Notice of (Substitute) Trustee's Sale

Date: October 28, 2019

Substitute Trustee and Address: Judith A. Gray, 141 Danube, Suite 202, San Antonio, Texas 78213

Filed for Record in: Wilson Counts bs Honorable Eva Martinez

Counts Clark

Lender: 164 CR 158 Land Trust

On: Oct 29,2019 at 04:32P

As a Recording

Deed of Trust dated July 31, 2018 recorded in Document Number 00080558 of the Official Public Records of Wilson County, Texas, from Tommie Ann Benavides to 164 CR 158 Land Trust in the amount of

of Newhor - 270275

Georgina Lirar

Property:

See attached Exhibit A attached hereto and made a part thereof

More commonly known as: 160 CR 158 Floresville TX 78114

County: Wilson

Date of Sale: December 3, 2019

Time of Sale: 1:00 p.m. to 4:00 p.m.

Place of Sale: The Foreclosure sale will be conducted at a 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 Sale was posted.

Judith Gray is Substitute Trustee appointed under the terms of the Deed of Trust. Lender has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS." There will be no warranty relating to title, possession, quiet enjoyment, or the like for personal property in this disposition. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

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.

Respectfully,

Judith a. Thay

Judith Gray

IMPORTANT NOTICE

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.

METES AND BOUNDS

TRACT 3

Being 5.000 acres of land, more or less, out of and a part of Lots 51 and 52, Independence Hills Subdivision, Wilson County, Texas, according to the Plat thereof recorded in Volume 2, Page 22, Deed and Plat Records, and being out of that property described in the Home Equity Conversion recorded in Volume 1551, Page 691, Official Public Records, Wilson County, Texas, said 5.000 acres being more particularly described by metes and bounds as follows:

COMMENCING at a 1/2 inch iron rod found for the South corner of Lot 50 of said Independence Hills Subdivision, same being the southeast corner of Tract 1, surveyed this same date and on the northwest Right-of-Way line of C.R. 158, same also being the POINT OF COMMENCEMENT:

THENCE along the northwest Right-of-Way line of C.R. 158, North 29 degrees 53 minutes 54 seconds East (called North 29 degrees 30 minutes 00 seconds East), at a distance of 376.67 feet passing a 1/2 inch iron rod set for the southeast corner of Tract 2, surveyed this same date and continuing for a total distance of 696.30 feet to a 1/2 inch iron rod found for the South corner of this 5.000 acres, same being the East corner of said Tract 2;

THENCE departing the East line of and severing said Lot 51, North 61 degrees 23 minutes 00 seconds West, a distance of 588.94 feet to a 1/2 inch iron rod set for the West corner of this 5.000 acres, same being the North corner of said Tract 2 and on the southeast line of the Mary Helen Garcia Estrada 28 acres (Volume 944, Page 673);

THENCE along the line common to this 5.000 acres and said Estrada 28 acres, North 28 degrees 42 minutes 22 seconds East (called North 29 degrees 30 minutes 00 seconds East), a distance of 605.14 feet to a 1/2 inch iron rod set for the North corner of this 5.000 acres, same being the North corner of said Lot 52 and the West corner of Lot 53 of said Independence Hills;

THENCE along the line common to this 5.000 acres and said Lot 53, South 61 degrees 23 minutes 00 seconds East (called South 59 degrees 45 minutes 00 seconds East), a distance of 175.04 feet to a 1/2 inch iron rod set for an angle corner;

THENCE departing the northeast line of severing said Lot 52, the following courses and distances:

South 26 degrees 14 minutes 59 seconds West (called South 30 degrees 08 minutes 38 seconds West), a distance of 347.94 feet to a 1/2 inch iron rod set for an angle corner;

South 62 degrees 47 minutes 50 seconds East (called South 59 degrees 45 minutes 00 seconds East), a distance of 404, 69 feet to a 1/2 inch iron rod found for the southeast corner of this 5.000 acres, same being on the northwest Right-of-Way line of said C.R. 158;

THENCE along the northwest Right-of-Way line of said C.R. 158, South 29 degrees 53 minutes 54 seconds West (called South 29 degrees 30 minutes 00 seconds West), a distance of 267.55 feet to the POINT OF BEGINNING and containing 5.000 acres of land, more or less.

I hereby certify that these field notes were prepared from an actual survey made on the ground under my supervision and are true and correct to the best of my knowledge and belief. A survey plat of the above described tract prepared this day is hereby attached to and made a part hereof. Bearings are based on actual GPS Observations, Texas State Plane

Coordinates, South Central Zone, Grid.

Mark J. Ewald

Registered Professional Land Surveyor Texas Registration No. 5095

December 22, 2017

Filed for Record in: Wilson County by Honorable Eva Martinez County Clerk On: Oct 24,2019 at 01:41P

As a Recording

Total Fees 00000008192312.00

138 HICKORY CIRCLE FLORESVILLE, TX 78114

Receipt Number - 238038 Georgina Lira:

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:

January 07, 2020

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.

- Terms of Sale. Cash.
- 3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated July 09, 1999 and recorded in Document VOLUME 1004, PAGE 435; AS AFFECTED BY LOAN MODIFICATION AGREEMENT VOLUME 1548, PAGE 395 real property records of WILSON County, Texas, with WESLEY JOB COPAS AND TINA LOUISE COAPS, grantor(s) and SAN ANTONIO TEACHERS CREDIT UNION, mortgagee.
- 4. Obligations Secured. Deed of Trust or Contract Lien executed by WESLEY JOB COPAS AND TINA LOUISE COAPS, securing the payment of the indebtednesses in the original principal amount of \$75,869.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. CU MEMBERS MORTGAGE, A DIVISION OF COLONIAL SAVINGS, F.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.
- **Property to Be Sold.** The property to be sold is described in the attached Exhibit A.
- The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a 6. Mortgage Servicer Information. 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. COLONIAL SAVINGS, F.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o COLONIAL SAVINGS, F.A. 2626 WEST FREEWAY **BUILDING B** FORT WORTH, TX 76102



FCTX NTSS.rpt (03/28/2019)-S Ver-01

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 herby remove the original trustee and all successor substitute trustees and appoints in their steed 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.

Il Slo

Israel Saucedo

Certificate of Posting

My name is,	and	my	address	is	c/o	4004 Belt	Line	Road	l, Su	ite 100,
Addison, Texas 75001-4320. I declare under penalty of perjury	that	on					I	filed	at th	e office
of the WILSON County Clerk and caused to be posted at the WILSON C	ounty	cou	rthouse th	is no	otice	of sale.				
Declarants Name:										
Date:										

138 HICKORY CIRCLE FLORESVILLE, TX 78114

00000008192312

WILSON

EXHIBIT "A"

LOT 199, OF THE EAGLE CREEK RANCH SUBDIVISION, SECTION 1-B, AS SHOWN ON MAP OR PLAT THEREOF RECORDED AT VOLUME 5, PAGES 36-38 OF THE PLAT RECORDS OF WILSON COUNTY, TEXAS.

hy Honorable Eva Martinez
County Clerk
On: Oct 17:2019 at 01:09P
As a Recording

Total Fees

7.00

Receirt Number - 237763 By: Gaule Richeu: 00000008644429

409 HIDDEN DEER LA VERNIA, TX 78121

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:

December 03, 2019

Time:

The sale will begin at 12:00 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 November 11, 2005 and recorded in Document VOLUME 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 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. 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



NTSS00000008644429

Page 1 of 3

FCTX_NTSS.rpt (03/28/2019)-S Ver-01

409 HIDDEN DEER LA VERNIA, TX 78121

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 herby remove the original trustee and all successor substitute trustees and appoints in their steed DEBORAH MARTIN, TROY MARTIN, ALEXIS MARTIN, CASSIE MARTIN, TERRI MARTIN, SHELBY MARTIN, VICKI RODRIGUEZ, BARBARA SANDOVAL, MARTHA BOETA, RAMON PEREZ, ERIKA AGUIRRE, CANDICE SHULTE, GARRETT SANDERS, MARCIA CHAPA, STACEY SANDERS, AMY ORTIZ, KAREN WORK OR BRUCE NEYLAND 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.

Ile se Karen Work

Israel Saucedo

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 perjura	ry that	on					I	filed a	at the	office
of the WILSON County Clerk and caused to be posted at the WILSON	County	cour	thouse th	is no	otice	of sale.				
Declarants Name:										
Date:										

409 HIDDEN DEER LA VERNIA, TX 78121

00000008644429

WILSON

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.

Filed for Record in Wilson County
by Honorable Eva Martinez

On: Oct 15,2019 at 03:14P

Total Fees

2.00

Receipt Humber - 237687 Reseipt Hidalson

APPOINTMENT OF SUBSTITUTE TRUSTEE AND NOTICE OF SUBSTITUTE TRUSTEE SALE

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 AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

APPOINTMENT OF SUBSTITUTE TRUSTEE:

10565,0222

1902 BENTWOOD DR, FLORESVILLE, TX, 78114

WHEREAS, in my capacity as the attorney for the Mortgagee and/or its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I hereby name, appoint and designate Frederick Britton, Pamela Thomas, Stacey Bennett, Amy Ortiz. Robert Gomez, Troy Martin, Deborah Martin, Irene Salazar. Deanna Ray, Vanessa Ramos, Richard Holton, Alexis Martin, Cassic Martin, Terri Martin, Shelby Martin, Bruce Neyland, Karen Work, Mark Cummings, Phil West, Dick Vetters, Jason West, Patrick Armstrong, Elizabeth Anderson, Vanessa McHaney, Barbara Sandoval, Martha Boeta, Raymond Perez, Marcia Chapa, Bob Frisch, Vick Rodriguez, Ramon Perez, Erika Aguirre, Candice Shulte, Garrett Sanders, Stacey Sanders, Travis G ay, Chris Ferguson, or Jack O'Boyle, each as Substitute Trustee, to act under and by virtue of said Deed of Trust, including posting and filing the public notice required under Section 51.002 Texas Property Code as amended, and to proceed with a foreclosure of the Deed of Trust lien securing the payment of the Note.

SUBSTITUTE TRUSTEE'S

ADDRESS:

c/o JACK O'BOYLE & ASSOCIATES, Mailing Address: P.O. Box 815369, Dallas, Texas 75381: Physical Address: 12300 Ford Road, Suite 212, Dallas, TX 75234.

NOTICE OF SUBSTITUTE TRUSTEE SALE:

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on November 05, 2019 between the hours of 1pm - 4pm the Substitute Trustee will sell said real property at the place hereinafter set out and pursuant to the terms herein described. The sale will begin at the earliest time stated above or within three (3) hours after that time.

LOCATION OF SALE:

The place of the sale shall be: 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, 2 Library Lane in WILSON County, Texas or as designated by the County Commissioners.

INSTRUMENT TO BE

FORECLOSED:

Deed of Trust or Contract Lien dated 02/01/2016 and recorded under Volume, Page or Clerk's File No. DOC 00051605 VOL 1892 PG 901 in the real property records of Wilson County Texas, with DARCY D. DICKSON AND RITA DICKSON, HUSBAND AND WIFE as Grantor(s) and FIRST FEDERAL BANK, FSB as Original Mortgagee.

OBLIGATIONS SECURED:

Deed of Trust or Contract Lien executed by DARCY D. DICKSON AND RITA DICKSON, HUSBAND AND WIFE securing the payment of the indebtedness in the original principal amount of \$397,000.00 and obligations therein described including but not limited to the promissory note and all the modifications, renewals and extensions of the promissory note (the "Note") executed by DARCY D. DICKSON, RITA DICKSON. FIRST FEDERAL BANK, FSB is the current mortgagee (the "Mortgagec") of the Note and Deed of Trust or Contract Lien.

MORTGAGE SERVICING 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 property

securing the above referenced loan. FIRST FEDERAL BANK OF KANSAS CITY, F/K/A FIRST FEDERAL BANK, FSB is acting as the Mortgage Servicer for FIRST FEDERAL BANK, FSB who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. FIRST FEDERAL BANK OF KANSAS CITY, F/K/A FIRST FEDERAL BANK, FSB, as Mortgage Servicer, is representing the Mortgagee, whose address is:

FIRST FEDERAL BANK, FSB c/o FIRST FEDERAL BANK OF KANSAS CITY, F/K/A FIRST FEDERAL BANK. FSB 1 CORPORATE DRIVE, SUITE 360, LAKE ZURICH, IL 60047

LEGAL DESCRIPTION OF PROPERTY TO BE SOLD:

ALL THAT CERTAIN TRACT OR PARCEL OF LAND CONTAINING 8.55 ACRES IN WILSON COUNTY, TEXAS, OUT OF LOT 2, BENTWOOD SUBDIVISION, UNIT 2, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN VOLUME 2, PAGE 36, PLAT RECORDS OF WILSON COUNTY, TEXAS. SAID TRACT ALSO BEING THE SAME TRACT DESCRIBED IN CONVEYANCE IN VOLUME 1470, PAGE 562, OFFICIAL PUBLIC RECORDS OF WILSON COUNTY, TEXAS.

BEGINNING: AT A ½" IRON PIN FOUND ON THE NORTHWEST RIGHT OF WAY LINE OF BENTWOOD DRIVE AT THE EAST CORNER OF SAID LOT 2, AND SAME BEING THE SOUTH CORNER OF LOT 16, BENTWOOD SUBDIVISION, UNIT THREE, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN VOLUME 2, PAGE 37, PAT RECORDS OF WILSON COUNTY, TEXAS, FOR THE EAST CORNER OF THIS HEREIN DESCRIBED TRACT;

THENCE: SOUTH 53 DEG. 35 MIN. 00 SEC. WEST, 243.36 FEET TO A ½" IRON PIN FOUND ON THE COMMON LINE BETWEEN SAID LOT 2 AND SAID BENTWOOD DRIVE AT THE EAST CORNER OF JOSEPH E. & MARY ARCE TRACT, OF RECORD IN VOLUME 840, PAGE 647, OFFICIAL PUBLIC RECORDS OF WILSON COUNTY, TEXAS, FOR A CORNER OF THIS HEREIN DESCRIBED TRACT:

THENCE: NORTH 44 DEG. 46 MIN. 00 SEC. WEST, 597.91 FEET INTO SAID LOT 2 TO A ½" IRON PIN FOUND AT THE NORTH CORNER OF SAID ARCE TRACT, FOR THE NORTHWEST CORNER OF THIS HEREIN DESCRIBED TRACT;

THENCE: SOUTH 45 DEG. 14 MIN. 00 SEC. WEST, 148.41 FEET TO 1/2" IRON PIN SET WITH CAP, ON THE COMMON LINE BETWEEN LOTS 2 AND 3, AT THE WEST CORNER OF SAID ARCE TRACT, FOR A CORNER OF THIS HEREIN DESCRIBED TRACT;

THENCE: NORTH 44 DEG. 46 MIN. 00 SEC. WEST, 468.38 FEET TO A ½" IRON PIN SET WITH CAP, ON THE SOUTHEAST LINE OF LOT 1 AT THE WEST CORNER OF LOT 2 AND THE NORTH CORNER OF LOT 3, FOR THE WEST CORNER OF THIS HEREIN DESCRIBED TRACT, THENCE: NORTH 41 DEG. 18 MIN. 33 SEC. EAST 455.09 FEET TO A ½" IRON PIN FOUND AT THE NORTH CORNER OF LOT 2 AND SAME BEING THE WEST CORNER OF SAID LOT 16, FOR NORTH CORNER OF THIS HEREIN DESCRIBED TRACT;

THENCE: SOUTH 41 DEG. 29 DEG. 28 SEC. EAST, 1134.63 FEET TO THE POINT OF BEGINNING. BEARING BASIS - SOUTH 53 DEG. 35 MIN. 00 SEC. WEST- FROM THE SOUTHEAST LINE OF LOT 2, OF RECORD IN VOLUME 2, PAGE 36, PLAT RECORDS OF WILSON COUNTY, TEXAS. (the "Property")

REPORTED PROPERTY

ADDRESS:

1902 BENTWOOD DR, FLORESVILLE, TX 78114

TERMS OF SALE:

The Substitute Trustee will sell the Property by public auction at the place and date specified herein.

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

The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Mortgagee and/or Mortgage Servicer thereunder to have the bid credited to the Note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

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

The sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been

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

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

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

Signed on the 3 day of October 2019

Respectfully,

JACK-O'BOYLE & ASSOCIATES

remis

NOTICE OF FORECLOSURE SALE

October 15, 2019

DEED OF TRUST

Date:

August 29, 2014

Grantor:

ERNESTINA C. ROCHA

Trustee:

LETICIA ANN LUNA, Attorney at Law

Substitute Trustee: JOHN F. FUINI, JR

Lender:

ROSIE H. MUNOZ

Filed for Record in: by Honorable Eva Martinez

County Clerk

On: Oct 15,2019 at 01:43P

As a Recording

Total Fees

2.00

Recorded In: Volume 1810 Page 319 of the Official Public Records of Wilson County, Texas, - 237670

Loretta Rodrisuez,

Legal Description:

Lot Four 4, Block K, Railroad Addition, .184 acres, City of Floresville, Wilson County, Texas;

Secures:

Promissory Note in the original principal amount of \$56,500.00, executed by ERNESTINA C. ROCHA payable to the order of Lender, has been assigned and

transferred to ROSIE H. MUNOZ.

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:

November 5th, 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, ROSIE H. MUNOZ, 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 ROSIE H. MUNOZ election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with ROSIE H. MUNOZ'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 PRESIENT 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 15th day of October, 2019.

JOHN FAFUINI, JR.

Trustee

STATE OF TEXAS

COUNTY OF BEXAR

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 15th day of October, 2019..

ANA JULIE ARZABALA
Notary ID # 11982287
My Commission Expires
September 22, 2020

NOTARY PUBLIC, STATE OF TEXAS

NOTICE OF TRUSTEE'S SALE

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

Lot 19, Spring Valley Subdivision, Wilson County, Texas, as per plat of record in Volume 8, Page 58, Plat Records of Wilson County, Texas, and being also known as 173 Spring Valley, Adkins, Texas.

- 2. *Instrument to be Foreclosed:* the instrument to be foreclosed is the Deed of Trust dated June 1, 2007, and recorded in Volume 1805, page 502, in the Official Public 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: 11/05/2019

Time: The sale will begin no earlier than 10:00 a.m., or no later than three hours thereafter.

Place: AT THE MOST NORTH-EASTERLY DOOR OF THE WILSON COUNTY COURTHOUSE, BEING THE COURTHOUSE DOOR FACING THE OFFICE OF THE WILSON COUNTY TAX ASSESSOR-COLLECTOR, IN FLORESVILLE, WILSON COUNTY TEXAS (WHICH OFFICE BEARS THE ADDRESS OF 2 LIBRARY LANE, FLORESVILLE, TEXAS), 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 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 be necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. The sale shall not cover any part of the property that has been released of public record from the lien of the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

- 5. *Obligations Secured.* The Deed of Trust executed by GLENVER E. HAGEN and wife, MICHELLE HAGEN, provides that it secures the payment of the indebtedness in the original principal amount of \$69,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the Note. RUBY M. BELLINGER, is the current mortgagee of the note and deed of trust. The address of Ruby M. Bellinger, is c/o Walter Beuhler, 1945 Lockhill Selma Suite 101, San Antonio, Texas 78213.
- 6. **Default and Request to Act.** Default has occurred under the deed of trust and Ruby M. Bellinger, the mortgagee has requested the undersigned as Trustee conduct this sale.

Signed this the 7th day of October, A. D., 2019.

Filed for Record in: by Honorable Eva Hartinez

County Clerk

On: Oct 08,2019 at 01:10P

As a Recordina

Total Fees : 2.00

Receipt Number - 237440 By Judy Flemina WALTER W. BEUHLER, Trustee

1945 Lockhill Selma Suite 101 San Antonio, Texas 78213

(210) 923-7724 Fax (210) 921-1422

E-mail: walterb250@gmail.com