

FILED

RECORDING REQUESTED BY:

2017 SEP -5 P 12: 27

WHEN RECORDED MAIL TO:

*Patricia Sanders*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

Jo Woolsey, W.D. Larew, Leslye Evans, Arnold  
Mendoza, Oscar Caballero, Donna Caballero, Patricia  
Sanders, Jonathan Schendel, Doug Woodard, Aarti  
Patel, Maryna Danielian, Frederick Britton, Pamela  
Thomas, Barbara Sandoval, John Sisk  
c/o Malcolm Cisneros/Trustee Corps  
17100 Gillette Avenue  
Irvine, CA 92614  
(949) 252-8300

TS No TX07000159-16-1

APN 141352

TO No 160209209-TX-RWI

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on December 8, 2014, MICHAEL E COOPER AND MICHELLE D COOPER, HUSBAND AND WIFE as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of NANCY J SCHRIEDEL as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as nominee for AMERICAN HOME FREE MORTGAGE, LLC, its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$261,083.00, payable to the order of First Guaranty Mortgage Corporation as current Beneficiary, which Deed of Trust recorded on December 10, 2014 as Document No. 201413743 in Victoria County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN 141352

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 **Jo Woolsey, W.D. Larew, Leslye Evans, Arnold Mendoza, Oscar Caballero, Donna Caballero, Patricia Sanders, Jonathan Schendel, Doug Woodard, Aarti Patel, Maryna Danielian, Frederick Britton, Pamela Thomas, Barbara Sandoval, John Sisk** 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 **First Guaranty Mortgage Corporation**, the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust.



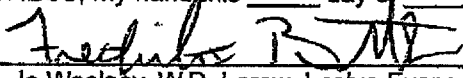
NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, November 7, 2017 at 11:00 AM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Victoria County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **THE AREA IN FRONT OF THE EAST DOOR OF THE COURTHOUSE BUILDING, LOCATED AT 115 NORTH BRIDGE STREET, Victoria County Courthouse, 115 N. Bridge Street, Victoria, TX 77901.**

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

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

Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition, without any expressed or implied warranties, except as to the warranted.

WITNESS, my hand this 21<sup>st</sup> day of August, 2017.

  
By: Jo Woolsey, W.D. Larew, Leslye Evans, Arnold Mendoza, Oscar Caballero, Donna Caballero, Patricia Sanders, Jonathan Schendel, Doug Woodard, Aarti Patel, Maryna Daniellian, Frederick Britton, Pamela Thomas, Barbara Sandoval, John Sisk  
Substitute Trustee(s)

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

**SALE INFORMATION CAN BE OBTAINED ONLINE AT [www.Auction.com](http://www.Auction.com)  
FOR AUTOMATED SALES INFORMATION PLEASE CALL: Auction.com at 800.280.2832**

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

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

TS No TX07000159-16-1

APN 141352

TO No 160209209-TX-RWI

**EXHIBIT "A"**

BEING LOT NUMBER TEN (10), IN BLOCK NUMBER TEN (10), OF BELLTOWER VII, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 7, AT PAGE 161-C OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HEREMADE FOR DESCRIPTIVE PURPOSES.

**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 TWO (2), IN BLOCK NUMBER ONE (1), OF AVANT-GARDE, AN SUBDIVISION IN THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF RECORD IN VOLUME 6, PAGE 37, OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 12/10/2008 and recorded in Document 200814176 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: 11/07/2017

Time: 11:00 AM

Place: Victoria County Courthouse, 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 STEPHANI RAMOS, provides that it secures the payment of the indebtedness in the original principal amount of \$98,465.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Branch Banking and Trust Company is the current mortgagee of the note and deed of trust and BRANCH BANKING AND TRUST COMPANY is mortgage servicer. A servicing agreement between the mortgagee, whose address is Branch Banking and Trust Company c/o BRANCH BANKING AND TRUST COMPANY, P. O. BOX 2467, GREENVILLE, SC 29602 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 JO WOOLSEY, BOB FRISCH, VICKI HAMMONDS OR JAMIE STEEN, Substitute Trustee to act under and by virtue of said Deed of Trust.

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

Mackie Wolf Zientz & Mann, P.C.  
Brandon Wolf, Attorney at Law  
L. Keller Mackie, Attorney at Law  
Lori Liane Long, Attorney at Law  
Tracey Midkiff, Attorney at Law  
Marissa Sibal, Attorney at Law  
Parkway Office Center, Suite 900  
14160 North Dallas Parkway  
Dallas, TX 75254

JO WOOLSEY, BOB FRISCH, VICKI HAMMONDS OR  
JAMIE STEEN  
c/o AVT Title Services, LLC  
1101 Ridge Rd. Suite 222  
Rockwall, TX 75087

Certificate of Posting

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

**FILED**

2017 SEP 28 P 3:19

VICKI CASLEY  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

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

**NOTICE OF TRUSTEE'S SALE**

THE STATE OF TEXAS     §  
  §   KNOW ALL MEN BY THESE PRESENTS:  
COUNTY OF VICTORIA   §

WHEREAS, by Deed of Trust dated November 18, 2015, JOHN ANDERSON conveyed to DENNIS J. KOWALIK, as Trustee, the following property situated in the County of Victoria, Texas, to-wit:

BEING 5.00 ACRES OF LAND SITUATED IN THE WJ Eaton League, Abstract 164 in Victoria County, Texas, said 5.00 acres being a portion of that 85.00 acre tract of land conveyed to Raymond V. Carter, Jr. By deed dated July 16, 1985, of record in Volume 1345, page 303, Deed Records of Victoria County Texas, together with a 20 foot utility easement; said 5.00 acre tract and 20' utility easement being more particularly described by metes and bounds on Exhibit "A" attached hereto and made a part hereof.

THIS CONVEYANCE and the warranty herein contained are expressly MADE SUBJECT to any and all easements, rights-of-way, restrictions, ordinances, mineral or royalty reservations or conveyances, leases of every kind and character, and any and all other matters affecting the above-described property and appearing of record in the Office of the County Clerk of Victoria County, Texas;

(herein the "Property") to secure that one certain Promissory Note therein described in the original principal amount of \$40,000.00, executed by JOHN ANDERSON, and made payable to WILLIAM KENNETH MICHAEL (herein the "Note"), which such Deed of Trust is recorded under Instrument #201513968, of the Official Records of Victoria County, Texas (herein "Deed of Trust"); and

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday the **7th day of November, 2017**, I will sell for cash, the property in the area designated by the Commissioner's Court of Victoria County as the area where foreclosure sales are to take place, at the Victoria County Courthouse, Victoria, Texas, to the highest bidder. The time at which the sale will begin will be 10:00 a.m., or within three (3) hours after said time.

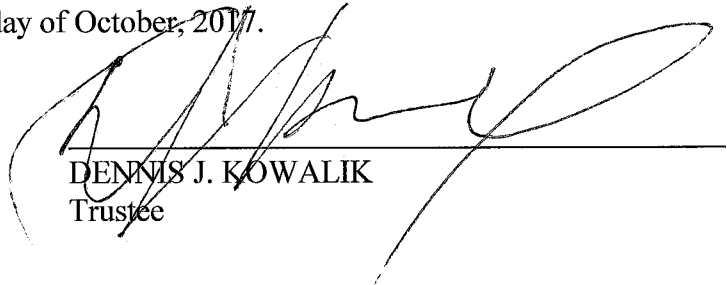
The Purchaser is hereby notified that the purchaser should seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyances or purchasing the property as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase or of which the purchaser is considering purchase.

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 the 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 (i) for the storage, transportation, processing or disposal of hazardous waste, industrial solid or municipal solid waste as those terms are defined in the Texas Solid Waste and Disposal Act, Tex. Rev. Civ. Stat. Ann. Art.

4477-7, or any toxic 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.

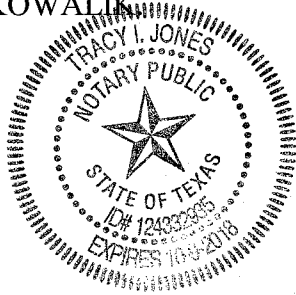
The Purchaser of the property at the foreclosure sale shall accept and take the property in its present condition and subject to any loss, claims, liability, damages, injunctive relief, injuries to person, property or natural resources, cost, expense, action, or cause of action, pursuant to any Federal,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

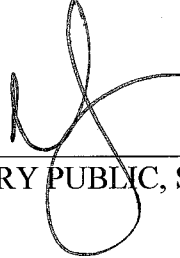
WITNESS my hand this the 3<sup>rd</sup> day of October, 2017.

  
DENNIS J. KOWALIK  
Trustee

THE STATE OF TEXAS §  
COUNTY OF VICTORIA §

This instrument was acknowledged before me on this the 3<sup>rd</sup> day of October, 2017 by DENNIS J. KOWALIK



  
NOTARY PUBLIC, STATE OF TEXAS

FILED

2017 OCT -6 P 1:05

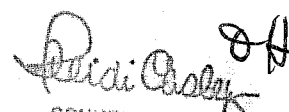
  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

EXHIBIT "A"

A FIELDNOTE DESCRIPTION FOR  
5.00 ACRES OF LAND

THE STATE OF TEXAS )

COUNTY OF VICTORIA )

BEING 5.00 acres of land situated in the W.J. Eaton League, Abstract 164 in Victoria County, Texas, said 5.00 acres of land being a portion of that 85.00 acre tract of land conveyed to Raymond V. Carter, Jr. by Graves L. Rouse and Ron Brown et al by Deed dated July 16, 1985 and recorded in Volume 1345, Page 303 of the Deed Records of Victoria County, Texas, said 5.00 acres of land being more fully described by metes and bounds as follows:

BEGINNING at an existing 5/8 inch iron rod in the Southwest right-of-way line of Wagon Trail Road (a 60 foot wide County Road as dedicated by Deed recorded in Volume 65, Page 826 of the Official Records of Victoria County, Texas), same being the Northeast line of the said 85.00 acre tract of land, said iron rod bears: N 45° 32' 00" W, a distance of 1933.91 feet from the intersection of the Southwest right-of-way line of the said Wagon Trail Road and the Northwest right-of-way line of F.M. 237 (100 feet in width), said iron rod also being the North corner of the Patrick and Stefani Johnston 5.00 acre tract of land as recorded in Volume 241, Page 785 of the Official Records of Victoria County, Texas, said iron rod and PLACE OF BEGINNING also being the most Northern Northeast corner of the herein described tract;

THENCE, S 51° 23' 23" W, a distance of 444.25 feet along the Northwest line of the said Johnston 5.00 acre tract of land, to an existing 5/8 inch iron rod at the West corner of the said Johnston 5.00 acre tract of land; said iron rod also being an interior corner of the herein described tract;

THENCE, S 45° 32' 00" E, a distance of 247.53 feet along the Southwest line of the said Johnston 5.00 acre tract of land, to an existing 5/8 inch iron rod at the North corner of the Bruce Thurkill 2.00 acre tract of land as recorded in Volume 281, Page 334 of the Official Records of Victoria County, Texas, said iron rod also being a corner of the herein described tract;

THENCE, S 44° 28' 00" W, a distance of 318.99 feet along the Northwest line of the said Thurkill 2.00 acre tract of land to an existing 5/8 inch iron rod at the West corner of the said Thurkill 2.00 acre tract of land, said iron rod also being an interior corner of the herein described tract;

THENCE, S 45° 32' 00" E, a distance of 41.43 feet to an existing 5/8 inch iron rod at a Western corner of the Bruce Oren Thurkill 17.00 acre tract of land as recorded in Volume 164, Page 164 of the Official Records of Victoria County, Texas, said iron rod also being an Eastern corner of the herein described tract;

THENCE, S 57° 31' 17" W, a distance of 400.00 feet along the most Western Northwest line of the said 17.00 acre tract of land, to a 5/8 inch iron rod set for the most Southeastern corner of the herein described tract;

THENCE, N 45° 32' 00" W, a distance of 223.57 feet to a 5/8 inch iron rod set for the most Southwestern corner of the herein described tract;

THENCE, N 57° 31' 17" E, a distance of 400.00 feet to a 5/8 inch iron rod set for an interior corner of the herein described tract;

THENCE, N 45° 32' 00" W, a distance of 164.12 feet to an existing 5/8 inch iron rod for a corner of the herein described tract;

A FIELDNOTE DESCRIPTION FOR  
5.00 ACRES OF LAND  
PAGE 2

THENCE, N 51° 23' 23" E, a distance of 765.58 feet to an existing 5/8 inch Iron rod in the Southwest right-of-way line of the said Wagon Trail Road, said Iron rod also being the most Northern Northwest corner of the herein described tract;

THENCE, S 45° 32' 00" E, a distance of 60.00 feet along the said Southwest right-of-way line of the said Wagon Trail Road to the PLACE OF BEGINNING, containing within these metes and bounds 5.00 acres of land.

These bearings are based on the above referenced Deed to Raymond V. Carter, Jr. recorded in Volume 1345, Page 303 of the Deed Records of Victoria County, Texas.

20 FOOT UTILITY EASEMENT

BEING a certain strip, parcel, or tract of land situated in the above described 5.00 acre tract of land, same being a 20 foot wide utility easement being 10 feet on each side of a centerline more fully described as follows:

BEGINNING at a point in a Southeast line of the above described 5.00 acre tract of land, said point bears: S 44° 28' 00" W, a distance of 145.17 feet from the most Northern corner of the said 2.00 acre tract of land, same being a corner of the above described 5.00 acre tract of land, said point being the most Eastern end of that portion of the said 20 foot utility easement crossing the said 5.00 acre tract of land, said point and PLACE OF BEGINNING being the most Eastern end of the herein described centerline of a 20 foot wide utility easement;

THENCE, S 73° 13' 05" W, a distance of 510.68 feet to a point in the most Southern Northwest line of the above described 5.00 acre tract of land, said point being the most Western end of the herein described 20 foot wide utility easement.



**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 TWO (2), IN BLOCK NUMBER FOUR (4), OF MAYFAIR TERRACE, 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 3, PAGE 23 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 02/02/2007 and recorded in Document 200701931 real property records of Victoria County, Texas. Re-filed in Document 200900121 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: 11/07/2017

Time: 11:00 AM

Place: Victoria County Courthouse, 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.

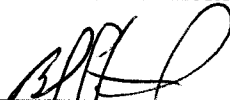
**5. Obligations Secured.** The Deed of Trust executed by SANTOS C. RAMIREZ, provides that it secures the payment of the indebtedness in the original principal amount of \$64,312.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust is the current mortgagee of the note and deed of trust and RUSHMORE LOAN MANAGEMENT SERVICES, LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust c/o RUSHMORE LOAN MANAGEMENT SERVICES, LLC, 15480 Laguna Cyn Road, Suite 100, IRVINE, CA 92618 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

**6. Order to Foreclose.** Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust obtained a Order from the 135th District Court of Victoria County on 07/31/2017 under Cause No. 17-06-81132-B. The mortgagee has requested a Substitute Trustee conduct this sale pursuant to the Court's Order.

**7. 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 JO WOOLSEY, BOB FRISCH, VICKI HAMMONDS OR JAMIE STEEN, Substitute Trustee to act under and by virtue of said Deed of Trust.


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

  
Mackie Wolf Zientz & Mann, P.C.  
Brandon Wolf, Attorney at Law  
L. Keller Mackie, Attorney at Law  
Lori Liane Long, Attorney at Law  
Tracey Midkiff, Attorney at Law  
Marissa Sibal, Attorney at Law  
Parkway Office Center, Suite 900  
14160 North Dallas Parkway  
Dallas, TX 75254

  
JO WOOLSEY, BOB FRISCH, VICKI HAMMONDS OR  
JAMIE STEEN  
c/o AVT Title Services, LLC  
1101 Ridge Rd. Suite 222  
Rockwall, TX 75087

**FILED**

2017 OCT -5 P 3:09

  
DIDI CASLEY  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

Certificate of Posting

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE 2017 OCT 16 P 1:26

DG  
*Paidi Cosley*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

VICTORIA County

Deed of Trust Dated: 03/01/2011

Grantor(s): Johnny Joe Amaro

Original Mortgagee: TEXAS DOW EMPLOYEES CREDIT UNION

Current Mortgagee: TEXAS DOW EMPLOYEES CREDIT UNION

Mortgagee Address: TEXAS DOW EMPLOYEES CREDIT UNION, 1001 FM 2004, Lake Jackson, TX 77566-4012

Recording Information: Document No. 201102476

Legal Description: Being Lot Number Forty-Seven (47), in Block Number Four (4), of Highland Estates, an addition to the City of Victoria, Victoria County, Texas according to the map or plat said addition recorded under Volume 2, page 54 of the Plat Records of Victoria County, Texas.

Date of Sale: 11/07/2017 Earliest Time Sale Will Begin: Eleven o'clock AM

Place of Sale: The foreclosure sale will be conducted at a 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, Bob Frisch, Vickie Hammonds, Arnold Mendoza, Sandra Mendoza, Jamie Steen 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 matter 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.

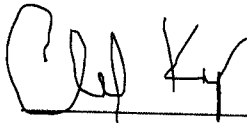
If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to want 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, ex press 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 service members Civil Relief Act (50 U.S.C. app. Section 501 et seq.), and state law. including Section 51.015 Texas Property Code.

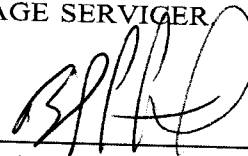
Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of reserve component of the armed 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  
AUTHORIZED ACENT OF THE MORTCACEE OR MORTGAGE SERVIGER



---

CLIFTON KYLE,  
ATTORNEY AT LAW  
KYLE LAW GROUP, P.C.  
1716A Washington Avenue  
Houston, Texas 77007



---

Jo Woolsey, Bob Frisch, Vickie Hammonds, Arnold  
Mendoza, Sandra Mendoza, Jamie Steen  
c/o Tejas Trustee Services  
14800 Landmark Blvd Suite 850  
Addison, TX 75254

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

FILED

VICTORIA County

2017 OCT 16 P 1:28

Deed of Trust Dated: 06/28/2013

Grantor(s): Jerome Baker and Monica Baker

*Paige Casley*  
DB  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

Original Mortgagee: TEXAS DOW EMPLOYEES CREDIT UNION

Current Mortgagee: TEXAS DOW EMPLOYEES CREDIT UNION

Mortgagee Address: TEXAS DOW EMPLOYEES CREDIT UNION, 1001 FM 2004, Lake Jackson, TX 77566-4012

Recording Information: Document No. 1754

Legal Description: Lot One (1), Block Six (6), Meadowbrook Subdivision, Victoria County, Texas, as per the recorded map or plat thereof recorded in Volume 332, Page 23 of the Plat Records of Victoria County, Texas

Date of Sale: 11/07/2017 Earliest Time Sale Will Begin: Eleven o'clock AM

Place of Sale: The foreclosure sale will be conducted at a 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, Bob Frisch, Vickie Hammonds, Arnold Mendoza, Sandra Mendoza, Jamie Steen 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 matter 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.

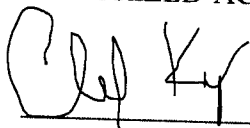
If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to want 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.

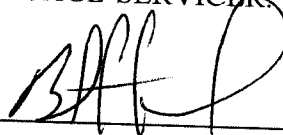
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THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY AUTHORIZED AGENCY OF THE MORTGAGEE OR MORTGAGE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



CLIFTON KYLE,  
ATTORNEY AT LAW  
KYLE LAW GROUP, P.C.  
1716A Washington Avenue  
Houston, Texas 77007



Jo Woolsey, Bob Frisch, Vickie Hammonds, Arnold  
Mendoza, Sandra Mendoza, Jamie Steen  
c/o Tejas Trustee Services  
14800 Landmark Blvd Suite 850  
Addison, TX 75254

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

FILED

2017 OCT 16 P 1:31

DS  
*P. D. Craley*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

VICTORIA County

Deed of Trust Dated: 08/26/2011

Grantor(s): Cynthia Miller

Original Mortgagee: TEXAS DOW EMPLOYEES CREDIT UNION

Current Mortgagee: TEXAS DOW EMPLOYEES CREDIT UNION

Mortgagee Address: TEXAS DOW EMPLOYEES CREDIT UNION, 1001 FM 2004, Lake Jackson, TX 77566-4012

Recording Information: Document No. 2191626055

Legal Description: LOT ONE (1), CHATELET SUBDIVISION, A TOWNHOUSE SUBDIVISION TO THE CITY OF VICTORIA COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD OF VOLUME 6, PAGE 154, PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

Date of Sale: 11/07/2017      Earliest Time Sale Will Begin: Eleven o'clock AM

Place of Sale: The foreclosure sale will be conducted at a 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, Bob Frisch, Vickie Hammonds, Arnold Mendoza, Sandra Mendoza, Jamie Steen 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 matter 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.

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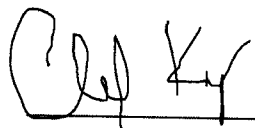
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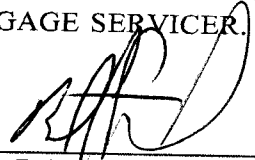
THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL

THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY AUTHORIZED ASENT OF THE MORTCACEE OR MORTGAGE SERVICER.



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CLIFTON KYLE,  
ATTORNEY AT LAW  
KYLE LAW GROUP, P.C.  
1716A Washington Avenue  
Houston, Texas 77007



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Jo Woolsey, Bob Frisch, Vickie Hammonds, Arnold  
Mendoza, Sandra Mendoza, Jamie Steen  
c/o Tejas Trustee Services  
14800 Landmark Blvd Suite 850  
Addison, TX 75254

FILED  
*m*  
2017 OCT 16 P 2:18  
*Dicki Osley*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

Notice of Trustee's Sale

Date: October 16, 2017

Trustee: Stephen A. Beal

Street Address for Trustee: 104 S. Pecos Midland, Midland County, Texas 79701

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

Obligation: Real Estate Lien Note dated March 23, 2012, from Maker, Mr. Juan Villareal and Ms. Veronica Ramirez to Payee, BP-Residential, L.L.C., in the original principal amount of \$74,000.00

Deed of Trust

Date: March 23, 2012

Recording Information: Filed on April 4, 2012, and recorded under document number 201203499 Official Public Records of VICTORIA County, Texas

Grantor: Mr. Juan Villareal and Ms. Veronica Ramirez

Trustee: Stephen A. Beal

Beneficiary: BP-Residential, L.L.C.

Property: Legal Description BEING LOT NUMBER ONE (1), IN CLOCK NUMBER ONE (1) OF MEIGS SUBDIVISION, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF RECORD VOLUME 287, PAGE 257, OF THE DEED RECORDS OF VICTORIA COUNTY, TEXAS.

Date of Sale (first Tuesday of month): November 7, 2017

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."

  
STEPHEN A. BEAL, TRUSTEE

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

Pursuant to authority conferred upon me by that certain Deed of Trust executed by KENDRICK DAVID BROWN and HEATHER LYNNE GREEN of Victoria County, Texas, dated March 25, 2015, and duly recorded as Instrument No. 201503204, 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, November 7, 2017, (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 Lot Number Nineteen (19), in Block Number Ten (10), of CRESTVIEW ESTATES, SECTION II, an addition in Victoria County, Texas, according to the established map and plat of said addition of record in Volume 4, Page 69 of the Plat Records of Victoria, County, Texas; and Conquistadore Mobile Home Texas Label No. TXS0570774, Serial No. 80145126.;

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**

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Executed this 16<sup>th</sup> day of October, 2017.

FILED

2017 OCT 16 P 2:45

  
HEIDI ASHLEY  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS



HOWARD R. MAREK, Substitute Trustee  
203 N. Liberty  
Victoria, Texas 77901  
361-573-5500 Telephone  
361-570-2184 Facsimile  
[hrm@lawmgk.com](mailto:hrm@lawmgk.com)