

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

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

DEED OF TRUST INFORMATION:

Date: 03/10/2010
Grantor(s): SHARRL H. WACKAR AND SPOUSE RHONDA WACKAR
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR WALLICK AND VOLK, INC., A WYOMING CORPORATION, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$107,025.00
Recording Information: Instrument 201002321
Property County: Victoria
Property: (See Attached Exhibit "A")
Reported Address: 204 BRADLEY, TELFERNER, TX 77988

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: JPMorgan Chase Bank, National Association
Mortgage Servicer: JPMorgan Chase Bank, N.A.
Current Beneficiary: JPMorgan Chase Bank, National Association
Mortgage Servicer Address: PO Box 1015238, Columbus, OH 43219

SALE INFORMATION:

Date of Sale: Tuesday, the 6th day of October, 2020
Time of Sale: 11:00AM or within three hours thereafter.
Place of Sale: AT THE AREA IN FRONT OF THE EAST DOOR OF THE COURTHOUSE BUILDING, LOCATED AT 115 NORTH BRIDGE STREET in Victoria County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Victoria County Commissioner's Court, at the area most recently designated by the Victoria County Commissioner's Court.

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 Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Vicki Hammonds, Jodi Steen, Ramon Perez, Garrett Sanders, Megan Ysassi, John Sisk, Amy Ortiz, Michael Burns, Tori Jones, or Suzanne Suarez, 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. Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Vicki Hammonds, Jodi Steen, Ramon Perez, Garrett Sanders, Megan Ysassi, John Sisk, Amy Ortiz, Michael Burns, Tori Jones, or Suzanne Suarez, 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.

FILED
2020 JUL 30 A 9:35
ou
Dacia Cadogan
COUNTY CLERK
VICTORIA COUNTY, TEXAS

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.

Substitute Trustee(s): Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Vicki Hammonds, Jodi Steen, Ramon Perez, Garrett Sanders, Megan Ysassi, John Sisk, Amy Ortiz, Michael Burns, Tori Jones, or Suzanne Suarez, any to act.

Substitute Trustee Address: 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

Document Prepared by:
Bonial & Associates, P.C.
14841 Dallas Parkway, Suite 425, Dallas, TX 75254
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

Certificate of Posting

I am Sandra Mendoza whose address is 14841 Dallas Parkway, Suite 425, Dallas, TX 75254. I declare under penalty of perjury that on 7.30.20 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Victoria County Clerk and caused it to be posted at the location directed by the Victoria County Commissioners Court.

By: 

Exhibit "A"

BEING 0.66 OF AN ACRE SITUATED IN AND A PART OF THE JOHN RICKER SURVEY, ABSTRACT NO. 284, VICTORIA COUNTY, TEXAS, AND KNOWN AS LOT NUMBERS TWELVE (12), THIRTEEN (13) AND FOURTEEN (14), IN BLOCK NUMBER TWO (2), OF VICTORIA PLAZA (UNRECORDED), AN ADDITION IN VICTORIA COUNTY, TEXAS, AND BEING THE SAME AS THAT CERTAIN 0.66 ACRE TRACT RECORDED IN INSTRUMENT NUMBER 200912350 OF THE OFFICIAL RECORDS OF VICTORIA COUNTY, TEXAS. THIS 0.66 OF AN ACRE IS MORE FULLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A IRON ROD FOUND IN THE SOUTHWEST LINE OF BRADLEY STREET FOR THE EAST CORNER OF THIS 0.66 OF AN ACRE, ALSO BEING THE EAST CORNER OF SAID LOT TWELVE (12), BLOCK TWO (2), VICTORIA PLAZA, AND THE NORTH CORNER OF LOT ELEVEN (11), BLOCK TWO (2), VICTORIA PLAZA (OWNED BY MAURILIO HIDALGO);

THENCE, S 53 DEGREES, 45'00" W (BEARING REFERENCE LINE) WITH THE COMMON LINE OF THIS TRACT AND HIDALGO TRACT A DISTANCE OF 119.36 FEET (DEED CALL= 120.00 FEET) TO A IRON ROD FOUND FOR THE SOUTH CORNER OF THIS 0.66 OF AN ACRE;

THENCE, N 36 DEGREES, 24'09" W (DEED CALL= N 36 DEGREES, 15'00" W) WITH THE COMMON LINE OF THIS TRACT AND LOTS 5-2, BLOCK 2, VICTORIA PLAZA A DISTANCE OF 240.00 FEET TO A IRON ROD SET FOR THE WEST CORNER OF THIS 0.66 OF AN ACRE;

THENCE, N 53 DEGREES, 45'01" E WITH THE COMMON LINE OF THIS TRACT AND LOT 15, BLOCK 2, VICTORIA PLAZA, (OWNED BY RICHARD MIKEAL) A DISTANCE OF 120.00 FEET TO A IRON ROD SET FOR THE NORTH CORNER OF THIS 0.66 OF AN ACRE;

THENCE, S 36 DEGREES, 15'00" E WITH THE SOUTHWEST LINE OF BRADLEY STREET A DISTANCE OF 240.00 FEET TO THE PLACE OF BEGINNING, CONTAINING WITHIN THESE METES AND BOUNDS 0.66 OF AN ACRE.

Return to: Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

FILE No. 9905
County Clerk, Victoria County, Texas

FILED

2020 AUG -6 A 9:39

dw
Doris Cooper
COUNTY CLERK
VICTORIA COUNTY, TEXAS

0000009055997

1250 YORK RD
VICTORIA, TX 77905

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: October 06, 2020

Time: The sale will begin at 11:00 AM or not later than three hours after that time.

Place: AREA IN FRONT OF THE EAST DOOR OF THE VICTORIA COUNTY COURTHOUSE BUILDING LOCATED AT 115 N. BRIDGE STREET 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 June 28, 1993 and recorded in Document VOLUME 0073, PAGE 684 real property records of VICTORIA County, Texas, with MICHAEL L MARTINEZ AND BERTHA MARTINEZ, grantor(s) and JIM WALTER HOMES, INC., mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by MICHAEL L MARTINEZ AND BERTHA MARTINEZ, securing the payment of the indebtednesses in the original principal amount of \$211,140.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. CITIBANK, N.A., NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE OF THE NEW RESIDENTIAL MORTGAGE LOAN TRUST 2020-1 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. NEWREZ LLC F/K/A NEW PENN FINANCIAL, LLC d/b/a SHELLPOINT MORTGAGE SERVICING, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o NEWREZ LLC F/K/A NEW PENN FINANCIAL, LLC d/b/a SHELLPOINT MORTGAGE SERVICING
55 BEATTIE PLACE
MAILSTOP 015
GREENVILLE, SC 29601



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 ARNOLD MENDOZA, ALEXIS MENDOZA, SUSANA SANDOVAL, SANDRA MENDOZA, OR ELIZABETH ANDERSON 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.



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 perjury that on _____ I filed at the office of the VICTORIA County Clerk and caused to be posted at the VICTORIA County courthouse this notice of sale.

Declarants Name: _____

Date: _____

1250 YORK RD
VICTORIA, TX 77905

00000009055997

00000009055997

VICTORIA

EXHIBIT "A"

BEING ALL OF LOT 14 OF "HANDY'S ACRES SUBDIVISION" IN VICTORIA, VICTORIA COUNTY, TEXAS, AS SAME APPEARS OF RECORD IN THE MAP AND PLAT RECORDS OF VICTORIA COUNTY, TEXAS, AT VOLUME 6, PAGE 150.

Carrington Foreclosure Services, LLC
P.O. Box 3309
Anaheim, California 92803
For Sale Information: (888) 313-1969
For Reinstatement Requests: 1-866-874-5860
Pay Off Requests: 1-800-561-4567
TS#: 19-22742

FILE No. 9906
County Clerk, Victoria County, Texas

FILED *ro*
2020 AUG. -6 P 2:47

Debra Carter
COUNTY CLERK
VICTORIA COUNTY, TEXAS

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 3/14/2007, ARTHUR P. SHEEHAN AND MEMERY SHEEHAN, HUSBAND AND WIFE, WITH HER, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of MICHAEL H. PATTERSON, as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR AMERICARE INVESTMENT GROUP, INC. DBA PREMIER CAPITAL LENDING, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$144,010.00, payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR AMERICARE INVESTMENT GROUP, INC. DBA PREMIER CAPITAL LENDING, which Deed of Trust is Recorded on 3/23/2007 as Volume 200703691, Book , Page , Loan Mod Rerecorded on 08/09/2010 as Instrument No. 201007498 in Victoria County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including , but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

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

Commonly known as: **1335 FM 3085, VICTORIA, TX 77905**

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Arnold Mendoza, Alexis Mendoza, Susana Sandoval, Sandra Mendoza, Elizabeth Anderson, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Vicki Hammonds or Jodi Steen**

or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on **10/6/2020 at 11:00 AM**, or no later than three (3) hours after such time, in **Victoria County, Texas**, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **FRONT OF THE EAST DOOR OF THE COURTHOUSE BUILDING LOCATED AT 115 NORTH BRIDGE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE**



4725899

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

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

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

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

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

WITNESS, my hand this 8/5/2020

WITNESS, my hand this *Aug 6, 2020*

Monica Sandoval

By: Monica Sandoval, Trustee Sale Specialist,
Team Lead
Carrington Foreclosure Services, LLC as
authorized agent for Mortgagee or Mortgage
Servicer
1500 South Douglass Road, Suite 150
Anaheim, CA 92806

Sandra Mendoza

By: Substitute Trustee(s)
Arnold Mendoza, Alexis Mendoza, Susara
Sandoval, Sandra
Mendoza, Elizabeth Anderson, Jo Woolsey, Bob
Frisch, Arnold Mendoza, Sandra Mendoza, Vicki
Hammonds or Jodi Steen

C/O Carrington Foreclosure Services, LLC
1500 South Douglass Road, Suite 150
Anaheim, CA 92806

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

**THE STATE OF TEXAS)
COUNTY OF VICTORIA)**

EXHIBIT A

Being a 9.21 acre tract of land situated in the John Hays Survey, Abstract 180, Victoria County, Texas, and being that same tract conveyed from Sophie Neisser to Bessie Frances Repka dated September 4, 1981 as recorded in Volume 1131, Page 327 of the Deed records of Victoria County, Texas, said 9.21 acre tract being more particularly described by metes and bounds as follows:

BEGINNING at a 5/8 inch diameter iron rod found for the West corner of the herein described tract, said iron rod being the South corner of a 9.21 acre tract conveyed from Sophie Neisser to Eleanor Ann Jacobs as recorded in Volume 1131, Page 265 of the Deed Records of said county, and also being in the northeast right-of-way line of Farm to Market 3085;

THENCE, North 55°00'00" East, (basis of bearing), with the southeast line of the 9.21 acre Jacobs tract, a distance of 1,843.53 feet to a 5/8 inch diameter iron rod found for the North corner of the herein described tract, said iron rod also being the East corner of the 9.21 acre Jacobs tract and in the southwest line of a 42.0 acre tract conveyed from Rosalie Vanek to James R. Stastny, et ux as recorded in Volume 515, Page 196 of the Deed Records of said county;

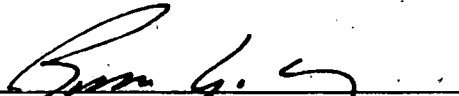
THENCE, South 34°50'33" East, with the southwest line of the 42.0 acre Stastny tract, a distance of 217.87 feet to a 5/8 inch diameter iron rod with yellow plastic cap stamped "Landtech Consultants" set for the East corner of the herein described tract, said iron rod also being the North corner of a 9.219 acre tract conveyed from Sophie Neisser to Mabel Marie Lemke as recorded in Volume 1133, Page 197 of the Deed records of said county;

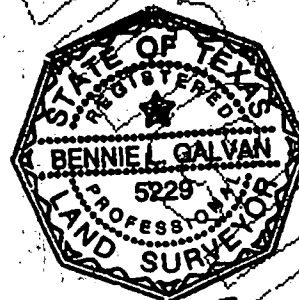
THENCE, South 55°00'00" West, with the northwest line of the 9.219 acre Lemke tract, a distance of 1,842.89 feet to a 5/8 inch diameter iron rod with yellow plastic cap stamped "Landtech Consultants" set for the South corner of the herein described tract, said iron rod also being in the northeast right-of-way line of Farm to Market 3085;

THENCE, North 35°00'35" West, with the northeast right-of-way line of Farm to Market 3085, a distance of 217.87 feet to the **POINT OF BEGINNING** and containing 9.21 acres of land, more or less.

A survey plat of even date herewith accompanies this legal description.

The foregoing Fieldnote Description is based on an actual survey made under my supervision in March 2007 and is true and correct to the best of my knowledge and belief.


Bennie L. Galvan
Registered Professional Land Surveyor
Texas No. 5229



Notice of Foreclosure Sale

2020 AUG 13 A 10 30

August 10, 2020

Delia Gray
COUNTY CLERK
VICTORIA COUNTY, TEXAS

Deed of Trust

Dated May 8, 2018

Grantor Byron Paul Hahn and Holly Hahn, Individually, and Texas Turning & Mfg LLC and Texas Turning Investments LLC

Trustee Craig Mechura

Lender Mechura Machine Works, LLC

Recorded in Number 201805243, Official Public Records of Victoria County, Texas

Legal Description Lot Number Twenty-Two (22), in Block Number One (1) of Mesquitewood Estates Section I, an addition to Victoria County, Texas, according to the established map and plat of said addition of record in Volume 6, Page 34 of the Plat Records of Victoria County, Texas, to which reference is here made for all purposes

Secures Promissory Note ("Note 2") in the original principal amount of \$2,650,000 00, executed by Byron Paul Hahn and Holly Hahn, Individually, and Texas Turning & Mfg LLC and Texas Turning Investments LLC ("Borrower") and payable to the order of Lender and all other indebtedness of Borrower to Lender

Foreclosure Sale

Date Tuesday, October 6, 2020

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 11 00 a m and not later than three hours thereafter

Place AT THE AREA IN FRONT OF THE EAST DOOR OF THE COURTHOUSE BUILDING, LOCATED AT 115 NORTH BRIDGE STREET in Victoria County, Texas, or, if the preceding area is no longer the designated area, at the area most recently designated by the Victoria County Commissioner's Court

Terms of Sale The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Lender's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust

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

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

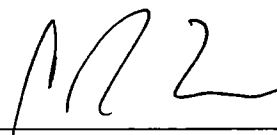
If Lender passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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

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

Pursuant to section 51.0075(a) of the Texas Property Code, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Trustee.

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



Carl R. Dawson
Attorney for mortgagee

Notice of Foreclosure Sale

2020 AUG 13 A 10:30

May 8, 2020

[Signature]
COUNTY CLERK
VICTORIA COUNTY, TEXAS

Deed of Trust

Dated May 8, 2018

Grantor Byron Paul Hahn and Holly Hahn, Individually, and Texas Turning & Mfg LLC and Texas Turning Investments LLC

Trustee Craig Mechura

Lender Craig Mechura and Natalie Mechura

Recorded in Number 201805241, Official Public Records of Victoria County, Texas

Legal Description Lot Number Twenty-Two (22), in Block Number One (1) of Mesquitewood Estates Section I, an addition to Victoria County, Texas, according to the established map and plat of said addition of record in Volume 6, Page 34 of the Plat Records of Victoria County, Texas, to which reference is here made for all purposes

Secures Promissory Note ("Note 1") in the original principal amount of \$530,000.00, executed by Byron Paul Hahn and Holly Hahn, Individually, and Texas Turning & Mfg LLC and Texas Turning Investments LLC ("Borrower") and payable to the order of Lender and all other indebtedness of Borrower to Lender

Foreclosure Sale

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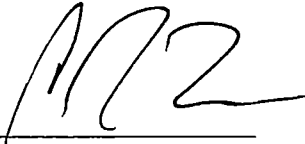
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Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another 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.



Carl R. Dawson
Attorney for mortgagee

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.

1. **Property to Be Sold.** The property to be sold is described as follows: BEING LOT NUMBER THIRTEEN(13), IN BLOCK NUMBER ONE (1), OF MAYFAIR TERRACE SECTION III, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 4, PAGE 52 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HERE MADE FOR DESCRIPTIVE PURPOSES.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 04/24/2015 and recorded in Document 201504486 real property records of Victoria County, Texas.

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

Date: 10/06/2020

Time: 11:00 AM

Place: Victoria County, Texas at the following location: FRONT OF THE EAST DOOR OF THE COURTHOUSE BUILDING LOCATED AT 115 NORTH BRIDGE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

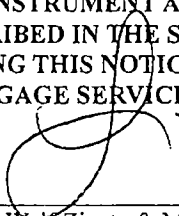
4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 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 ANTHONY HUTSON AND HEATHER MARIE HUTSON, provides that it secures the payment of the indebtedness in the original principal amount of \$91,315.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. WALLICK & VOLK, INC. is the current mortgagee of the note and deed of trust and WALLICK & VOLK INC. is mortgage servicer. A servicing agreement between the mortgagee, whose address is WALLICK & VOLK, INC. c/o WALLICK & VOLK INC., 1 Corporate Dr., Ste. 360, Lake Zurich, IL 60047 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 AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

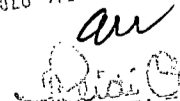
THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

THIS FORECLOSURE SALE IS BEING CONDUCTED UNDER THE EXCEPTION REFERENCED IN GOVERNOR ABBOTT'S EXECUTIVE ORDER GA-28(1)(A)


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

FILED

2020 AUG 20 A 8:27


COUNTY CLERK
VICTORIA COUNTY, TEXAS

NOTICE OF FORECLOSURE SALE

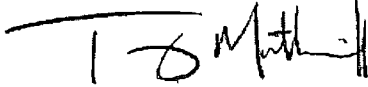
aw
Victoria County Clerk
COUNTY CLERK
VICTORIA COUNTY, TEXAS

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

BEING LOT NUMBER THIRTY-FIVE (35), IN BLOCK NUMBER ONE (1), OF HIGHLAND HILLS SECTION IV, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 9, PAGE 73A & B OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS.
- Security Instrument: Deed of Trust dated March 15, 2017 and recorded on May 26, 2017 as Instrument Number 201705960 in the real property records of VICTORIA County, Texas, which contains a power of sale.
- Sale Information: October 06, 2020, at 11:00 AM, or not later than three hours thereafter, at the area in front of the east door of the Victoria County Courthouse located at 115 North Bridge Street, Victoria, 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 SAMANTHA LEANN RULON AND SHERRIE RULON FKA SHERRIE MARIE MARGESON secures the repayment of a Note dated March 15, 2017 in the amount of \$244,693.00. 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, TX 75024

Substitute Trustee(s): Jo Woolsey, Bob Frisch, Arnold
Mendoza, Sandra Mendoza, Vicki Hammonds, Jodi
Steen, Ramon Perez, Garrett Sanders, Megan Ysassi,
John Sisk, Amy Ortiz, Alexis Mendoza, Susana
Sandoval, Elizabeth Anderson, Janice Stoner
c/o Miller, Watson & George, P.C.
5550 Granite Parkway, Suite 245
Plano, TX 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 VICTORIA County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Pursuant to authority conferred upon me by that certain Deed of Trust executed by Andre Martinez of Victoria County, Texas, dated 5/16/2019, and duly recorded as Instrument No.201905629, of the Official Records of Victoria County, Texas, I will, as Substitute Trustee under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, default having been made in the payment thereof, sell on Tuesday, 10/6/2020, (that being the first Tuesday of said month), at public auction to the highest bidder for cash at the area of the Victoria County Courthouse designated by the Victoria County Commissioners Court for foreclosure sales (the Commissioners Court designation is recorded in the Real Property Records of Victoria County, Texas), said Courthouse being located in Victoria, Texas, between the hours of 10:00 o'clock a.m. and 1:00 o'clock p.m. of that day (the earliest time at which the sale will occur is 10:00 o'clock a.m., and the latest time at which it may occur is 1:00 o'clock p.m.), the following-described property, to-wit:

Being Lots Fifty-Five (55) and Fifty-Six (56), in Block Four (4), of Victoria-Bloomington Highway Subdivision, an addition lying within within the corporate limits of the City of Victoria, Victoria County, Texas, according to the established map and plat recorded in Volume 3, Page 25, Plat Records, Victoria County, Texas;

Subject, however, to any title exceptions and other matters set forth in the Deed of Trust described above or as may appear of record in the Office of the Victoria County Clerk of Victoria County, Texas, any ad valorem taxes that may be owing against the above-described property, and to any rights of parties in possession of the above-described property.

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.

Executed this 27th day of August, 2020.

Pearl M. Garcia

PEARL M. GARCIA, Substitute Trustee
FERGUSON FINANCIAL INVESTMENTS, LLC
3805 E. Rio Grande
Victoria, Texas 77901
361-573-7653 - Telephone
361-582-4784 - Facsimile

FILED

2020 AUG 28 A 9:00

M-D.
Delia Cardenas
COUNTY CLERK
VICTORIA COUNTY, TEXAS

THE STATE OF TEXAS §
 §
COUNTY OF VICTORIA §

NOTICE OF TRUSTEE'S SALE
M.A.
Victoria County Clerk
COUNTY CLERK
VICTORIA COUNTY, TEXAS

This Notice is now provided to you by the Substitute Trustee named below.

WHEREAS, ON THE 10th day of February, 2012, Andres Aguilar and wife Olivia Aguilar executed a Deed of Trust conveying to Cesaria Garcia, as Trustee, the real estate herein described, to secure Cesaria Garcia in the payment of a debt therein described, said Deed of Trust being recorded under Clerk's File Number 201202292 in the Official Records of Victoria County, Texas; and

WHEREAS, Default has occurred in the payment of said indebtedness, the holder of the note has accelerated the balance due, the debtor has not paid the same and the same is now wholly due, and the owner and holder of said debt has requested the undersigned to sell said property to satisfy said indebtedness:

NOW THEREFORE, Notice is hereby given that on Tuesday, the 6th day of October, 2020 between ten o'clock a.m. and four o'clock p.m., I will sell said real estate at the door of the County Courthouse in Victoria County, Texas, to the highest bidder for cash.

Said real estate is described as follows: In the County of Victoria, State of Texas:

Being a tract of 2.2335 acres, commonly known as 2443 Old Goliad Road, in the Jose Maria Hernandezx Survey, Abstract No. 59, Victoria County, Texas, the same being a portion of Lot No. 5, Block No. 4 of Quail Creek Estates, a resubdivision of Aloe Airfield Parcel No. 2, Victoria County, Texas, according to the established map and plat of said subdivision as recorded in Vol. 4, on page 29 of the Plat Records of said county, and being more particularly described by metes and bounds in Exhibit A attached thereto, to which reference is here made for all purposes.

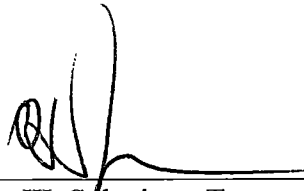
In offering this property for sale at foreclosure pursuant to its deed of trust, neither the lien holder nor the duly appointed trustee or substitute trustee, as the case may be, make any warranties or representations, express or implied, regarding the compliance or non compliance of this property with Comprehensive Environmental Response, Compensation and Liability Act, (CERCLA"), the Resource Conservation and Recovery Act ("RCRA"), the Texas Solid Waste

and Disposal Act, the Regulations of the United States Environmental Protection Agency, the Texas Water Commission, or any other Federal, State or local environmental law or regulation, which include, but are not limited to representations that the property has not been used for (i) the storage, transportation, processing or disposal of hazardous waste, industrial solid or municipal solid waster as those terms are defined in the Texas Solid Waste and Disposal Act, Tex. Rev. Civ. Stat. Ann. Art. 4477-7, or any toxix or hazardous wastes, substances or materials as identified under the Resource Conservation and Recovery Act of 1976 (42 U. S. C. §6901 et seq) as amended, the Comprehensive Environmental Response, Compensation, and Liability Act, (42 U. S. C. §9601 et seq.) as amended, and the regulations of the United States Environmental Protection Agency, or (ii) in such a way as to create any environmental condition that is actionable under any Federal, State or local environmental law or regulation. Any such representations or warranties are expressly disclaimed hereby.

The Purchaser of this property at the foreclosure sale shall accept and take the property in its present condition and subject to any loss, claims, liability, damages, injunctive relief, injuries to person, property or natural resources, cost, expense, action, or cause of action, pursuant to any Federal, State or local law of regulation.

You are also notified as follows: You may 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.

Witness my hand this 31st day of August, 2020.



O. F. Jones III, Substitute Trustee

FILE No. 9920
County Clerk, Victoria County, Texas

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

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

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

BEING ALL OF LOT NO. FORTY TWO (42), IN BLOCK NO. TWO (2), OF HIGHLAND ESTATES SECTION I, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 2, PAGE 54, OF THE MAP AND PLAT RECORDS OF VICTORIA COUNTY, TEXAS

Commonly known as: 404 Angus Street, Victoria, TX 77904

2. Instrument to be Foreclosed. The instrument to be foreclosed is the deed of trust to Mortgage Electronic Registration Systems, Inc. as nominee for MORTGAGEIT, INC., recorded on 08/10/2005 as Instrument No. 200511273 in the real property records of Victoria County, Texas. Assignment of Deed of Trust to Aspen Properties Group, LLC as Trustee for Aspen G Revocable Trust recorded on 05/25/2018 as Instrument No. 201805868 of the real property records of Victoria County, Texas. Assignment of Deed of Trust to Aspen Properties Group, LLC as Trustee for Aspen I Revocable Trust recorded on 05/30/2019 as Instrument No. 201906031 of the real property records of Victoria County, Texas. The holder or servicer of the instrument is: Aspen Properties Group, LLC as Trustee for Aspen I Revocable Trust.

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

Date: 10/06/2020

Time: The sale will begin no earlier than 11:00 AM or no later than three hours thereafter. The sale will be completed by no later than 4:00 P.M.

Place: At the area in front of the east door of the Victoria County Courthouse, 115-North-Bridge Street, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's 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.

FILED
PC

2020 SEP -1 P 1:45

Diana Greley
COUNTY CLERK
VICTORIA COUNTY, TEXAS



4726352

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 refiled 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.

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.

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 Thomas Yaws and wife, Misty Yaws.

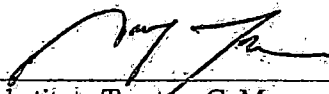
6. Obligations Secured. The deed of trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to (a) the promissory note in the original principal amount of \$20,000.00, executed by Thomas Yaws, and payable to the order of MORTGAGEIT, INC.; (b) all renewals and extensions of the note; (c) any and all present and future indebtednesses of Thomas Yaws and wife, Misty Yaws to MORTGAGEIT, INC.. Aspen

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

Properties Group, LLC as Trustee for Aspen I Revocable Trust is the current holder of the Obligations and is the beneficiary under the deed of trust.

7. Default and Request to Act. Default has occurred under the deed of trust, and the beneficiary has requested Names: Texas Foreclosure Management Corporation d/b/a Foreclosure Network of Texas Arnold Mendoza, Alexis Mendoza, Susana Sandoval, Sandra Mendoza, Elizabeth Anderson, 10406 Rockley Rd., Houston, TX 77099, Brian Sayer, C. Morgan Lasley, and Katie Hosch, 925 E. 4th St., Waterloo, IA 50703 as Substitute Trustees, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person as Substitute Trustee to conduct the sale.

8. Acceleration. Default has occurred in the payment of the Indebtedness secured by the deed of trust. Therefore, the beneficiary accelerates the maturity of the Indebtedness and declares the entire Indebtedness immediately due and payable.


Substitute Trustee, C. Morgan Lasley 24 Aug 2020

Sent to obligors via certified mail by The Sayer Law Group, P.C., 925 E. 4th St., Waterloo, IA 50703, 319-234-2530.

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.

SEE ATTACHED FOR ADDITIONAL IMPORTANT DISCLOSURES

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

The Sayer Law Group, P.C. is, or may be considered, a debt collector attempting to collect a debt, and any information will be used for that purpose. However, if you have had your debt discharged in bankruptcy and you did not reaffirm your loan in your bankruptcy case, Aspen Properties Group, LLC as Trustee for Aspen I Revocable Trust will only exercise its right as against the property and is not attempting to assess or collect the debt from you personally. You are further advised that unless you notify The Sayer Law Group, P.C. within 30 days of your receipt of this notice that you dispute the validity of the amount owed to Aspen Properties Group, LLC as Trustee for Aspen I Revocable Trust or any portion thereof, the debt will be assumed to be valid. The sum owing as of 08/17/2020 is \$18,425.43 which consists of: Unpaid Principal Balance: \$16,776.21, Interest: \$1,331.44, Late Charges: \$122.78, Other Fees: \$195.00. TOTAL REQUIRED TO PAYOFF: \$18,425.43. Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, and adjustment may be necessary after we receive your payment.

Please note these Fair Debt Collection Practices Act provisions:

- (a) If the consumer notifies the debt collector within the 30-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and a copy of such verification of the debt or a copy of a judgment against the consumer and a copy of such verification or judgment will be mailed to the consumer by the debt collector;
- (b) If the consumer requests, upon the consumer's written request, within the 30-day *period*, the name and address of the original creditor, the debt collector will provide the consumer with the name and address of the original creditor if different from the current creditor; and,
- (c) The debt collector shall cease collection of the debt or any disputed portion thereof, until the debt collector obtains verification of the debt or a copy of a judgment, or the name and address of the original creditor if different from the current creditor.

This notice and all further steps undertaken by The Sayer Law Group, P.C., of 925 E. 4th St., Waterloo, IA 50703, will be in compliance with applicable state and federal laws.

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

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

Paige Condon
COUNTY CLERK
VICTORIA COUNTY, TEXAS

0000009015801

316 BYRON LANE
VICTORIA, TX 77901

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: October 06, 2020
Time: The sale will begin at 11:00 AM or not later than three hours after that time.
Place: AREA IN FRONT OF THE EAST DOOR OF THE VICTORIA COUNTY COURTHOUSE BUILDING LOCATED AT 115 N. BRIDGE STREET 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 27, 2015 and recorded in Document CLERK'S FILE NO. 201508262; AS AFFECTED BY LOAN MODIFICATION AGREEMENT IN CLERK'S FILE NO. 201806583 real property records of VICTORIA County, Texas, with STEVE HERNANDEZ AND MARY LOU HERNANDEZ, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by STEVE HERNANDEZ AND MARY LOU HERNANDEZ, securing the payment of the indebtednesses in the original principal amount of \$127,645.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. PENNYMAC LOAN SERVICES, LLC 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. PENNYMAC LOAN SERVICES, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o PENNYMAC LOAN SERVICES, LLC
3043 TOWNSGATE ROAD
SUITE 200
WESTLAKE VILLAGE, CA 91361



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 JO WOOLSEY, BOB FRISCH, JANICE STONER, OR JODI STEEN 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.



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 perjury that on _____ I filed at the office of the VICTORIA County Clerk and caused to be posted at the VICTORIA County courthouse this notice of sale.

Declarants Name: _____

Date: _____

316 BYRON LANE
VICTORIA, TX 77901

00000009015801

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VICTORIA

EXHIBIT "A"

BEING LOT NUMBER EIGHT (8), IN BLOCK NUMBER SEVEN (7), OF FLEETWOOD SUBDIVISION, SECTION 111, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 6, AT PAGE 170 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HEREMADE FOR DESCRIPTIVE PURPOSES.

Notice of Substitute Trustee's Sale

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

Deed of Trust Date: November 6, 2007	Original Mortgagor/Grantor: JOHN ALANIZ AND DESSIE ALANIZ
Original Beneficiary / Mortgagee: WALTER MORTGAGE COMPANY.	Current Beneficiary / Mortgagee: THE BANK OF NEW YORK MELLON, AS INDENTURE TRUSTEE, FOR MID-STATE CAPITAL CORPORATION 2010-1 TRUST
Recorded in: Volume: n/a Page: n/a Instrument No: 200714269	Property County: VICTORIA
Mortgage Servicer: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING	Mortgage Servicer's Address: 55 Beattie Place, Suite 110, MS#001, Greenville, SC 29601

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

Secures: Note in the original principal amount of \$126,090.00, executed by DESSIE ALANIZ; JOHN ALANIZ; and payable to the order of Lender.

Property Address/Mailing Address: 147 ADCOCK RD, VICTORIA, TX 77905

Legal Description of Property to be Sold: BEING LOT NUMBER TWO (2), IN BLOCK NUMBER ONE (1), OF RANCHO MIRAGE SUBDIVISION, AN ADDITION TO VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP OR PLAT OF RECORD IN VOLUME 7, PAGE 150D, OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS. .

Date of Sale: October 6, 2020	Earliest time Sale will begin: 11:00 AM
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Place of sale of Property: FRONT OF THE EAST DOOR OF THE COURTHOUSE BUILDING LOCATED AT 115 NORTH BRIDGE STREET

OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *THE BANK OF NEW YORK MELLON, AS INDENTURE TRUSTEE, FOR MID-STATE CAPITAL CORPORATION 2010-1 TRUST*, the owner and holder of the Note, has requested Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Vicki Hammonds, Janice Stoner or Jodi Steen, whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *THE BANK OF NEW YORK MELLON, AS INDENTURE TRUSTEE, FOR*

MID-STATE CAPITAL CORPORATION 2010-1 TRUST bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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

Pursuant to section 51.0075(a) of the Texas Property Code, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Vicki Hammonds, Janice Stoner or Jodi Steen, whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Vicki Hammonds, Janice Stoner or Jodi Steen, whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

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



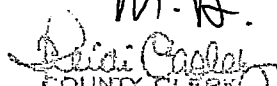
SUBSTITUTE TRUSTEE

Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Vicki Hammonds, Janice Stoner or Jodi Steen, Trustee

c/o RAS CRANE, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, Georgia 30097; PH: (470)321-7112

FILED

2020 SEP -3 P 3: 27

M.A.

COUNTY CLERK
VICTORIA COUNTY, TEXAS

Notice of Substitute Trustee's Foreclosure Sale

September 8, 2020

FILED

Deed of Trust

Dated: June 1, 2018
Grantor: PHILLIP D. JOHNS

2020 SEP -8 P 3: 25
M.A.
Patricia Crisley
COUNTY CLERK
VICTORIA COUNTY, TEXAS

Initial Trustee: John Griffin, Jr.

Substitute Trustee: Brendan C. Holm

Lender/Beneficiary: CRAIG LAUGER

Recorded in: Number 201806386, Official Public Records of Victoria County, Texas

Legal Description: BEING Lot Number One (1), in Block Number One (1), of LAUGER SUBDIVISION NO. 1, an addition to the City of Victoria, Victoria County, Texas, according to the established map and plat of said addition of record in Volume 8, Page 1C of the Plat Records of Victoria County, Texas, to which reference is here made for descriptive purposes ("Property").

SAVE AND EXCEPT, all of the oil, gas and other minerals lying in, on and under the above-described lot, which shall be retained by Vendor and being subject to all easements, reservations, and other matters of record in the Office of the County Clerk of Victoria County, Texas,

Secures: Promissory Note ("Note") in the original principal amount of \$202,500.00, executed by Phillip D. Johns ("Borrower") and payable to the order of Lender, Craig Lauger.

Foreclosure Sale:

Date: Tuesday, October 06, 2020

Time: The sale of the Property will be held at 11:00 a.m. local time; the earliest time at which the Foreclosure Sale will begin is 11:00 a.m. and not later than three hours thereafter.

Place: AT THE AREA IN FRONT OF THE EAST DOOR OF THE COURTHOUSE BUILDING, LOCATED AT 115 NORTH BRIDGE STREET in Victoria County, Texas, or, if the preceding area is no longer the designated area, at the area most recently designated by the Victoria County Commissioner's Court

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

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. As a result of default and pursuant to the terms of the Deed of Trust, Lender, the owner and holder of the Note, appoints Brendan C. Holm as Substitute Trustee, declares the entire indebtedness secured immediately due, and Lender requests Substitute Trustee to sell the Property.

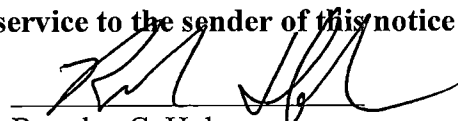
Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale, the Deed of Trust, and applicable Texas law. If Lender passes the Foreclosure Sale, notice of the date of any rescheduled 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, 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 for the first sale of the day held by Substitute Trustee.

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

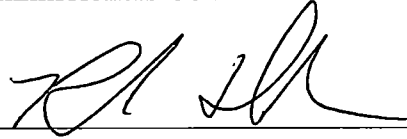


Brendan C. Holm

Substitute Trustee, Designated by Craig Lauger

Certificate of Posting

I am Brendan Holm whose address is 119 S. Main, Victoria, Texas 77901. I declare under penalty of perjury that on September 8, 2020, I filed and/or recorded this Notice of Substitute Trustee's Foreclosure Sale at the office of the Victoria County Clerk and caused it to be posted at the location directed by the Victoria County Commissioners Court.

A handwritten signature in black ink, appearing to read 'B. Holm', written over a horizontal line.

Brendan Holm

FILED

Notice of Foreclosure Sale

September 11, 2020

2020 SEP 11 A 11: 54

M. D.
Victoria County Clerk
VICTORIA COUNTY, TEXAS

Texas Home Equity Security Instrument (First Lien) ("Deed of Trust"):

Dated: September 18, 2012

Grantor: Kenneth Andrew Svatek and wife, Jennifer A. Svatek

Trustee: Loretta Williams

Lender: Texas Dow Employees Credit Union

Recorded in: Filed of record under clerk's file number 201210973 of the real property records of Victoria County, Texas

Legal Description: Being Lot No. Eighteen (18), in Block No. Four (4), of Cedar Ridge Estates, a subdivision to the City of Victoria, Victoria County, Texas, according to the established map and plat of said subdivision of record in Volume 5, Page 3, Map and Plat Records of Victoria County, Texas.

Property Address: 105 Eleanor Street, Victoria, Texas 77904

Secures: Texas Home Equity Fixed/Adjustable Rate Note ("Note") in the original principal amount of \$60,000.00, executed by Kenneth Andrew Svatek ("Borrower") and payable to the order of Lender

Property: The real property, improvements, and personal property described in and mortgaged in the Deed of Trust, and all rights and appurtenances thereto

Substitute Trustee: Jacquelyn D. McAnelly, M. H. Cersonsky

Substitute Trustee's Address: 1770 St. James Place, Suite 150, Houston, Texas 77056

Foreclosure Sale:

Date: October 6, 2020

Time: The sale of the Property will be held between the hours of 10:00 a.m. and 4:00 p.m. local time; the earliest time at which the Foreclosure Sale will begin is 10:00 a.m. and not later than three hours thereafter.

Place: Victoria County Courthouse, 115 N. Bridge St., Victoria, TX 77901, area in front of east door of courthouse facing North Bridge Street.

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

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

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

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

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

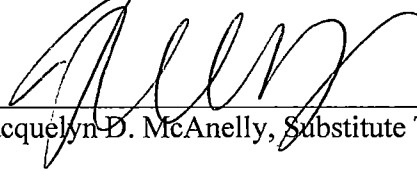
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain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

Pursuant to section 51.009 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, 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 for the first sale of the day held by Substitute Trustee.

Assert and protect your rights as a member of the armed forces of the United States.

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



Jacquelyn D. McAnelly, Substitute Trustee

Cause No.: 19-09-84964-D

In Re: Order for Foreclosure Concerning 105 Eleanor Street, Victoria, Texas 77904 Under Tex. R. Civ. P. 736	§ § § §	IN THE DISTRICT COURT OF
Petitioner: Texas Dow Employees Credit Union	§ §	VICTORIA COUNTY, TEXAS
Respondents: Kenneth Andrew Svatek and Jennifer A. Svatek and Occupant	§ § §	377th JUDICIAL DISTRICT COURT

DEFAULT ORDER ALLOWING FORECLOSURE

1. On this day, the Court considered Petitioner's motion for default order granting its application for an expedited order under Rule 736. Petitioner's application complies with the requirements of Texas Rules of Civil Procedure 736.1.

2. The name and last known address of each Respondent subject to this order are Kenneth Andrew Svatek, Jennifer A. Svatek, and Occupant, whose last known address is 105 Eleanor Street, Victoria, Texas 77904.

3. Each Respondent was properly served with the citation, but none filed a response within the time required by law. The return of service for each Respondent has been on file with the court for at least ten days.

4. The property that is the subject of this foreclosure proceeding is commonly known as 105 Eleanor Street, Victoria, Texas 77904 with the following legal description:

Being Lot No. Eighteen (18), in Block No. Four (4), of Cedar Ridge Estates, a subdivision to the City of Victoria, Victoria County, Texas, according to the established map and plat of said subdivision of record in Volume 5, Page 3, Map and Plat Records of Victoria County, Texas.

5. The lien to be foreclosed is indexed or recorded at Instrument Number: 201210973 and recorded in the real property records of Victoria County, Texas.

6. The material facts establishing Respondent's default are alleged in Petitioner's application and the supporting affidavit. Those facts are adopted by the court and incorporated by reference in this order.

7. Based on the affidavit of Petitioner, no Respondent subject to this order is protected from foreclosure by the Servicemembers Civil Relief Act, 50 U.S.C. App. §501 et. seq.

8. Therefore, the Court grants Petitioner's motion for default order under Texas Rules of Civil Procedure 736.7 and 736.8. Petitioner may proceed with foreclosure of the property described above in accordance with applicable law and the loan agreement, contract, or lien sought to be foreclosed.

9. This order is not subject to a motion for rehearing, a new trial, a bill of review, or an appeal. Any challenge to this order must be made in separate, original proceeding filed in accordance with Texas Rule of Civil Procedure 736.11.

SIGNED this _____ day of _____, 2019.

Signed: 11/4/2019 11:16 AM


JUDGE PRESIDING

CAUSE NO. 20-03-85640-D

TEXAS DOW EMPLOYEES CREDIT UNION,	§	IN THE DISTRICT COURT OF
<i>Plaintiffs,</i>	§	
	§	
	§	
	§	VICTORIA COUNTY, TEXAS
v.	§	
	§	
KENNETH ANDREW SVATEK,	§	
<i>Defendant.</i>	§	377 th JUDICIAL DISTRICT

DEFAULT JUDGMENT ON PLAINTIFFS' ORIGINAL PETITION WITH APPLICATION AND AFFIDAVIT FOR TEMPORARY INJUNCTION

On this day came on submission or hearing, Plaintiff, Texas Dow Employees Credit Union's Motion for Default Judgment on Plaintiff's Original Petition with Application and Affidavit For Temporary Injunction. Defendant, Kenneth Andrew Svatek,, who was duly cited to appear and answer herein, has failed to file an answer within the time allowed by law.

The Court has considered the pleadings and records on file in this cause as well as the evidence on file, and is of the opinion that judgment should be rendered for Plaintiff.

It is accordingly, ADJUDGED and DECREED that Texas Dow Employees Credit Union ("TDECU") Plaintiff, have judgment against Defendant Svatek as follows:

1 –that Svatek is to take no action to block, hinder or delay enforcement of the Court Order of November 4, 2019, issued by the 377th Judicial District Court of Victoria County, Texas in Cause No. 19-09-8464-0, which order allowed TDECU to proceed to foreclose on the property covered by that order which has the address of 105 Eleanor, Victoria Texas 77904 except with written permission of this Court, this includes not filling any claims in any other court, state or federal, or in any public office, state or federal, including not filing any claims with any state or federal agency, without first

obtaining permission of this Court which has proper jurisdiction of the dispute between Svatek and TDECU, this judgment may be enforced by contempt or other powers allowed by law;

2 – Svatek shall not file any claim to the property at 105 Eleanor, Victoria, Texas 77904 except in this Court and only with this Court's written permission after a finding that Svatek's requested filing complies with applicable State and Federal law, and is founded on true facts and in compliance with Rule 13 of the Texas Rules of Civil Procedure.

In addition to the above requested relief, TDECU shall also have the following relief:

- a. Attorney's fees incurred because of Svatek's failure to comply with: 1) Texas Home Equity Fixed/Adjustable Rate Note; and, 2) Texas Home Equity Security Instrument because of the damages and/or attorney's fees incurred by TDECU in enforcing its rights as allowed by the loan documents and its rights under the Declaratory Judgment Act;
- b. a permanent injunction against Svatek prohibiting him from in any way interfering with any foreclosure sale authorized by the Judge's Order allowing foreclosure sale dated November 4, 2019, in cause No. 19.09.8464-D;
- c. a permanent injunction requiring Svatek to withdraw, rescind and destroy any incorrect documents, wherever filed, claiming that TDECU is not entitled to foreclose on the property at 105 Eleanor, Victoria, Texas, 77904 and to claim that TDECU has no valid lien on such property or that no trustee was appointed or agreed to by Svatek;
- d. attorneys fees in the amount of \$ 11,442.50 as supported by the evidence filed with Court, including fees in the event of success on appeal as follows:
 - 1) For an appeal to the Court of Appeals \$17,500;
 - 2) If a petition for review is requested, \$17,500 and
 - 3) If the appeal is heard by the Texas Supreme Court, \$25,000.

e. court costs of \$ 696.48.

It is further ORDERED that Plaintiff shall have all writs of execution and other process necessary to enforce this judgment, and the Court retains jurisdiction over any violations of this Court's Judgment.

All relief not expressly granted herein is denied.

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

SIGNED _____, 2020.

Signed: 7/31/2020 11:57 AM



JUDGE PRESIDING

APPROVED AS TO FORM:

CERSONSKY, ROSEN & GARCIA, P.C.

By: /s/ M.H. Cersonsky
M. H. Cersonsky, TBA No. 04048500
Email: mhcersonsky@law-crg.com
1770 St. James Place, Suite 150
Houston, TX 77056
Telephone: (713) 600-8500
Facsimile: (713) 600-8585

**ATTORNEY FOR PLAINTIFF,
TEXAS DOW EMPLOYEES
CREDIT UNION**

FILED

Notice of Foreclosure Sale

September 11, 2020

2020 SEP 11 A 11: 55

M. B.
Delia Cooley
COUNTY CLERK
VICTORIA COUNTY, TEXAS

Deed of Trust

Dated: July 19, 2013

Grantor: Jason S. Bardas and wife, Michelle Bardas

Trustee: Loretta Williams

Lender: Texas Dow Employees Credit Union

Recorded in: Filed of record under clerk's file number 201308799 of the real property records of Victoria County, Texas

Legal Description: Being Lot Number Seven (7), in Block Number Five (5), of Terra Vista Subdivision Phase II, an addition to the City of Victoria, Victoria County, Texas, according to the established map and plat of said addition of record in Volume 9, Pages 37 C&D of the Plat Records of Victoria County, Texas, to which reference is here made for descriptive purposes.

Property Address: 113 Sandstone Ct., Victoria, Texas 77904

Secures: Adjustable Rate Note ("Note") in the original principal amount of \$305,805.00, executed by Jason S. Bardas ("Borrower"), and payable to the order of Lender

Property: The real property, improvements, and personal property described in and mortgaged in the Deed of Trust, including the real property described therein and all rights and appurtenances thereto

Substitute Trustee: Jacquelyn D. McAnelly, M. H. Cersonsky, John C. Landon.

Substitute Trustee's Address: 1770 St. James Place, Suite 150, Houston, Texas 77056

Foreclosure Sale:

Date: October 6, 2020

Time: The sale of the Property will be held between the hours of 10:00 a.m. and 4:00 p.m. local time; **the earliest time at which the Foreclosure Sale will begin is 10:00 a.m. and not later than three hours thereafter.**

Place: Victoria County Courthouse, 115 N. Bridge St., Victoria TX, 77901, area in front of east door of courthouse facing North Bridge Street.

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

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

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

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

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

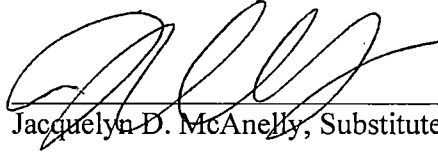
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain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

Pursuant to section 51.009 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, 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 for the first sale of the day held by Substitute Trustee.

Assert and protect your rights as a member of the armed forces of the United States.

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

A handwritten signature in black ink, appearing to read 'J. McAnelly', is written over a horizontal line.

Jacquelyn D. McAnelly, Substitute Trustee

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

FILED

VICTORIA County

Deed of Trust Dated: July 18, 2013

Amount: \$138,890.00

Grantor(s): ELIZABETH A PRICKETT and JOHN T PRICKETT

Original Mortgagee: GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION

Current Mortgagee: GUILD MORTGAGE COMPANY

Mortgagee Address: GUILD MORTGAGE COMPANY, 5898 COPLEY DR. 4TH FLOOR, SAN DIEGO, CA 92144

Recording Information: Document No. 201310299

Legal Description: LOT NO. TWENTY-NINE (29), IN BLOCK NO. FIFTEEN (15), OF TANGLEWOOD, SECTION 15, VICTORIA SUBDIVISION, LYING WITHIN THE CORPORATE LIMITS OF THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT THEREOF RECORDED IN VOLUME 6, PAGE 65, PLAT RECORDS, VICTORIA COUNTY, TEXAS.

2020 SEP 14 P 1:42

M.S.

Relia Cordero
COUNTY CLERK

Date of Sale: October 6, 2020 between the hours of 11:00 AM and 2:00 PM.

Earliest Time Sale Will Begin: 11:00 AM

Place of Sale: The foreclosure sale will be conducted at public venue in the area designated by the VICTORIA 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.

JO WOOLSEY OR W.D. LAREW, LESLYE EVANS, ARNOLD MENDOZA, BARBARA SANDOVAL, JOHN SISK, AMY ORTIZ, RAMON PEREZ, GARRETT SANDERS, BOB FRISCH, VICKI HAMMONDS, ALEXIS MENDOZA, SUSANA SANDOVAL, SANDRA MENDOZA, ELIZABETH ANDERSON, JODI STEEN, MARTHA BOETA, MEGAN YASSI OR JANICE STONER 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
HUGHES, WATTERS & ASKANASE, L.L.P.
1201 Louisiana, Suite 2800
Houston, Texas 77002
Reference: 2020-002125



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

Bob Frisch

FILE No. 9928
County Clerk, Victoria County, Texas

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Pursuant to authority conferred upon me by that certain Deed of Trust executed by GUSTAVO VASQUEZ, dated August 16, 2002, and duly recorded as Instrument No. 200210764, of the Official Records of Victoria County, Texas, I will, as Substitute Trustee under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, default having been made in the payment thereof, sell on Tuesday, October 6, 2020, (that being the first Tuesday of said month), at public auction to the highest bidder for cash at the area of the Victoria County Courthouse designated by the Victoria County Commissioners Court for foreclosure sales (the Commissioners Court designation is recorded in the Real Property Records of Victoria County, Texas), said Courthouse being located in Victoria, Texas, between the hours of 10:00 o'clock a.m. and 1:00 o'clock p.m. of that day (the earliest time at which the sale will occur is 10:00 o'clock a.m., and the latest time at which it may occur is 1:00 o'clock p.m.), the following-described property, to-wit:


BEING Lots Number Fifty-Four (54) and Fifty-Five (55), in Block Number Three (3), of SOUTH END ADDITION, an addition to the City of Victoria, Victoria County, Texas, according to the established map and plat of record in Volume 1, Page 64, Map and Plat Records of Victoria County, Texas;

Subject, however, to any title exceptions and other matters set forth in the Deed of Trust described above or as may appear of record in the Office of the County Clerk of Victoria County, Texas, any ad valorem taxes that may be owing against the above-described property, and to any rights of parties in possession of the above-described property.

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.

Executed this 14th day of September, 2020.



HOWARD R. MAREK,
Substitute Trustee
203 N. Liberty
Victoria, Texas 77901
361-573-5500 Telephone
361-570-2184 Facsimile

melissa\krause, ario\notice of sale.frm

FILED 
2020 SEP 14 P 3: 06


COUNTY CLERK
VICTORIA COUNTY, TEXAS

NOTICE OF FORECLOSURE SALE

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

1. *Property to Be Sold.* The property to be sold is described in Exhibit A attached hereto.
2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust (referred to herein as "deed of trust") dated August 13, 2014 recorded at Instrument No. 201409663 of the Official Public Records of Victoria County, Texas.
3. *Date, Time, and Place of Sale.* The sale is scheduled to be held at the following date, time, and place:

Date: October 6, 2020

Time: The sale will begin no earlier than 11:00 A.M. or no later than three hours thereafter. The sale will be completed by no later than 4:00 P.M.

Place: AT THE AREA IN FRONT OF THE EAST DOOR OF THE COURTHOUSE BUILDING LOACTED AT 115 NORTH BRIDGE STREET in Victoria County, Texas, or, if the preceding area(s) is/are no longer the area(s) designated by the Victoria County Commissioner's Court, at the area most recently designated by the Victoria County Commissioner's Court.

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 refiled 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 cash on the day the property is sold.

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 (substitute or successor 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.

6. *Obligations Secured.* The deed of trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to (a) the promissory note dated August 13, 2014 in the original principal amount of \$1,000,000.00 executed by, and payable to the order of Mike Burris; (b) all renewals and extensions of said note; and (c) any and all other indebtednesses of debtor to Mike Burris provided for under the above described deed of trust. Mike Burris 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 trustee of the deed of trust, Erich Heinold, P.O. Box 7230, Victoria, Texas 77903-7230, telephone number: (361) 576-0197.

7. *Default and Request to Act.* Default has occurred under the deed of trust, and the beneficiary has requested me, as trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute or successor trustee to conduct the sale.

Dated August 14, 2020



Erich Heinold

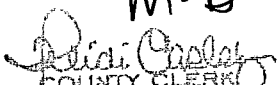
Trustee

P.O. Box 7230, Victoria, Texas 77903-7230

FILED

2020 SEP 14 P 3:44

M-D-


COUNTY CLERK
VICTORIA COUNTY, TEXAS

2.47 ACRES

Exhibit "A"

THE STATE OF TEXAS}
THE COUNTY OF VICTORIA}

BEING a 2.47 acre tract of land, being all the remaining portion of Lot 1, Block 2, of Medical Plaza Subdivision Unit II, an addition to the City of Victoria, Victoria County, Texas, according to the map or plat thereof recorded in Volume 7, Page 42-D, Plat Records, Victoria County, Texas, being the remainder of that certain tract of land described as 2.500 acres as conveyed by Southwestern Medical Centers, Inc. to Byron Micheal Burris and James H. Hoffman, in Deed recorded in Volume 168, Page 683, Official Records, Victoria County, Texas; LESS, SAVE AND EXCEPT three tracts described as a 0.0001 of an acre of land, a 0.0002 of an acre of land, and a 0.0003 of an acre of land, more or less, being out of and a part of Lot 1, Block 2, of Medical Plaza Subdivision – Unit II, an addition to the City of Victoria, Victoria County, Texas, said tracts being more fully described in that Warranty Deed, dated December 29, 2008, granted by Mike Burris to Advanced Living Technologies, Inc., recorded under Instrument No. 200900047, Official Records, Victoria County, Texas, said 2.47 acre tract of land being more fully described by metes and bounds as follows:

COMMENCING at an "X" set in concrete marking the south corner of the above mentioned 2.50 acre tract marking the point at which the northwest line of Medical Drive (60.00 foot R.O.W.) intersects the northeast line of Alan Miller Drive (60.00 foot R.O.W.);

THENCE, North 45 deg. 00' 45" West, (Basis of Bearing) with the northeast right-of-way line of Alan Miller Drive, a distance of 113.02 feet to a 5/8 inch diameter steel rebar set to mark THE POINT OF BEGINNING of the said 2.50 acre tract and the herein described tract of land;

THENCE, North 45 deg. 00' 45" West, continuing with said right-of-way line, a distance of 392.35 feet to a 5/8 inch diameter steel rebar set to mark the beginning of a curve to the right;

THENCE, with said curve to the right, having a radius of 25.00 feet, an interior angle of 88 deg. 56' 42", for an arc length 30.05 feet to a 5/8 inch diameter steel rebar marking the end of the said curve;

THENCE, North 43 deg. 55' 57" East, a distance of 395.04 feet to a 5/8 inch diameter steel rebar found marking the northeast corner of said Lot 1, Block 2, Medical Plaza Subdivision – Unit II and the herein described tract;

THENCE, South 45 deg. 04' 14" East, a distance of 555.00 feet to a set 5/8 inch diameter steel rebar set to mark the east corner of said Lot 1, Block 2 and the beginning of a non-tangent curve to the left;

THENCE, with said curve to the left, having a radius of 50.00 feet, an interior angle of 126 deg. 52' 12", for an arc Length 110.71 feet to a 5/8 inch diameter steel rebar set to mark the beginning of a reverse curve to the right;

THENCE, with said curve to the right, having a radius of 50.00 feet, an interior angle of 36 deg. 52' 12", for an arc length of 32.18 feet to a 5/8 inch diameter steel rebar set to mark its point of tangency and being in the northwest right-of-way line of said Medical Drive;

THENCE, South 43 deg. 55' 57" West, with the northwest right-of-way line of Medical Drive, a distance of 73.60 feet to a 5/8 inch diameter steel rebar set to mark a southeasterly corner of the said 2.500 acre tract and the herein described tract;

THENCE, North 46 deg. 04' 03" West, a distance of 145.00 feet to a 5/8 inch rebar set to mark an interior corner of the said 2.500 acre tract and the herein described tract;

THENCE, North 43 deg. 55' 57" East, a distance of 80.94 feet to a point for the northwest corner of the said 0.0003 acre tract;

THENCE, South 46 deg. 18' 29" East, a distance of 1.57 feet to a point for the southwest corner of the said 0.0003 acre tract;

THENCE, North 44 deg. 53' 04" East, a distance of 9.19 feet to a point for the southeast corner of the said 0.0003 acre tract;

THENCE, North 45 deg. 00' 49" West, a distance of 1.72 feet to a point for the northeast corner of the said 0.0003 acre tract;

THENCE, North 43 deg. 55' 57" East, a distance of 87.80 feet to a 5/8 inch diameter steel rebar found marking a easterly corner of the said 2.500 acre tract and the herein described tract;

THENCE, North 46 deg. 04' 03" West, a distance of 272.98 feet to an "X" set to mark a northerly corner of the said 2.500 acre tract and the herein described tract;

THENCE, South 43 deg. 55' 57" West, a distance of 120.92 feet to a point for the east corner of the said 0.0001 acre tract;

THENCE, South 89 deg. 57' 10" West, a distance of 2.57 feet to a point for the north corner of the said 0.0001 acre tract;

THENCE, South 00 deg. 37' 00" West, a distance of 2.69 feet to a point for the south corner of the said 0.0001 acre tract;

THENCE, South 43 deg. 55' 57" West, a distance of 13.06 feet to a point for the east corner of the said 0.0002 acre tract;

THENCE, North 89 deg. 57' 24" West, a distance of 4.48 feet to a point for the north corner of the said 0.0002 acre tract;

THENCE, South 00 deg. 03' 51" East, a distance of 4.65 feet to a point for the south corner of the said 0.0002 acre tract;

THENCE, South 43 deg. 55' 57" West, a distance of 146.33 feet to a 5/8 inch diameter steel rebar found marking an interior corner of the said 2.500 acre tract and the herein described tract;

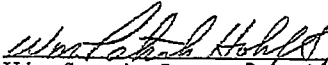
THENCE, South 46 deg. 04' 03" East, a distance of 304.98 feet to an "X" set in concrete to mark an interior corner of the said 2.500 acre tract and the herein described tract;

THENCE, South 43 deg. 55' 57" West, a distance of 116.46 feet to the POINT OF BEGINNING, CONTAINING within these metes and bounds a 2.47 acre tract of land, more or less.

All set 5/8 inch diameter steel rebar marked with yellow plastic cap stamped "URBAN SURVEYING, INC."

Bearings are based on bearings of record recorded in Volume 7, Page 42-D of the Plat Records of Victoria County, Texas.

The foregoing legal description and accompanying survey plat were prepared from an actual survey made on the ground under my supervision in August, 2014 and are true and correct to the best of my knowledge and belief.


Urban Surveying, Inc. 8/14/14
By: Wm. Patrick Hohlt
Registered Professional Land Surveyor
Texas No. 5523
S20332



FILED

Notice of Trustee's Sale

Date September 15, 2020

2020 SEP 15 A 10 51

Trustee Stephen A Beal

So
Debra Crain
COUNTY CLERK
VICTORIA COUNTY, TEXAS

Street Address for Trustee PO BOX 195607 Dallas, TX 75219

Current Owner and Holder of the Note and Deed of Trust BP-Residential, L L C

Obligation Real Estate Lien Note dated September 12, 2007, from Maker, Mr Miguel Ocampo to Payee, BP-Residential, L L C , in the original principal amount of \$53,500 00

Deed of Trust

Date September 12, 2007

Recording Information Filed on September 13, 2007, and recorded under document number 200711993 Official Public Records of VICTORIA County, Texas

Grantor Mr Miguel Ocampo and Ms Maribel Ocampo

Trustee Stephen A Beal

Beneficiary BP-Residential, L L C

Property BEING Lot Number Four (4), in Block Number One (1), of COLEMAN SUBDIVISION, an addition to the City of Victoria, Victoria County, Texas, according to the established map and plat of said addition of record in Volume 1, Page 45 of the Plat Records of Victoria County, Texas, to which reference is heremade for descriptive purposes

SUBJECT, HOWEVER, to those certain restrictions and conditions of record in Volume 260, Page 190, Deed Records, Victoria County, Texas, reference to which is heremade for all purposes

SUBJECT FURTHER to an easement and/or right-of-way as set forth and granted to Texas Central Power Company from J F Welder, by instrument dated August 10, 1926, and recorded in Volume 111, Page 209 of the Deed Records of Victoria County, Texas

SUBJECT FURTHER to a five foot (5') utility easement across the rear of said property herein covered and shown by the map and plat of record in Volume 1, Page 45 of the Plat Records of Victoria County, Texas

Date of Sale (first Tuesday of month) October 6, 2020

Time of Sale The sale will begin no earlier than 10 00 AM, and no later than three hours thereafter

Place of Sale Victoria County Courthouse

Default has occurred under the Deed of Trust. The current owner and holder of the Real Estate Lien Note and the Deed of Trust has instructed the Trustee to offer the Property for sale toward the satisfaction of the Real Estate Lien Note, by a nonjudicial foreclosure sale in accordance with the power of sale granted by the Deed of Trust

Notice is given that on the Date of Sale, the Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS", without any express or implied warranties, except warranties of title.

Terms of Sale The sale will be conducted as a public auction to the highest bidder. If the highest bidder is someone other than the Lender, the purchase price will be payable in cash or its equivalent, at the discretion of the Trustee, and will be payable immediately on acceptance of the bid by the Trustee. If the Lender is the highest bidder, payment will be by a credit on the Obligation, as permitted by the Deed of Trust

Those persons and entities desiring to purchase the Property at the public auction, other than the Lender, will need to demonstrate their ability to pay cash on acceptance of the bid by the Trustee

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 from the lien of the Deed of Trust, as shown in the public records of the county where the Property is located. Prospective bidders are strongly urged to examine the applicable public records to determine the nature and extent of such matters, if any

The Trustee may sell the Property in one or more parcels and/or 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

"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 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."

A handwritten signature in black ink, appearing to read "Stephen A. Beal", written over a horizontal line.

STEPHEN A BEAL, TRUSTEE

Notice of Trustee's Sale

FILED

Date: September 14, 2020

Trustee: Clay E. Morgan

Lender: WC Ranches, LLC

Note: Real Estate Lien Note dated 1/24/2020, in the original principal amount of \$78,400.00, executed by Borrower and made payable to the order of Lender.

Deed of Trust: Deed of Trust dated 1/24/2020, executed by Adolph Hopkins and Wendy Hopkins to Clay E. Morgan, Trustee for the benefit of lender, covering the Property and recorded in Document Number 202000897 of the Official Public Records of Victoria County, Texas

Property: (Tract 85-1) A 10.062 acre tract of land in the A. E. Noble Survey, A-380 in Victoria County, Texas and further described in Exhibit A attached and made a part hereof.

Date of Sale (first Tuesday of month): October 6, 2020

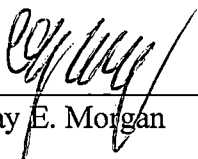
Time of Sale: 1:00 p.m. to 4:00 p.m., local time

Place of Sale: The location designated by the commissioner's court of Victoria County, Texas for conducting public foreclosure sales is at 115 N. Bridge Street, Victoria, Texas 77901.

Lender has duly appointed Clay E. Morgan as Trustee under 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." The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

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, 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.



Clay E. Morgan

2020 SEP 15 A 11:58
M.D.
Victoria County Clerk
VICTORIA COUNTY, TEXAS

Exhibit "A"

DALE L. OLSON

Registered Professional Land Surveyor
711 Water Street
Bastrop, TX 78602
Phone (512) 321-5476 * Fax (512) 303-5476

FIELD NOTES FOR TRACT NO. 85, A 10.062 ACRE TRACT IN THE A.E. NOBLE SURVEY, IN VICTORIA COUNTY, TEXAS.

BEING a 10.062 acre tract, lot, or parcel of land out of and being a part of the A.E. Noble Survey, A-380, in Victoria County, Texas, and being a part of that certain 510.086 acre tract in the Indianola Railroad Co. Surveys No. 5, 6, 9, and 11 and the Day Land and Cattle Co. Survey, described in a deed from Tracy Post Cliburns, Independent Executrix and Trustee under the will of John Weldon Cliburn, to Nine Mile Investments, LTD, dated Nov. 18, 2011, recorded in Instrument No. 201111741, Victoria County Official Records. Herein described tract or parcel of land being more particularly described by metes and bounds as follows:

COMMENCING FOR REFERENCE at the southeast corner of the said 510.086 acre tract, a 5/8 inch iron rod found at the intersection of a 60 foot access easement with the west line of US Hwy. No. 77 from which a 60d nail found at a fence corner at the northeast corner of the 510.086 acre tract bears N 03 deg. 14 min. 20 sec. E, 302.56 feet.

THENCE with the south line of the 510.086 acre tract and center of the said 60 foot access easement, N 79 deg. 43 min. 19 sec. W, at 3315.10 feet pass a 5/8 inch iron rod found where same intersects the center of another 60 foot access easement, at 5141.65 feet pass a 5/8 inch iron rod found where same intersects the center of another 60 foot access easement, at 6531.24 feet pass a 5/8 inch iron rod found in the center of another 60 foot access easement, 6855.69 feet in all to a 60d nail found; N 64 deg. 51 min. 34 sec. W, 1207.57 feet to a 60d nail found at the beginning of a curve to the left.

THENCE continuing with said line along a curve to the left whose radius is 1500.00 feet; whose long chord bears N 73 deg. 51 min. 21 sec. W, 469.12 feet; at 107.33 feet along the arc pass a 5/8 inch iron rod set where same intersects another 60 foot access easement, 471.05 feet in all to a 60d nail set.

THENCE continuing with the center of said 60 foot access easement, N 82 deg. 51 min. 06 sec. W, 1489.61 feet to a 60d nail set for the POINT OF BEGINNING, the southeast corner of this tract.

THENCE continuing with said line N 82 deg. 51 min. 08 sec. W, 504.47 feet to a 5/8 inch iron rod found where same intersects the east line of the Richard Clyde Chamrad 100 acre tract recorded in Volume 820, Page 214, Victoria County Deed Records, the southwest corner of the Nine Mile Investments 510.086 acre tract, for the southwest corner of this tract.

THENCE with the west line of the 510.086 acre tract and the east line of the Chamrad 100 acre tract and the Mary Gayle Braman Trust 30 acre tract, N 44 deg. 39 min. 10 sec. E, at 37.82 feet pass a 5/8 inch iron rod Set for Reference, at 753.39 feet pass a fence corner post found at the common corner of the Chamrad and Braman tracts, 1319.11 feet in all to a 5/8 inch iron rod set for the northwest corner of this tract.

THENCE S 45 deg. 20 min. 50 sec. E, 400.00 feet to a 5/8 inch iron rod set for the northeast corner of this tract.

THENCE S 44 deg. 39 min. 10 sec. W, at 974.30 feet pass a 5/8 inch iron rod Set for Reference, 1012.12 feet in all to the POINT OF BEGINNING, containing 10.062 acres of land.



Dale L. Olson
Reg. Pro. Land Surveyor 1753

OR

Michael D. Olson
Reg. Pro. Land Surveyor 5386

©2013 Dale L. Olson Surveying Co.

Order #: 116211-85

Date Created: 01-28-13

FILED

Notice of Trustee's Sale

2020 SEP 15 A 11: 59
M.D.
Diana Cooper
COUNTY CLERK
VICTORIA COUNTY, TEXAS

Date: September 14, 2020

Trustee: Clay E. Morgan

Lender: WC Ranches, LLC

Note: Real Estate Lien Note dated 4/20/2018, in the original principal amount of \$55,000.00, executed by Borrower and made payable to the order of Lender.

Deed of Trust: Deed of Trust dated 4/20/2018, executed by Russell McKinney and Morgan McKinney to Clay E. Morgan, Trustee for the benefit of lender, covering the Property and recorded in Document Number 201804386 of the Official Public Records of Victoria County, Texas

Property: (Tract 77-2) A 6.642 acre tract in the IRR Company Survey No. 9, A-190, Victoria County, Texas and further described in Exhibit A attached and made a part hereof.

Date of Sale (first Tuesday of month): October 6, 2020

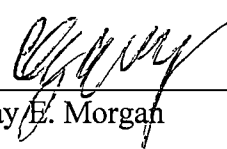
Time of Sale: 1:00 p.m. to 4:00 p.m., local time

Place of Sale: The location designated by the commissioner's court of Victoria County, Texas for conducting public foreclosure sales is at 115 N. Bridge Street, Victoria, Texas 77901.

Lender has duly appointed Clay E. Morgan as Trustee under 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." The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

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.



Clay E. Morgan

Exhibit "A"

DALE L. OLSON
Registered Professional Land Surveyor
711 Water Street
Bastrop, Texas 78602
Phone (512)321-5476 Fax (512)303-5476
olsonsurvey@sbccglobal.net

FIELD NOTES FOR A 6.642 ACRE TRACT IN THE IRR CO. SURVEY NO. 9 IN VICTORIA COUNTY, TEXAS.

BEING Tract No. 77, Willow Creek Ranch 2, an unrecorded subdivision, and being a 6.642 acre tract or parcel of land out of and being a part of the IRR Co. Survey No. 9, A-190, in Victoria County, Texas, and being a part of that certain 423.001 acre tract described in a deed from Tracy Post Cilburn, Trustee, to Nine Mile Investments, Ltd., recorded in Instrument No. 201403936, Victoria County Official Public Records. Herein described tract or parcel of land being more particularly described by metes and bounds as follows:

COMMENCING FOR REFERENCE at a 5/8 inch Iron rod found in the center of Willow Creek Ranch Road, a 60 foot roadway easement as recorded in Doc. No. 201102378 and 201313880, Victoria County Official Public Records, in the south line of that certain 510.086 acre tract described in a deed from Tracy Post Cilburn, Trustee, to Nine Mile Investments, Ltd., recorded in Instrument No. 201111741, Victoria County Official Public Records, at the northwest corner of the Harry William Javer, 301.77 acre tract recorded in Instrument No. 201313879, Victoria County Official Public Records, and the northeast corner of the 423.001 acre tract, of which this is a part.

THENCE with the south line of the Nine Mile Investments 510.086 acre tract and north line of the 423.001 acre tract, of which this is a part, along the center of Willow Creek Ranch Road, N 79 deg. 43 min. 19 sec. W, 1793.55 feet to a 5/8 inch Iron rod found for angle; N 64 deg. 51 min. 34 sec. W, 453.93 feet to a 5/8 inch Iron rod found at the beginning of a curve to the left whose radius is 1500.00 feet and chord bears, N 67 deg. 18 min. 20 sec. W, 128.05 feet; 128.10 feet along the arc to a 5/8 inch Iron rod set for the northeast corner and POINT OF BEGINNING of this tract.

THENCE entering the 423.001 acre tract, S 21 deg. 02 min. 31 sec. E, at 40.25 feet pass a 5/8 inch Iron rod Set for Reference on the south line of Willow Creek Ranch Road, in all 455.67 feet to a 5/8 inch Iron rod set for the southeast corner of this tract.

THENCE S 79 deg. 28 min. 27 sec. W, 116.23 feet to a point in the center of a creek for angle.

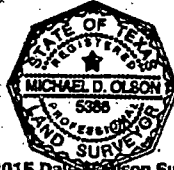
THENCE along the center of said creek, N 44 deg. 14 min. 41 sec. W, 137.63 feet to a point for angle; N 80 deg. 03 min. 12 sec. W, 174.71 feet to a point for angle; N 58 deg. 38 min. 08 sec. W, 190.18 feet to a point for angle; S 88 deg. 10 min. 20 sec. W, 133.19 feet to a point for angle and N 74 deg. 51 min. 59 sec. W, 121.90 feet to a point for the southwest corner of this tract.

THENCE leaving said creek, N 32 deg. 44 min. 22 sec. W, 228.15 feet to a 5/8 inch Iron rod set for angle and N 40 deg. 51 min. 35 sec. W, at 152.92 feet pass a 5/8 inch Iron rod Set for Reference on the south line of Willow Creek Ranch Road, in all 197.76 feet to a 5/8 inch Iron rod set in the center of Willow Creek Road, the north line of the 423.001 acre tract and south line of the 510.086 acre tract, for the west corner of this tract.

THENCE with said line, S 82 deg. 51 min. 08 sec. E, 556.58 feet to a 5/8 inch Iron rod found at the beginning of a curve to the right whose radius is 1500.00 feet and chord bears, S 76 deg. 18 min. 08 sec. E, 342.20 feet; 342.95 feet along the arc to the POINT OF BEGINNING, containing 6.642 acres of land.

Michael D. Olson

Dale L. Olson
Reg. Pro. Land Surveyor 1753



Michael D. Olson
Reg. Pro. Land Surveyor 5386

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Order# 15-323-32s_77

Date Created: 7-31-15

2020 SEP 15 P 12:00

M. A.

Debra Crisley
COUNTY CLERK
VICTORIA COUNTY, TEXAS

Notice of Trustee's Sale

Date: September 14, 2020

Trustee: Clay E. Morgan

Lender: WC Ranches, LLC

Note: Real Estate Lien Note dated 6/1/2020, in the original principal amount of \$49,400.00, executed by Borrower and made payable to the order of Lender.

Deed of Trust: Deed of Trust dated 6/1/2020, executed by Wesley John Rainosek to Clay E. Morgan, Trustee for the benefit of lender, covering the Property and recorded in Document Number 202005682 of the Official Public Records of Victoria County, Texas

Property: (Tract 75-2): A 6.274 acre tract in the Indianola Railroad Company Survey, No. 9, A-190, in Victoria County, Texas and further described in Exhibit A attached and made a part hereof.

Date of Sale (first Tuesday of month): October 6, 2020

Time of Sale: 1:00 p.m. to 4:00 p.m., local time

Place of Sale: The location designated by the commissioner's court of Victoria County, Texas for conducting public foreclosure sales is at 115 N. Bridge Street, Victoria, Texas 77901.

Lender has duly appointed Clay E. Morgan as Trustee under 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." The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

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.



Clay E. Morgan

Exhibit "A"

DALE L. OLSON

Registered Professional Land Surveyor
711 Water Street
Bastrop, Texas 78602
Phone (512)321-5476 Fax (512)303-5476
olsonsurvey@sbcglobel.net

FIELD NOTES FOR A 6.274 ACRE TRACT IN THE INDIANOLA RAILROAD COMPANY SURVEY NO. 9, VICTORIA COUNTY, TEXAS.

BEING Tract No. 75, Willow Creek Ranch -2, an unrecorded subdivision, and being a 6.274 acre tract or parcel of land out of and being a part of the Indianola Railroad Company Survey No. 9, A-190, in Victoria County, Texas, and being a part of that certain 423.001 acre tract described in a deed from Tracy Post Cliburn, Trustee, to Nine Mile Investments, Ltd., recorded in Instrument No. 201403936, Victoria County Official Public Records. Herein described tract or parcel of land being more particularly described by metes and bounds as follows:

COMMENCING FOR REFERENCE at a 5/8 inch iron rod found in the center of Willow Creek Ranch Road, a 60 foot roadway easement as recorded in Instrument No. 201102378 and 201313880, Victoria County Official Public Records, the south line of that certain 510.086 acre tract described in a deed from Tracy Post Cliburn, Trustee, to Nine Mile Investments, Ltd., recorded in Instrument No. 201111741, Victoria County Official Public Records, at the northwest corner of the Henry William Javer 301.77 acre tract recorded in Instrument No. 201313879, Victoria County Official Public Records, and the northeast corner of the 423.001 acre tract, of which this is a part.

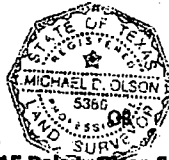
THENCE with the center of Willow Creek Ranch Road, the south line of the Nine Mile Investments, Ltd., 510.086 acre tract and north line of the 423.001 acre tract, N 79 deg. 43 min. 19 sec. W, 1793.55 feet to a 5/8 inch iron rod found at an angle; N 64 deg. 51 min. 34 sec. W, 176.12 feet to the POINT OF BEGINNING, for the northeast corner of this tract.

THENCE S 14 deg. 38 min. 45 sec. W, at 30.51 feet pass a 5/8 inch iron rod Set for Reference in the south line of Willow Creek Ranch Road, 949.11 feet in all to a point in the center of a creek, for the southeast corner of this tract.

THENCE with the center of said creek, N 45 deg. 57 min. 41 sec. W, 264.96 feet to a point for an angle; N 10 deg. 54 min. 09 sec. W, 210.38 feet to a point for an angle; N 34 deg. 14 min. 05 sec. W, 38.96 feet to a point for the southwest corner of this tract.

THENCE N 21 deg. 25 min. 29 sec. E, at 628.79 feet pass a 5/8 inch iron rod Set for Reference in the south line of Willow Creek Ranch Road, 658.85 feet in all to a point where same intersects the center of Willow Creek Ranch Road, the common line of the Nine Mile Investments, Ltd. 510.086 acre and 423.001 acre tracts, for the northwest corner of this tract.

THENCE with the center of Willow Creek Ranch Road and common line of the Nine Mile Investments, Ltd. 510.086 acre and 423.001 acre tracts, S 64 deg. 51 min. 34 sec. E, 277.81 feet to the POINT OF BEGINNING, containing 6.274 acres of land.



Dale L. Olson
Reg. Pro. Land Surveyor 1753

Michael D. Olson
Reg. Pro. Land Surveyor 5386

Order# 15-323-32s_75

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Date Created: 8-28-15

bidders, for cash.

FILED

2020 SEP 15 P 3:15

M.S.

Dalei Casley
COUNTY CLERK
VICTORIA COUNTY, TEXAS

AND

JO WOOLSEY, BOB FRISCH, ARNOLD MENDOZA, SANDRA MENDOZA, VICKI HAMMONDS, JODI STEEN, BARBARA SANDOVAL, MARTHA BOETA, RAMON PEREZ, GARRETT SANDERS, MEGAN YSASSI, JOHN SISK, AMY ORTIZ AUCTION.COM, 1 MAUCHLY, IRVINE, CA 92618

AND

TERRY BROWDER, LAURA BROWDER, MARSHA MONROE, LINDA J. REPERT, KEVIN KEY OR JAY JACOBS XOME, 750 TX-121, SUITE 100, LEWISVILLE, TX 75067

AND

T. J. RINEY, H. HOOPER, S.G. HARVEY, B.K. PACKARD, M. SANTOYO 5420 LBJ FREEWAY, SUITE 220, DALLAS, TX 75225

Property to be sold:

901 S. Williams St., Victoria, TX 77901, and as further described in Exhibit A attached hereto, along with the improvements on such real property and any after acquired permanent improvements or title to such improvements and/or real property (the "Premises" as described in §9.604 of the Texas Uniform Commercial Code).

Date of Sale:

Tuesday, October 6, 2020.

Time of Sale:

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

Location of Sale:

At the **County Courthouse in Victoria County**, Texas, in an area in front of the East door of the courthouse facing North Bridge Street, unless the location of the sale has been otherwise designated to a specific location by the Commissioner's Court of Victoria County, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.

Terms of Sale:

The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Purchase Money 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 Purchase Money 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 Security Instrument, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record

PROPERTY ADDRESS: 901 S. Williams St. Victoria, TX 77901	RP FILE NO. SHELL02-40	BORROWER: Ochoa, Isabel
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affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the Security Instrument. The sale shall not cover any part of the property that has been released of public record from the lien of the Security Instrument. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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

Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the Purchase Money 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.

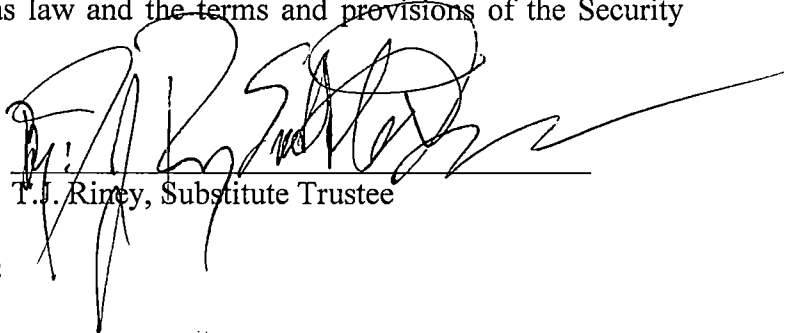
Type of Sale:

The sale is a non-judicial sale being conducted pursuant to the power of sale granted by the Security Instrument executed by Isabel Ochoa.

Default and Notice:

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

Dated: August 27, 2020.



T.J. Riney, Substitute Trustee

AFTER RECORDING, PLEASE RETURN TO:

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

PROPERTY ADDRESS: 901 S. Williams St. Victoria, TX 77901	RP FILE NO. SHELL02-40	BORROWER: Ochoa, Isabel
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EXHIBIT "A"

Lot Four (4), Block One Hundred Thirty-five (135), Range Ten (10), of the City of Victoria, Victoria County, Texas, according to the established map and plat of said city of record in Volume 3, Page 67 of the Map and Plat Records of Victoria County, Texas.

PROPERTY ADDRESS: 901 S. Williams St. Victoria, TX 77901	RP FILE NO. SHELL02-40	BORROWER: Ochoa, Isabel
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