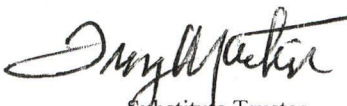


4699309

AP NOS 12072016

Matter No.: 082583-TX

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.

By:   Substitute Trustee
DEBORAH MARTIN, TROY MARTIN, ALEXIS MARTIN,
CASSIE MARTIN, TERRI MARTIN, SHELBY MARTIN,
BARBARA SANDOVAL, MARTHA BOETA, RAYMOND
PEREZ, GARRETT SANDERS, MARCIA CHAPA, STACEY
BENNETT, AMY ORTIZ, VANESSA MCHANEY, DEANNA
RAY, ELIZABETH ANDERSON, PAUL A. HOEFKER,
ROBERT L. NEGRIN

Return to:
ALDRIDGE PITE, LLP
4375 JUTLAND DR., SUITE 200
P.O. BOX 17935
SAN DIEGO, CA 92177-0935
FAX #: 619-590-1385
866-931-0036

COPY

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
On: Jul 10, 2019 at 08:10A
As a Recording

WILSON County

Deed of Trust Dated: June 21, 2007

Amount: \$172,000.00

Grantor(s): ALEJANDRO MARTINEZ JR

Original Mortgagee: FIRST NATIONAL BANK

Current Mortgagee: TIB THE INDEPENDENT BANKERSBANK, N.A.

Mortgagee Address: TIB THE INDEPENDENT BANKERSBANK, N.A., 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047

Recording Information: Document No. 00026099

Legal Description: ALL THAT CERTAIN TRACT OR PARCEL OF LAND BEING 0.37 ACRES, MORE OR LESS, LOCATED IN THE CORPORATE LIMITS OF THE CITY OF FLORESVILLE, ALSO KNOWN AS LOT 2A, 6TH STREET SUBDIVISION, ACCORDING TO THE CORRECTED PLAT THEREOF RECORDED IN VOLUME 8, PAGE 40, PLAT RECORDS OF WILSON COUNTY, TEXAS.
Total Fees: 2.00
By: Georgina Lira, 233803

Date of Sale: August 6, 2019 between the hours of 12:00 PM and 3:00 PM.

Earliest Time Sale Will Begin: 12:00 PM

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

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

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

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

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

KIM ELLEN LEWINSKI, ATTORNEY AT LAW
KIM ELLEN LEWINSKI, ATTORNEY AT LAW
HUGHES, WATTERS & ASKANASE, L.L.P.
1201 Louisiana, Suite 2800
Houston, Texas 77002
Reference: 2017-000503

c/o Auction.com, LLC
1 Mauchly
Irvine, California 92618

COPY

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
On: Jul 10, 2019 at 08:12A
As a Recording

NOTICE OF FORECLOSURE SALE

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OR 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
Recorder Number: 233804
By: [Signature]

1. **Property to Be Sold.** The property to be sold is described as follows: LOT 6, HILLSIDE ESTATES SUBDIVISION, A RECORDED SUBDIVISION IN WILSON COUNTY, TEXAS, ACCORDING TO PLAT RECORDED IN VOLUME 10, PAGE 81, PLAT RECORDS OF WILSON COUNTY, TEXAS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 07/30/2015 and recorded in Book 1863 Page 766 Document 00046988 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: 08/06/2019

Time: 12:00 PM

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

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

5. **Obligations Secured.** The Deed of Trust executed by KYLE OLSON, provides that it secures the payment of the indebtedness in the original principal amount of \$134,100.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. BOKF, N.A. is the current mortgagee of the note and deed of trust and BANK OF OKLAHOMA, N.A. is mortgage servicer. A servicing agreement between the mortgagee, whose address is BOKF, N.A. c/o BANK OF OKLAHOMA, N.A., 6242 East 41st Street, Tulsa, OK 74135 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

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

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

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

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

Certificate of Posting

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



STATE OF TEXAS

§
§
§

COUNTY OF WILSON

Total Fees : 2.00

Receipt Number - 233569
By:
Mary Spooner

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

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

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

DATE OF NOTICE: July 1, 2019

MORTGAGEE: FALLS CITY NATIONAL BANK
PO Box 339
Falls City, Karnes County, Texas 78113-0339

MORTGAGE SERVICER: FALLS CITY NATIONAL BANK
PO Box 339
Falls City, Karnes County, Texas 78113-0339

SECURITY INSTRUMENT(S): A Deed of Trust, recorded at Volume 1718, Page 272, Official Public Records of Wilson, County, Texas, securing a commercial instrument titled, Adjustable Rate Note, dated April 02, 2013, made by MICHAEL W. BAUER, and DENISE R. BAUER, and payable to the order of FALLS CITY NATIONAL BANK, in the principal amount of \$301,168.62.

DEFAULT: Default has occurred under the above-referenced Security Instrument(s). Because of that default, Lender, the owner and holder of the Security Instructions(s) and certain note(s) described therein, has requested Substitute Trustee to sell the Property in accordance with the Security Instrument(s), as more particularly described herein.

PROPERTY: Part or all of the property described in the Security Instrument(s), including THE SURFACE ESTATE ONLY OF:

BEING 25.00 acres, more or less, situated in the J.M. Wade survey, A-349 and the J. Bryan Survey, A-84 in Wilson County, Texas; being out of a 59.85 acre tract owned by Edmund Bauer, Michael W. Bauer, and Matthew G. Bauer, described in instrument recorded in Volume 1360, Page 271-275, of the Official Public Records of Wilson County, Texas, and being more particularly described as follows:

BEGINNING at a found concrete monument being the north corner of said 59.85 acre parent tract and the south right-of-way line of CR 218 for the north corner of this tract;

THENCE S. 27 degrees 43' 00" E., along the northeast boundary line of the said 59.85 acre parent tract, a distance of 1376.00 feet to a set ½ inch iron rod for the east corner of this tract;

THENCE S. 61 degrees 49' 51" W., a distance of 813.03 feet to a set 1/2" iron rod for the south corner of this tract;

THENCE N. 27 degrees 43' 00" W., a distance of 1303.24 feet to a set 1/2" iron rod being on the northwest boundary line of said 59.85 acre parent tract and the south right-of-way of CR 218 for the west corner of this tract;

THENCE N. 56 degrees 43' 14" E., along the northwest boundary line of the said 59.85 acre parent tract and south right-of-way line of said CR 218, a distance of 816.85 feet to the POINT OF BEGINNING.

And being the same land described in a Deed dated May 3, 2012, executed by Edmond Bauer et al. to Michael W. Bauer and wife, Denise R. Bauer, recorded in Volume 1665, Page 254 of the Official Public Records of Wilson County, Texas.

NO BANKRUPTCY STAY IS IN EFFECT: As of the date of this Notice, neither Mortgagee nor Substitute Trustee are aware of any bankruptcy stay which would preclude the foreclosure sale contemplated by this Notice.

DATE, TIME, AND PLACE OF SALE. Substitute Trustee will conduct the Foreclosure Sale of the Property at the following date, time, and place:

DATE: August 06, 2019

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

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

TERMS OF SALE. The sale will be conducted as a public auction to the highest bidder for cash, except that Lender may bid by credit against the indebtedness secured by the Security Instrument(s). Pursuant to Texas Property Code § 51.009, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the Security Instrument(s). Pursuant to section 51.0075(a)

of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened.

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

SUBSTITUTE TRUSTEE APPOINTED TO CONDUCT SALE. In accordance with Texas Property Code §§ 51.0075 and 51.0076, the mortgagee or mortgage servicer has authorized the undersigned attorney to appoint, and the undersigned attorney has named and appointed and does hereby name and appoint Nohl Bryant as Substitute Trustee(s) to act under and by virtue of said Security Instrument(s), each of whom may act singularly in such capacity without permission or notice to the other.

SENDER OF NOTICE. The name, address, and telephone number of the sender of this Notice of Foreclosure Sale and Appointment of Substitute Trustee is:

NOHL BRYANT
111 W. Olmos Dr.
San Antonio, TX 78212
(210) 910-6625

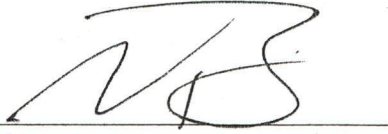
MANNER OF DELIVERY AND RECIPIENTS OF NOTICE: This Notice of Foreclosure Sale and Appointment of Substitute Trustee has been posted at the courthouse door of each county in which the Property is located and states that the Property will be sold in said county. A copy of this Notice of Foreclosure Sale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

MICHAEL W. BAUER
PO Box 1075
Poth, Wilson County, Texas 78147
VIA CMRRR # 7015 1730 0001 9436 7660 & FIRST CLASS MAIL

DENISE R. BAUER
PO Box 1075
Poth, Wilson County, Texas 78147
VIA CMRRR # 7015 1730 0001 9436 7677 & FIRST CLASS MAIL

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

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

A handwritten signature in black ink, appearing to be 'NB' with a stylized flourish underneath.

NOHL BRYANT, SUBSTITUTE TRUSTEE