

## NOTICE OF TRUSTEE'S SALE

Pursuant to authority conferred upon me by that certain Deed of Trust executed by Jose R. Martinez and wife, Kimberly Martinez, of Victoria County, Texas, dated April 1, 2012, and duly recorded at #201211283, of the Official Records Instrument of Victoria County, Texas, I will, as 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 1, 2013, (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:

Lots 1 & 2, Block 10, of SHADY OAKS SUBDIVISION, SECTION III, according to the established map or plat of said subdivision recorded in the Map or Plat Records of Victoria County, Texas;

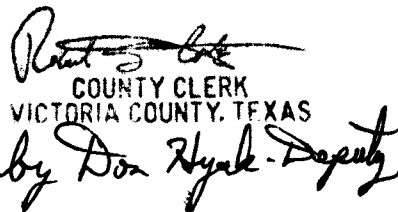
SUBJECT, however, to any title exceptions and other matters set forth in the Deed of Trust described above or as may appear of record in the Office of the County Clerk of Victoria County, Texas, any ad valorem taxes that may be owing against the above-described property, and to any rights of parties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

EXECUTED this 22nd day of August, 2013.

  
\_\_\_\_\_  
Joe Wall  
Trustee

**FILED**

2013 AUG 23 PM 3:48

  
\_\_\_\_\_  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS  
by Don Hyak - Deputy

## NOTICE OF TRUSTEE'S SALE

Pursuant to authority conferred upon me by that certain Deed of Trust executed by Nathan E. Lill and wife, Christina D. Lill, of Victoria County, Texas, dated July 1, 2011, and duly recorded at #201106598, of the Official Records Instrument of Victoria County, Texas, I will, as 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 1, 2013, (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:

Lots 8 & 9, Block 14, of SHADY OAKS SUBDIVISION, SECTION V according to the established map or plat of said subdivision recorded in the Map or 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.

EXECUTED this 22nd day of August, 2013.

  
Joe Wall  
Trustee

FILED

2013 AUG 23 PM 3:47

  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS  
by Don Nyak -  
Deputy

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 01, 2013

**Time:** The sale will begin at 11:00AM 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 February 12, 2003 and recorded in Document CLERK'S FILE NO. 200302436 real property records of VICTORIA County, Texas, with CATHY LARA, grantor(s) and AMERICAN UNITED MORTGAGE SERVICES OF AMERICA, INC., mortgagee.

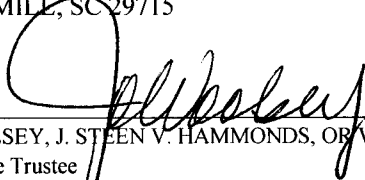
4. **Obligations Secured.** Deed of Trust or Contract Lien executed by CATHY LARA, securing the payment of the indebtednesses in the original principal amount of \$83,230.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

BEING LOT NUMBER TWELVE (12), IN BLOCK NUMBER ONE (1), OF HOPKINS ADDITION, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF RECORD IN VOLUME 6, PAGE 46, OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS

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

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

  
\_\_\_\_\_  
J. WOOLSEY, J. STEEN V. HAMMONDS, OR W. LAREW  
Substitute Trustee  
c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP  
15000 Surveyor Boulevard, Suite 100  
Addison, Texas 75001

FILED

2013 AUG 26 PM 12:17

  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS



NOS20120010101854

12552 NURSERY DRIVE  
VICTORIA, TX 77904

20120097700088

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 01, 2013

**Time:** The sale will begin at 11:00AM 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 January 04, 2002 and recorded in Document CLERK'S FILE NO. 200200314 real property records of VICTORIA County, Texas, with JULIOUS M. SODIA, grantor(s) and WELLS FARGO HOME MORTGAGE, INC., mortgagee.

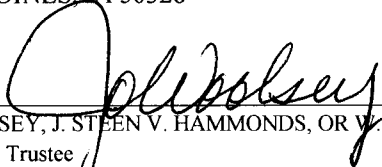
4. **Obligations Secured.** Deed of Trust or Contract Lien executed by JULIOUS M. SODIA, securing the payment of the indebtednesses in the original principal amount of \$67,500.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS SUCCESSOR TO JP MORGAN CHASE BANK NA AS SUCCESSOR-IN-INTEREST TO BANK ONE NA, AS TRUSTEE FOR AMORTIZING RESIDENTIAL COLLATERAL TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2002-BC3 is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

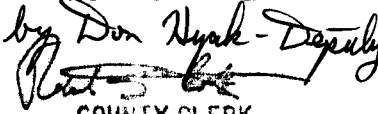
6. **Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer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

c/o WELLS FARGO BANK, N.A.  
ONE HOME CAMPUS  
DES MOINES, IA 50328

  
\_\_\_\_\_  
J. WOOLSEY, J. STEEN V. HAMMONDS, OR V. LAREW  
Substitute Trustee  
c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP  
15000 Surveyor Boulevard, Suite 100  
Addison, Texas 75001

FILED

2013 AUG 26 PM 12:20

  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS



NOS20120097700088

**EXHIBIT "A"**

BEING 1.04 ACRES SITUATED IN AND A PART OF THE SILVESTRE DELEON LEAGUE, ABSTRACT NO. 76, VICTORIA COUNTY, TEXAS. SAID 1.04 ACRES IS ALL THAT CERTAIN 0.52 ACRE TRACT RECORDED IN VOLUME 978, PAGE 397 OF THE DEED RECORDS OF VICTORIA COUNTY, TEXAS, AND ANOTHER 0.52 ACRE TRACT DESCRIBED AS TRACT I AND IN A DEED RECORDED IN VOLUME 1020, PAGE 122 OF THE DEED RECORDS OF VICTORIA COUNTY, TEXAS. THIS 1.04 ACRES IS MORE FULLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS;

BEGINNING AT A 5/8 INCH IRON ROD FOUND IN THE NORTHEAST LINE OF NURSERY DRIVE AND THE SOUTHEAST LINE OF FELDER DRIVE FOR THE WEST CORNER OF THIS 1.04 ACRES, ALSO BEING THE WEST CORNER OF THE FIRST REFERENCED ABOVE 0.52 ACRE TRACT;

THENCE, N 44 DEG 48' 07" E ( DEED CALL = N 44 DEG 55' 00" E, 220.00 FEET ) WITH THE SOUTHEAST LINE OF FELDER DRIVE A DISTANCE OF 220.30 FEET TO A 5/8 INCH IRON ROD FOUND FOR THE NORTH CORNER OF THIS 1.04 ACRES;

THENCE, S 43 DEG 30' 46" E ( DEED CALL = S 43 DEG 30' 00" E, 205.70 FEET ) WITH THE COMMON LINE OF THIS TRACT AND A 3.37 ACRE TRACT RECORDED IN VOLUME 962, PAGE 86 OF THE DEED RECORDS OF VICTORIA COUNTY, TEXAS, A DISTANCE OF 205.85 FEET TO A 5/8 INCH IRON ROD FOUND FOR THE EAST CORNER OF THIS 1.04 ACRES;

THENCE, S 44 DEG 50' 05" W ( DEED CALL = S 44 DEG 55' 00" W, 220.00 FEET ) WITH THE COMMON LINE OF THIS TRACT AND A 0.52 ACRE TRACT RECORDED IN VOLUME 1436, PAGE 827 OF THE DEED RECORDS OF VICTORIA COUNTY, TEXAS, A DISTANCE OF 220.34 FEET TO A 5/8 INCH IRON ROD FOUND FOR THE SOUTH CORNER OF THIS 1.04 ACRES;

THENCE, N 43 DEG 30' 00" W ( BEARING REFERENCE LINE ) WITH THE NORTHEAST LINE OF NURSERY DRIVE A DISTANCE OF 205.72 FEET ( DEED CALL = 205.70 FEET ) TO THE PLACE OF BEGINNING; CONTAINING WITHIN THESE METES AND BOUNDS 1.04 ACRES.



NOS20120097700088

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 01, 2013

Time: The sale will begin at 11:00AM 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 November 25, 1996 and recorded in Document VOLUME 250, PAGE 383 real property records of VICTORIA County, Texas, with JULIE A MURPHY AND MICHAEL D MURPHY, grantor(s) and NORWEST MORTGAGE, INC., mortgagee.

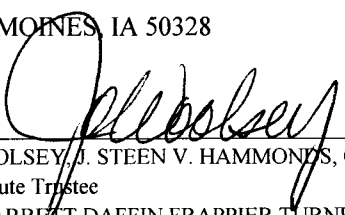
4. **Obligations Secured.** Deed of Trust or Contract Lien executed by JULIE A MURPHY AND MICHAEL D MURPHY, securing the payment of the indebtednesses in the original principal amount of \$45,399.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

BEING LOT NUMBER EIGHT (8), IN BLOCK NUMBER NINETY-THREE (93), OF NORTH HEIGHTS ADDITION, AN ADDITION TO THE CITY OF VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 59, PAGE 293 DEED RECORDS, VICTORIA COUNTY, TEXAS.

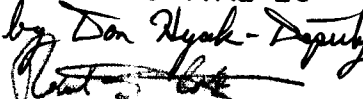
6. **Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer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

c/o WELLS FARGO BANK, N.A.  
ONE HOME CAMPUS  
DES MOINES, IA 50328

  
\_\_\_\_\_  
J. WOOLSEY, J. STEEN V. HAMMONS, OR W. LAREW  
Substitute Trustee  
c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP  
15000 Surveyor Boulevard, Suite 100  
Addison, Texas 75001

FILED

2013 AUG 26 PM 12:23

by Don Nyak - Deputy  
  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS



NOS20130058300068

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 01, 2013

**Time:** The sale will begin at 11:00AM 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 13, 2011 and recorded in Document CLERK'S FILE NO. 201106160 real property records of VICTORIA County, Texas, with SYDNEY M. YUSKO AND JOHN A. YUSKO, grantor(s) and WELLS FARGO BANK, N.A., mortgagee.

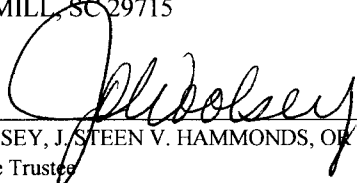
4. **Obligations Secured.** Deed of Trust or Contract Lien executed by SYDNEY M. YUSKO AND JOHN A. YUSKO, securing the payment of the indebtednesses in the original principal amount of \$82,357.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

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


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



J. WOOLSEY, J. STEEN V. HAMMONDS, OR W. LAREW  
Substitute Trustee  
c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP  
15000 Surveyor Boulevard, Suite 100  
Addison, Texas 75001

**FILED**

2013 AUG 26 PM 12:24

  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

by Don Nyak Deputy



NOS20130169804898

EXHIBIT "A"
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BEING 1.07 ACRES OF LAND SITUATED IN THE S. A. & M. G. R. R. COMPANY CURVEY NUMBER 3, ABSTRACT 314 IN VICTORIA COUNTY, TEXAS, AND BEING A PART OF THAT CERTAIN 145.00 ACRE TRACT OF LAND CONVEYED TO W.O. LOVE BY BEN F. MCCORMICK BY DEED DATED NOVEMBER 1, 1978 AND RECORDED IN VOLUME 998, PAGE 742 OF THE DEED RECORDS OF VICTORIA COUNTY, TEXAS, SAID 1.07 ACRES OF LAND BEING MORE FULLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

COMMENCING AT AN EXISTING IRON ROD AT THE MOST NORTHERN CORNER OF THE SAID W. O. LOVE 145.00 ACRE TRACT OF LAND, THENCE, S 45 DEG 00' 00" W., A DISTANCE OF 397.67 FEET ALONG THE NORTHWEST LINE OF THE SAID W. O. LOVE 145.00 ACRE TRACT OF LAND, SAME BEING THE SOUTHEAST LINE OF A COUNTY ROAD, LOCALLY KNOWN AS KOHUTEK ROAD TO AN EXISTING IRON ROD AT THE MOST WESTERN CORNER OF A 60.00 FOOT WIDE STRIP OF LAND SET ASIDE FOR ROAD RIGHT-OF-WAY, SAID ROAD LOCALLY KNOWN AS MCCORMICK ROAD, THENCE, S. 45 DEG 00' 00" E., A DISTANCE OR 1093.12 FEET ALONG THE SOUTHWEST RIGHT-OF-WAY LINE OF MCCORMICK ROAD TO AN ANGLE POINT IN SAID RIGHT-OF-WAY LINE, THENCE, S. 26 DEG 30' 51" E., A DISTANCE OF 28.34 FEET ALONG THE SOUTHWEST RIGHT-OF-WAY LINE OF MCCORMICK ROAD TO AN IRON ROD SET FOR THE PLACE OF BEGINNING, SAID PLACE OF BEGINNING ALSO BEING THE MOST NORTHERN CORNER OF THE HEREIN DESCRIBED TRACT;

THENCE, S. 26 DEG 30' 51" E., A DISTANCE OF 161.96 FEET TO AN IRON ROD SET FOR THE MOST EASTERN CORNER OF THE HEREIN DESCRIBED TRACT;

THENCE, S. 45 DEG 00' 00" W., A DISTANCE OF 277.33 FEET TO AN IRON ROD SET AT THE INTERIOR CORNER OF THE SAID W. O. LOVE 145.00 ACRE TRACT OF LAND, SAID IRON ROD ALSO BEING THE MOST SOUTHERN CORNER OF THE HEREIN DESCRIBED TRACT;

THENCE, N. 45 DEG 00' 00" W., A DISTANCE OF 153.60 FEET ALONG A SOUTHWEST LINE OF THE SAID W. O. LOVE 145.00 ACRE TRACT OF LAND, TO AN IRON ROD SET FOR THE MOST WESTERN CORNER OF THE HEREIN DESCRIBED TRACT;

THENCE, N. 45 DEG 00' 00" E., A DISTANCE OF 328.68 FEET TO THE PLACE OF BEGINNING, CONTAINING WITHIN THESE METES AND BOUNDS 1.07 ACRES OF LAND. U T I L I T Y E A S E M E N T THE ABOVE DESCRIBED TRACT OF LAND IS SUBJECT TO A UTILITY EASEMENT 20.00 FEET IN WIDTH ALONG AND ADJACENT TO ITS SOUTHWEST LINE AND A UTILITY EASEMENT 10.00 FEET IN WIDTH ALONG AND ADJACENT TO ITS SOUTHEAST LINE.



NOS20130169804898



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 01, 2013

Time: The sale will begin at 11:00AM 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 10, 2003 and recorded in Document CLERK'S FILE NO. 200308729 real property records of VICTORIA County, Texas, with SANDRA RUBIO AND FRANCISCO MARTINEZ, grantor(s) and WELLS FARGO HOME MORTGAGE, INC., mortgagee.

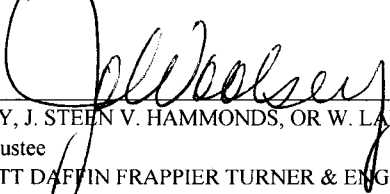
4. **Obligations Secured.** Deed of Trust or Contract Lien executed by SANDRA RUBIO AND FRANCISCO MARTINEZ, securing the payment of the indebtednesses in the original principal amount of \$59,800.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

BEING LOT NUMBER TWENTY-FIVE (25), IN BLOCK NUMBER TWO (2), OF MAYFAIR TERRACE SECTION V, 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 36 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HERE MADE FOR DESCRIPTIVE PURPOSES.

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

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



J. WOOLSEY, J. STEEN V. HAMMONDS, OR W. LAREW  
Substitute Trustee  
c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP  
15000 Surveyor Boulevard, Suite 100  
Addison, Texas 75001

**FILED**

2013 AUG 26 PM 12:25  
by Don Nyak - Deputy  
County Clerk  
VICTORIA COUNTY, TEXAS



NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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

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

Date: October 01, 2013

Time: The sale will begin at 11:00AM 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 February 28, 2008 and recorded in Document CLERK'S FILE NO. 200803002 real property records of VICTORIA County, Texas, with LAWRENCE DANIEL HALBROOK, grantor(s) and WAF WORLD ALLIANCE FINANCIAL CORP, mortgagee.

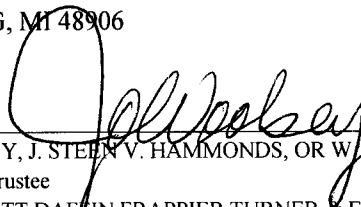
4. **Obligations Secured.** Deed of Trust or Contract Lien executed by LAWRENCE DANIEL HALBROOK, securing the payment of the indebtednesses in the original principal amount of \$154,500.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. NATIONSTAR MORTGAGE 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 as follows:

BEING LOT NUMBER FIFTEEN (15), IN BLOCK NUMBER SIX (6), OF CEDAR RIDGE ESTATES, A SUBDIVISION IN VICTORIA COUNTY, TEXAS, ACCORING TO THE ESTABLISHED MAP AND PLAT RECORD IN VOLUME 5, PAGE 3, OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS

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

c/o CELINK  
3900 CAPITAL CITY BLVD.  
LANSING, MI 48906



J. WOOLSEY, J. STEEN V. HAMMONDS, OR W. LAREW  
Substitute Trustee  
c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP  
15000 Surveyor Boulevard, Suite 100  
Addison, Texas 75001

FILED

2013 AUG 26 PM 12:25  
by Don Nyak - Deputy  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS



NOS20130191200008

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 01, 2013

**Time:** The sale will begin at 11:00AM 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 May 11, 2007 and recorded in Document CLERK'S FILE NO 200706214 real property records of VICTORIA County, Texas, with TOPSY SPELLMANN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by TOPSY SPELLMANN, securing the payment of the indebtednesses in the original principal amount of \$67,500.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. FEDERAL NATIONAL MORTGAGE ASSOCIATION, A/K/A FANNIE MAE is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

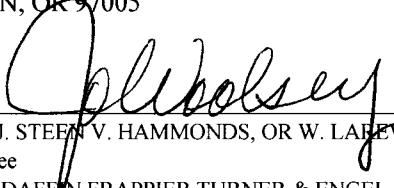
BEING THE RECTANGULAR WEST EIGHTY-SEVEN AND ONE-HALF FEET (87.5') OF LOT NUMBER FOUR (4), IN BLOCK NUMBER FOUR (4), OF JOHNSON'S ADDITION, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF RECORD IN VOLUME 61, PAGE 256, AND VOLUME 63, PAGE 388 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS; AND AS DESCRIBED IN DEED FOUND IN VOLUME 725, PAGE 559, DEED RECORDS OF VICTORIA COUNTY, TEXAS.


6. **Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. SETERUS, INC. F/K/A IBM LENDER BUSINESS PROCESS SERVICES, INC., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o SETERUS, INC. F/K/A IBM LENDER BUSINESS PROCESS SERVICES, INC.  
14523 SW MILLIKAN WAY SUITE 200  
BEAVERTON, OR 97005

**FILED**

2013 AUG 26 PM 12:26

  
\_\_\_\_\_  
J. WOOLSEY, J. STEEN V. HAMMONDS, OR W. LAHEW  
Substitute Trustee  
c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP  
15000 Surveyor Boulevard, Suite 100  
Addison, Texas 75001

  
\_\_\_\_\_  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS  
by Don Hyak - Deputy



NOS20130202500191

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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

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

Date: November 05, 2013

Time: The sale will begin at 11:00AM 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 November 21, 2001 and recorded in Document CLERK'S FILE NO. 200114735 real property records of VICTORIA County, Texas, with CRAIG FOX AND NANCY FOX, DECEASED, grantor(s) and CHASE MANHATTAN MORTGAGE CORPORATION, mortgagee.

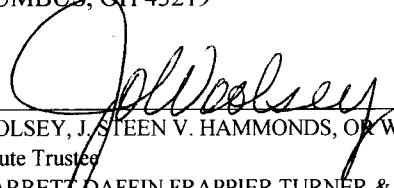
4. **Obligations Secured.** Deed of Trust or Contract Lien executed by CRAIG FOX AND NANCY FOX, DECEASED, securing the payment of the indebtednesses in the original principal amount of \$67,903.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. JPMORGAN CHASE BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

BEING LOT NUMBER FIVE (5), IN BLOCK NUMBER FOURTEEN (14), OF PRIMROSE PLACE, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF RECORD IN VOLUME 3, PAGE 48 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

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

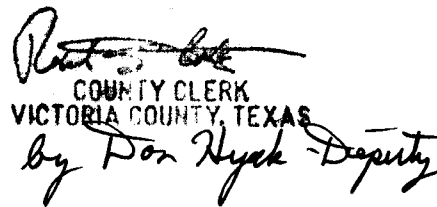
c/o JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
3415 VISION DRIVE  
COLUMBUS, OH 43219



J. WOOLSEY, J. STEEN V. HAMMONDS, OR W. LAREW  
Substitute Trustees  
c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP  
15000 Surveyor Boulevard, Suite 100  
Addison, Texas 75001

**FILED**

2013 AUG 26 PM 12: 26



COUNTY CLERK  
VICTORIA COUNTY, TEXAS  
By Don Nyak Deputy

Active Duty Notifications: Special Loans Unit /CHASE Home Lending Attn: SCRA/2210 Enterprise Drive /Florence, SC 29501 /Fax: 843 413 5433/scra.military.orders@chase.com



NOS20120187409862

**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 §  
 COUNTY OF VICTORIA §

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated September 21, 2006, ANITA RAMIREZ and JOSE CERVANTEZ conveyed to DENNIS J. KOWALIK, as Trustee, the following property situated in the County of Victoria, Texas, to-wit:

BEING a part of the South One-half (S-1/2) of Lot No. One (1), Block No. Two Hundred Fourteen (214), City of Victoria, the part of said lot herein conveyed being a tract off the back part of said lot, facing on Murray Street 57 feet and running back 69-1/2 feet and being the same property conveyed by W. H. Minkins et ux to Allie Swaizey by Deed dated September 25, 1937, of record in Volume 161, Page 24, Deed Records, Victoria County, Texas, to which Deed and its record reference is heremade for all purposes.

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 \$38,000.00, executed by ANITA RAMIREZ and JOSE CERVANTEZ, and made payable to ELNORA BRYANT (herein the "Note"), which such Deed of Trust is recorded under Instrument #200612773, 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 **1st day of October, 2013**, 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.

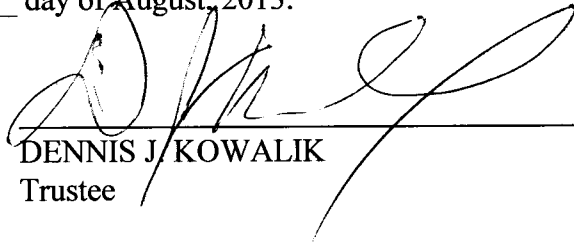
The Purchaser is hereby notified that the purchaser should seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyances or purchasing the property as to the relevance of these statutes and facts to the value of the property the purchaser is hereby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

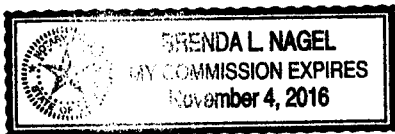
The Purchaser of the property at the foreclosure sale shall accept and take the property in its present condition and subject to any loss, claims, liability, damages, injunctive relief, injuries to person, property or natural resources, cost, expense, action, or cause of action, pursuant to any Federal,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

WITNESS my hand this the 14<sup>th</sup> day of August, 2013.

  
DENNIS J. KOWALIK  
Trustee

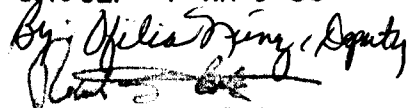
THE STATE OF TEXAS §  
COUNTY OF VICTORIA §

This instrument was acknowledged before me on this the 14<sup>th</sup> day of August, 2013 by DENNIS J. KOWALIK.



  
NOTARY PUBLIC, STATE OF TEXAS

FILED

2013 SEP -4 AM 9:00  
  
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     §  
                                      §  
COUNTY OF VICTORIA   §                   KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated February 11, 2011, DIANA PENA conveyed to DENNIS J. KOWALIK, as Trustee, the following property situated in the County of Victoria, Texas, to-wit:

BEING a 0.3146 acre portion of Lot Number One (1), and Two (2), in Block "A", G.C. MEYERS HIGHLAND SUBDIVISION, an addition to the City of Victoria, Victoria County, Texas, and being that same property conveyed in a Deed dated March 27, 1969 from Jack Glenn, et ux to Eddie Bryant, Jr., et al and recorded under Clerk's File No. 31977, Deed Records of Victoria County, Texas, to which reference is heremade for descriptive purposes.

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 \$38,000.00, executed by DIANA PENA, and made payable to ELNORA BRYANT (herein the "Note"), which such Deed of Trust is recorded under Instrument #201101562, 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 1st day of **October, 2013**, 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.

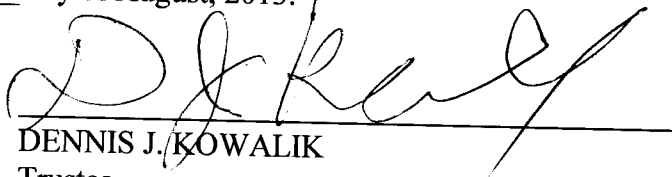
The Purchaser is hereby notified that the purchaser should seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyances or purchasing the property as to the relevance of these statutes and facts to the value of the property the purchaser is hereby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

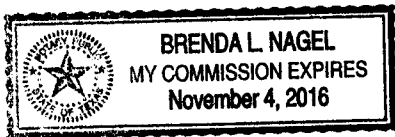
The Purchaser of the property at the foreclosure sale shall accept and take the property in its present condition and subject to any loss, claims, liability, damages, injunctive relief, injuries to person, property or natural resources, cost, expense, action, or cause of action, pursuant to any Federal,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

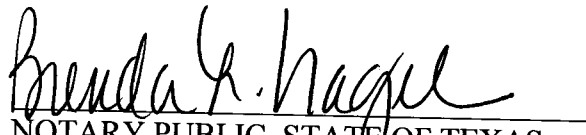
WITNESS my hand this the 14<sup>th</sup> day of August, 2013.

  
DENNIS J. KOWALIK  
Trustee

THE STATE OF TEXAS §  
COUNTY OF VICTORIA §

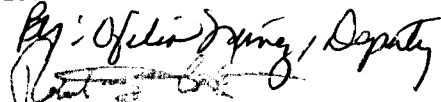
This instrument was acknowledged before me on this the 14<sup>th</sup> day of August, 2013 by DENNIS J. KOWALIK.



  
NOTARY PUBLIC, STATE OF TEXAS

FILED

2013 SEP -4 AM 8:59

  
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    §  
  §  
COUNTY OF VICTORIA   §

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated January 29, 2007, MARY ANN HERNANDEZ and TRISH MARIE ROCHA conveyed to DENNIS J. KOWALIK, as Trustee, the following property situated in the County of Victoria, Texas, to-wit:

BEING Lot Number Four (4), in Block Number A of the PILGRIM ADDITION, an addition in the City of Victoria, Victoria County, Texas, according to the Plat Records of Victoria County, Texas, reference to which map and plat is heremade for all purposes.

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 \$48,000.00, executed by MARY ANN HERNANDEZ and TRISH MARIE ROCHA, and made payable to ELNORA BRYANT (herein the "Note"), which such Deed of Trust is recorded under Instrument #200701491, 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 **1st day of October, 2013**, 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.

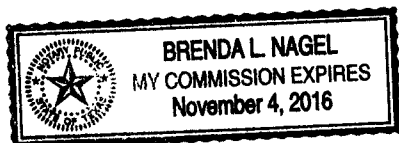
The Purchaser of the property at the foreclosure sale shall accept and take the property in its present condition and subject to any loss, claims, liability, damages, injunctive relief, injuries to person, property or natural resources, cost, expense, action, or cause of action, pursuant to any Federal,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

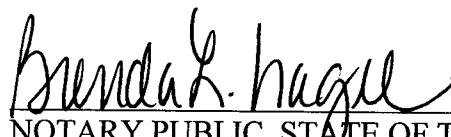
WITNESS my hand this the 14<sup>th</sup> day of August, 2013.

  
\_\_\_\_\_  
DENNIS J. KOWALIK  
Trustee

THE STATE OF TEXAS §  
COUNTY OF VICTORIA §

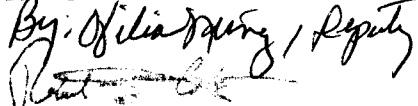
This instrument was acknowledged before me on this the 14<sup>th</sup> day of August, 2013 by DENNIS J. KOWALIK.



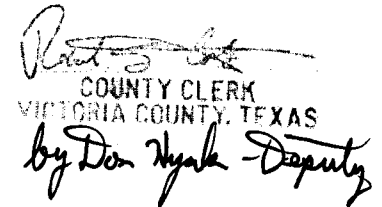
  
\_\_\_\_\_  
NOTARY PUBLIC, STATE OF TEXAS

FILED

2013 SEP -4 AM 9:00

  
\_\_\_\_\_  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

2013 SEP -9 AM 9: 06

  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS  
by Don Nyak Deputy  
20110134001579

HOME EQUITY POSTING WITH ORDER ATTACHED

121 BYRON LANE  
VICTORIA, TX 77901

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

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 01, 2013

Time: The sale will begin at 11:00AM 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 October 10, 2006 and recorded in Document CLERK'S FILE NO. 200613900 real property records of VICTORIA County, Texas, with DAVID GONZALES AND NORMA S GONZALES, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. ("MERS"), AS NOMINEE, mortgagee.

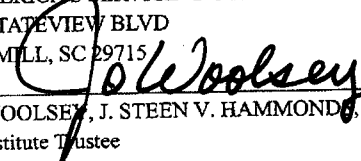
4. **Obligations Secured.** Deed of Trust or Contract Lien executed by DAVID GONZALES AND NORMA S GONZALES, securing the payment of the indebtednesses in the original principal amount of \$78,400.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. US BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CITIGROUP MORTGAGE LOAN TRUST, INC. 2006-HE3, ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2006-HE3 is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

BEING LOT NUMBER THIRTY-THREE (33) IN BLOCK NUMBER FOUR (4), OF FLEETWOOD SECTION II, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF RECORD IN VOLUME 6, PAGE 87, OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

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

c/o AMERICA'S SERVICING COMPANY  
3476 STATEVIEW BLVD  
FORT MILL, SC 29715

  
J. WOOLSEY, J. STEEN V. HAMMOND, OR W. LAREW  
Substitute Trustee  
c/o  
15000 Surveyor Boulevard, Suite 100  
Addison, Texas 75001



NOS20110134001579

Cause No. 12-8-73549-A

In Re: Order of Foreclosure  
Concerning

121 Byron Lane  
Victoria, Texas 77901

Under Tex. R. Civ. P. 736

§  
§  
§  
§  
§  
§  
§

In the District Court

of Victoria County, Texas

24th Judicial District

**HOME EQUITY FORECLOSURE ORDER**

On this date the court considered U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust, Inc. 2006-HE3, Asset-Backed Pass-Through Certificates Series 2006-HE3, its successors or assigns ("Petitioner"), Tex. R. Civ. P. 736 Home Equity Foreclosure Application. The court has determined that it has jurisdiction over the subject matter and the parties in this proceeding. After reviewing the pleadings, the affidavits and the arguments of counsel the court finds:

1. The Respondents and their last known address (Tex. Prop. Code § 51.0001(2)) are as follows:

David Gonzales  
121 Byron Lane  
Victoria, Texas 77901

Norma S. Gonzales  
121 Byron Lane  
Victoria, Texas 77901

2. The commonly known street address of the property encumbered by the lien sought to be foreclosed is 121 Byron Lane, Victoria, Texas 77901, (the "Property"). The Property legal description is:

**BEING LOT NUMBER THIRTY-THREE (33) IN BLOCK NUMBER FOUR (4), OF FLEETWOOD SECTION II, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF RECORD IN VOLUME 6, PAGE 87, OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS.**

3. The Debt exists and is secured by a lien created under TEX. CONST. ART. XVI, § 50(a)(6), for a home equity loan.

4. Petitioner is the holder of the Note and Deed of Trust. David Gonzales and Norma S. Gonzales ("Obligor" whether one or more) executed the promissory note dated October 10, 2006 in the original principal amount of \$78,400.00. Obligor is the party obligated to pay the loan agreement, contract, or lien sought to be foreclosed.

5. Obligors executed a security instrument ("Deed of Trust"), which is recorded in the Victoria County Real Property Records under instrument number 200613900.

6. Respondents failed to make payments in accordance with terms of the loan agreement, contract or deed of trust and are in default under the terms of those agreements.

7. As of the date the application was filed, Obligor failed to remit the installment payment due for October 1, 2010 and the installments that have become due after that date. As of July 17, 2012, there are at least 22 unpaid scheduled payments. The amount required to cure the default before July 17, 2012 is \$23,375.49. The amount required to pay off the loan in full before July 17, 2012 is \$107,487.83. This amount does not include attorneys' fees, late charges, interest, fees, costs, escrow advances or other lawful charges paid after July 17, 2012, all of which will continue to accrue according to the terms of the Note and Deed of Trust.

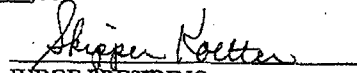
8. The requisite notices to cure the default and accelerate the maturity of the Debt have been mailed to each person as required under applicable law and the loan agreement, contract, or lien sought to be foreclosed and the opportunity to cure has expired.

9. Before the application was filed, any other action required under applicable law and the loan agreement, contract, or lien sought to be foreclosed was performed.

10. The court further finds that the Application complies with Tex. R. Civ. P. 735 and 736; that in accordance with Tex. R. Civ. P. 736.7(c) a copy of the required Return of Service has been on file with the Clerk of the Court for at least 10 days. Petitioner has established the basis for foreclosure; that Petitioner has appointed J. Woolsey, J. Steen, V. Hammonds, W. Lazew or their successor, as the substitute trustee to conduct the foreclosure contemplated by this proceeding; and that Petitioner may proceed with foreclosure of the secured Property according to the terms of the security instrument, Tex. Prop. Code § 51.002 and applicable law in accordance with Tex. R. Civ. P. 736.9.

IT IS THEREFORE ORDERED that the Petitioner may proceed with a foreclosure sale under the terms of the security instrument, Tex. Prop. Code § 51.002 and applicable law with respect to the secured Property made the subject of this proceeding.

SIGNED this 14 day of November, 2012.

  
JUDGE PRESIDING

SUBMITTED BY:



Joseph M. Vacek  
State Bar No. 24039948  
15000 Surveyor Blvd., Suite 100  
Addison, Texas 75001  
972-340-7809 (Phone)  
972-341-0734 (Fax)  
[Joseph.V@bdfgroup.com](mailto:Joseph.V@bdfgroup.com)

Attorney for Petitioner

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 01, 2013

Time: The sale will begin at 11:00AM 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 December 08, 2009 and recorded in Document CLERK'S FILE NO. 200913493 real property records of VICTORIA County, Texas, with STEVEN PEREZ AND TRINIDAD G. PEREZ, grantor(s) and WELLS FARGO BANK, NATIONAL ASSOCIATION, mortgagee.

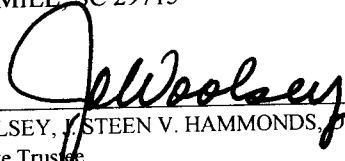
4. **Obligations Secured.** Deed of Trust or Contract Lien executed by STEVEN PEREZ AND TRINIDAD G. PEREZ, securing the payment of the indebtednesses in the original principal amount of \$95,740.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

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


BEING LOT NUMBER THIRTEEN (13), IN BLOCK NUMBER SIX (6), TANGLEWOOD SUBDIVISION, SECTION V, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF RECORD IN VOLUME 4, PAGE 51, OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

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

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

  
\_\_\_\_\_  
J. WOOLSEY, J. STEEN V. HAMMONDS, OR W. LAREW  
Substitute Trustee  
c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP  
15000 Surveyor Boulevard, Suite 100  
Addison, Texas 75001

FILED  
2013 SEP -9 AM 9:07

  
\_\_\_\_\_  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS  
by Don Nyak Deputy



NOS20130169804402

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 01, 2013

Time: The sale will begin at 11:00AM 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 August 01, 2007 and recorded in Document CLERK'S FILE NO. 200710126 real property records of VICTORIA County, Texas, with MARGARET SUZANNE BARUDAY, grantor(s) and CHASE BANK USA, N.A., mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by MARGARET SUZANNE BARUDAY, securing the payment of the indebtednesses in the original principal amount of \$115,920.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. JPMORGAN CHASE BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

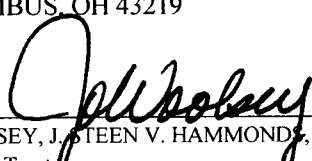
BEING LOT NUMBERS TWENTY SIX (26), IN BLOCK NUMBER EIGHT (8), OF BROWNSON TERRACE, SECTION II, AND ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF RECORD IN VOLUME 3, PAGE 73, OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS.


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

c/o JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
3415 VISION DRIVE  
COLUMBUS, OH 43219

FILED

2013 SEP -9 AM 9:09

  
\_\_\_\_\_  
J. WOOLSEY, J. STEEN V. HAMMOND, OR W. LAREW  
Substitute Trustee  
c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP  
15000 Surveyor Boulevard, Suite 100  
Addison, Texas 75001

  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS  
by Don Dyak - Deputy

Active Duty Notifications: Special Loans Unit /CHASE Home Lending Attn: SCRA/2210 Enterprise Drive  
/Florence, SC 29501 /Fax: 843 413 5433/scra.military.orders@chase.com



NOS20130187404609



FILE No. 8417  
 County Clerk, Victoria County, Texas  
NOTICE OF FORECLOSURE SALE

*[Signature]*  
 COUNTY CLERK  
 VICTORIA COUNTY, TEXAS  
*by Don Nyak-Deputy*

Notice is hereby given of a public non-judicial foreclosure sale.

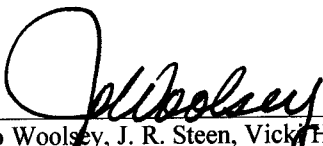
1. Property To Be Sold. The property to be sold is described as follows:  
 Being Lot Numbers Three (3) and Four (4), in Block Number Three (3), of KRAUSE ADDITION, an addition to the City of Victoria, Victoria County, Texas, according to the established map and plat of said addition of record in Volume 2, at Page 8 of the Plat Records of Victoria County, Texas, to which reference is heremade for descriptive purposes.
  
2. Date, Time, and Place of Sale. The sale is scheduled to be held at the following date, time, and place:  
Date: October 1, 2013  
Time: The sale shall begin no earlier than 11:00 A.M. or no later than three hours thereafter. The sale shall be completed by no later than 4:00 P.M.  
Place: Victoria County Courthouse in Victoria, Texas, or at the location and address designated by the Commissioners Court of said county, pursuant to 51.002 of the Texas Property Code as the location and address where the sale is to be held. The sale shall take place in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code, as the place where foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted.
  
3. 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. If a purchaser desires to pay with cashier's checks, they should be made payable to Anderson, Burns & Vela, L.L.P. or endorsed in accordance with the instructions by the Trustee. The purchase price in a sale held by the undersigned herein is payable immediately on acceptance of the bid by the undersigned trustee or substitute 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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.
  
4. The Deed of Trust may encumber both real and personal property. Notice is hereby given of Holder's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with the Holder's rights and remedies under the Deed of Trust and Section 9.604 of the Texas Business and Commerce Code.
  
5. 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 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.
  
6. Type of Sale. The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust/Security Instrument ("Deed of Trust") executed by Ramona Maldonado ("Debtor"). Said Deed of Trust secures a Promissory Note/Loan Agreement, and any renewals, extensions or modifications thereof, dated June 29, 2000 and executed by Debtor in the Original

Principal Amount of \$44,000.00. The current beneficiary of the Deed of Trust is Home Bank, 503 Kaliste Saloon Rd., Lafayette, LA 70508. The Deed of Trust is dated June 29, 2000, designating Robert P. Houston as the Original Trustee and is recorded in the office of the County Clerk of Victoria County, Texas, under Instrument No. 200008171, Of the Real Property Records of Victoria County, Texas. The foreclosure of this mortgage is being administered by a mortgage servicer representing the mortgagee under a servicing agreement. Questions concerning the sale may be directed to the undersigned, Richard E. Anderson, 8111 LBJ Freeway, Suite 1501, Dallas, TX 75251, who sent this notice, or to the mortgage servicer, SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501.

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

8. **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.**

DATED 9-9-13

  
Jo Woolsey, J. R. Steen, Vicki Hammonds, W. L. Larew,  
Richard E. Anderson, Mike Burns, Ray Vela,  
Jay Torres, Cesar DeLaGarza  
8111 LBJ Freeway, Suite 1501  
Dallas, Texas 75251  
214.276.1545 - telephone  
214.276.1546 - facsimile  
Substitute Trustees

SN/238463

FILED

2013 SEP -9 AM 9:22  
By Don Nyak Deputy  
[Signature]  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

FILE No. 8418  
County Clerk, Victoria County, Texas  
**NOTICE OF FORECLOSURE SALE**

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

BEING LOT NUMBER TWENTY-FIVE (25), IN BLOCK NUMBER FOUR (4), OF FLEETWOOD SUBDIVISION SECTION II, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF RECORD IN VOLUME 6, PAGE 87, OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 11/25/2008 and recorded in Document 200813912 real property records of Victoria County, Texas.

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

Date: 11/05/2013

Time: The sale will begin no earlier than 11:00 AM or no later than three hours thereafter.

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.

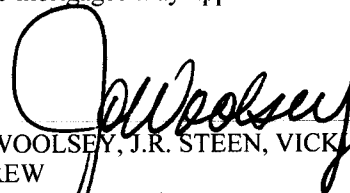
**4. Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

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

**5. Obligations Secured.** The Deed of Trust executed by MICHAEL R. RODRIGUEZ AND YADIRA RODRIGUEZ, provides that it secures the payment of the indebtedness in the original principal amount of \$107,417.00, 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.

**6. Default and Request to Act.** Default has occurred under the deed of trust, and the mortgagee has requested a Substitute Trustee conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.

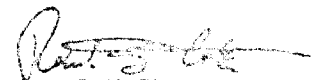


JO WOOLSEY, J.R. STEEN, VICK HAMMONDS, W.L.  
LAREW  
c/o AVT Title Services, LLC  
PO Box 801529  
Dallas, TX 75380-1529

12-000061-770  
105 BYRON DRIVE  
VICTORIA, TX 77901

**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.**

**NOTICE OF FORECLOSURE SALE**

  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS  
*by Don Hyde-Deputy*

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

EXHIBIT A

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 01/30/2007 and recorded in Document 200701826 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: 10/01/2013

Time: The sale will begin no earlier than 11:00 AM or no later than three hours thereafter.

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.

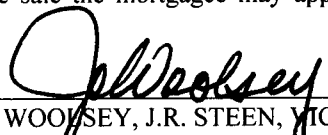
4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

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

5. **Obligations Secured.** The Deed of Trust executed by PEGGY GIACCONE AND LOU GIACCONE, provides that it secures the payment of the indebtedness in the original principal amount of \$101,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2007-4 is the current mortgagee of the note and deed of trust.

6. **Default and Request to Act.** Default has occurred under the deed of trust and THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2007-4 obtained a Home Equity Foreclosure Order from the 377th District Court of Victoria County on 08/13/2013 under Cause No. 13-6-74880-D. The mortgagee has requested a Substitute Trustee conduct this sale pursuant to the Court's Order and notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.

  
JO WOOLSEY, J.R. STEEN, VICKI HAMMONDS, W.L. LAREW  
c/o AVT Title Services, LLC  
PO Box 801529  
Dallas, TX 75380-1529

12-006151-570  
2160 BLACK BAYOU RD 2  
BLOOMINGTON, TX 77951

**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.**

**EXHIBIT 'A'**

File No.: 4517297 (CLS)  
Property: 2160 BLACK BAYOU, RD 2, BLOOMINGTON, TX 77951

**Fieldnote Description of a 10.00 acre tract being in the southwesterly portion of subdivisions number Twelve (12), Fourteen (14), and Sixteen (16) in Block Number Twenty-Seven (27) of George W. Dunah's Resubdivision of Subdivision's number Twenty-Five (25), Twenty-Six (26), and Twenty Seven (27) of the H.C. Traylor ranch (60-29) and being in the Francisco Perez League, A-93 in Victoria County, Texas and being out of that certain 58.31 acre tract conveyed to Lou Giaccone and wife, Peggy Giaccone (200002347) and being more fully described by metes and bounds as follows: COMMENCING at a 1/2" steel rod found bent at the intersection of the center of Black Banyou Road No. 2 with the center of this description, thence, along the with cap set for the south corner of this description;  
THENCE N35 26' 25" W, 995.29 feet to a 5/8" steel rebar set for the west corner of this description;  
THENCE, along the northwest line of said Giaccone tract, N 55 00' 93", 437.70 feet to a 5/8" steel rebar set with 3/4" yellow and Black polypropylene barricades flagging, attached for the North corner of this description and which bears S55 00' 39"W, 678.28 feet from a 5/8" steel rod found at north corner of said Giaccone tract (D.C. = N55 E);  
THENCE, crossing said Giaccone tract, S35 26' 24"E, 995.19 feet to a 60d nail with cap set for the east corner of this in the center of said Black Banyou Road No. 2;  
THENCE, crossing said Giaccone tract, S35 26' 24" E, 995.19 feet to a 60d nail with cap set for the east corner of this in the center of said Black Bayou Road No. 2  
THENCE, along the center of said Black Bayou Road No. 2, S55 00' W, 437.69 feet to the place of beginning; containing within these metes and bounds 10.00 acres are within Black Banyou road No. 2**

A.P.N.

FILED AND RECORDED  
OFFICIAL PUBLIC RECORDS

*Val D. Huvar*

2007 FEB 12 11:20 AM 200701826  
CMCELROY \$63.00  
VAL D. HUVAR, COUNTY CLERK  
VICTORIA COUNTY, TEXAS

Notice of Trustee's Sale

FILED

Date: September 9, 2013

Trustee: Clay E. Morgan

Lender: WC Ranches, LLC

Note: Real Estate Lien Note dated 07/09/2012, in the original principal amount of \$48,400.00, executed by Borrower and made payable to the order of Lender.

Deed of Trust: Deed of Trust dated 07/09/2012, executed by Jeffrey Pelot & Tausha Pelot to Clay E. Morgan, Trustee for the benefit of lender, covering the Property and recorded in Document Number 201208120 of the Official Public Records of Victoria County, Texas

Property: (Tract 11) 7.049 acre tract of land in the I.R.R. Survey No. 9, A-190, Victoria County, Texas.

Date of Sale (first Tuesday of month): October 1, 2013

Time of Sale: 9:00 a.m. to 12:00 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.

  
\_\_\_\_\_  
Clay E. Morgan

2013 SEP -9 AM 10:50  
*by [Signature]*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

2013 SEP -9 AM 10:50

Notice of Trustee's Sale

Date: September 9, 2013

Trustee: Clay E. Morgan

Lender: WC Ranches, LLC

Note: Real Estate Lien Note dated 06/15/2012, in the original principal amount of \$40,400.00, executed by Borrower and made payable to the order of Lender.

Deed of Trust: Deed of Trust dated 06/15/2012, executed by John Saldana & Sue Allen Saldana to Clay E. Morgan, Trustee for the benefit of lender, covering the Property and recorded in Document Number 201206947 of the Official Public Records of Victoria County, Texas

Property: (Tract 40) 5.227 Acre tract of land in the Indianola Railroad Co. Survey No. 9, A-190, in Victoria County, Texas.

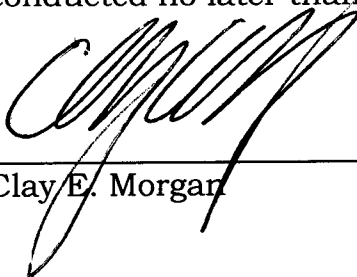
Date of Sale (first Tuesday of month): October 1, 2013

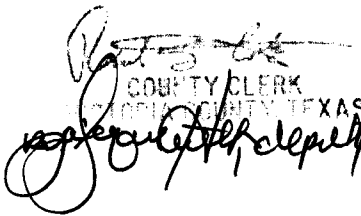
Time of Sale: 9:00 a.m. to 12:00 p.m., local time

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.

  
\_\_\_\_\_  
Clay E. Morgan

  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

Notice of Trustee's Sale

Date: September 9, 2013

Trustee: Clay E. Morgan

Lender: WC Ranches, LLC

Note: Real Estate Lien Note dated 08/15/2012, in the original principal amount of \$41,400.00, executed by Borrower and made payable to the order of Lender.

Deed of Trust: Deed of Trust dated 08/15/2012, executed by Rudolph H Rivera & Olivia Rivera to Clay E. Morgan, Trustee for the benefit of lender, covering the Property and recorded in Document Number 201209504 of the Official Public Records of Victoria County, Texas

Property: (Tract 42) 5.080 Acres in the Indianola Railroad Company Survey No. 9, A-190, Victoria County, Texas.

Date of Sale (first Tuesday of month): October 1, 2013


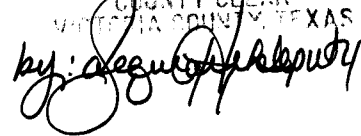
Time of Sale: 9:00 a.m. to 12:00 p.m., local time

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.

  
\_\_\_\_\_  
Clay E. Morgan

  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS  
by: 



Notice of Trustee's Sale

Date: September 9, 2013

Trustee: Clay E. Morgan

Lender: WC Ranches, LLC

Note: Real Estate Lien Note dated 03/28/2013, in the original principal amount of \$40,400.00, executed by Borrower and made payable to the order of Lender.

Deed of Trust: Deed of Trust dated 03/28/2013, executed by Arthur Wayne Lacina to Clay E. Morgan, Trustee for the benefit of lender, covering the Property and recorded in Document Number 201304208 of the Official Public Records of Victoria County, Texas

Property: (Tract 47) a 5.062 acre tract in the Indianola Railroad Co. Survey No. 9, A-190 in Victoria County, Texas.

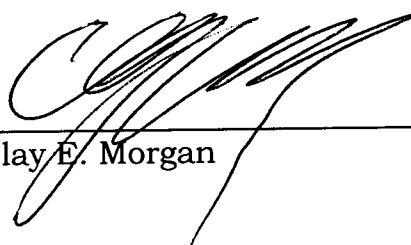
Date of Sale (first Tuesday of month): October 1, 2013

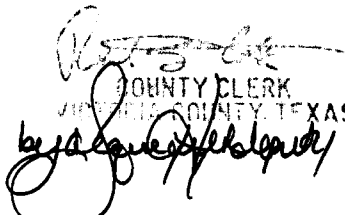
Time of Sale: 9:00 a.m. to 12:00 p.m., local time

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.

  
\_\_\_\_\_  
Clay E. Morgan

  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

Notice of Trustee's Sale

Date: September 9, 2013

Trustee: Clay E. Morgan

Lender: WC Ranches, LLC

Note: Real Estate Lien Note dated 08/15/2012, in the original principal amount of \$40,400.00, executed by Borrower and made payable to the order of Lender.

Deed of Trust: Deed of Trust dated 08/15/2012, executed by Lisa K Broll to Clay E. Morgan, Trustee for the benefit of lender, covering the Property and recorded in Document Number 201209506 of the Official Public Records of Victoria County, Texas

Property: (Tract 15) 5.015 Acres out of the Indianola Railroad Co., Survey #9, A-190, Victoria County, Texas

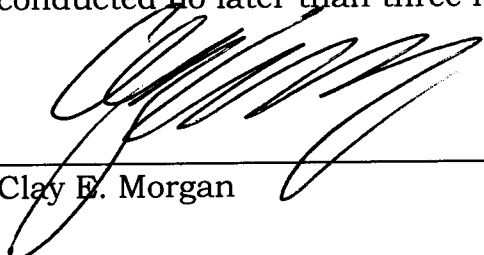
Date of Sale (first Tuesday of month): October 1, 2013

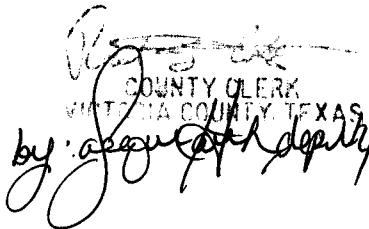
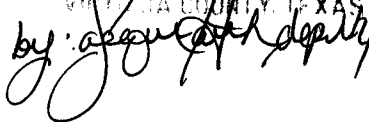
Time of Sale: 9:00 a.m. to 12:00 p.m., local time

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.

  
\_\_\_\_\_  
Clay E. Morgan

  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS  
by: 

Notice of Trustee's Sale

2013 SEP 10 PM 12:16

*by Don Hyal - Deputy*  
*[Signature]*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

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

Date: September 10, 2013

Trustee: Sylvester Ramos  
506 Ash, Apt A  
Victoria, TX 77901

Lender: David L. Rhode  
410 Charleston Dr.  
Victoria, TX 77904

Deed of Trust

Date: November 19, 2010

Grantor: Ramon Sanchez and Sylvia Pena Sanchez  
1808 E. Polk  
Victoria, TX 77901

Lender: David L. Rhode  
410 Charleston Dr.  
Victoria, TX 77904

Recording information: County Clerk No.201011958, Victoria County, Texas

Property:  
1808 E. Polk: Being Lot Number Twelve (12), in Block Number Five (5) of J. R. Trice SUBDIVISION, an addition to the City of Victoria, Victoria County, Texas

County: Victoria County, Texas

Date of Sale: October 1, 2013

Time of Sale: 12:50 PM

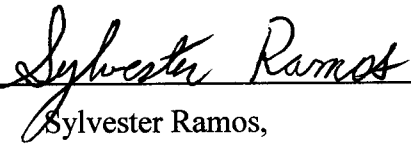
Place of Sale: Area in front of the east door of the Victoria County Courthouse building located at 115 North Bridge Street, Victoria, Texas.

Lender has appointed Sylvester Ramos as Substitute Trustee under the Deed of Trust. Lender has instructed Substitute 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, **Purchasers are buying the property AS IS, without any warranty on the part of the Seller, either written or implied.** The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

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 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.

  
\_\_\_\_\_  
Sylvester Ramos,  
Substitute Trustee

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

*[Signature]*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

DEED OF TRUST INFORMATION:

Date: 06/22/2007  
Grantor(s): DAVID J. MEAUX, JENNIFER P. MEAUX  
Original Mortgagee: WELLS FARGO BANK, N.A.  
Original Principal: \$200,250.00  
Recording Information: Instrument 200708131  
Property County: Victoria  
Property:

BEING LOT NUMBER THREE (3), IN BLOCK NUMBER ONE (1), OF KINGWOOD FOREST, AN ADDITION IN VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 6, PAGE 298 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HERE MADE FOR DESCRIPTIVE PURPOSES.

Reported Address: 106 KINGWOOD FOREST DRIVE, VICTORIA, TX 77904

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: U.S. Bank National Association as Legal Title Trustee for Truman 2012 SC Title Trust  
Mortgage Servicer: Rushmore Loan Management Services LLC  
Current Beneficiary: U.S. Bank National Association as Legal Title Trustee for Truman 2012 SC Title Trust  
Mortgage Servicer Address: Customer Service Department, PO Box 55004, Irvine, CA 92619

SALE INFORMATION:

Date of Sale: Tuesday, the 1st day of October, 2013  
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 is no longer the designated area, at the area most recently designated by the Victoria County Commissioner's Court.

Substitute Trustee(s): Oscar Caballero or Donna Caballero, Cristina Camarata, Hayden Hooper, Sammy Hooda, Robert Henry or Adam Womack, any to act

Substitute Trustee Address: 9441 LBJ Freeway, Suite 250, Dallas, TX 75243

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

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

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Oscar Caballero or Donna Caballero, Cristina Camarata, Hayden Hooper, Sammy Hooda, Robert Henry or Adam Womack, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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

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


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

Very truly yours,

Buckley Madole, P.C.

*[Signature]*

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

DEED OF TRUST INFORMATION:

**Date:** 12/10/2009  
**Grantor(s):** ANDREA L. ESCOJIDO, DAVID M. ESCOJIDO  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR WALLICK AND VOLK, INC., A WYOMING CORPORATION, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$167,902.00  
**Recording Information:** Instrument 200913266  
**Property County:** Victoria  
**Property:** LOT TWENTY-FIVE (25), BLOCK THREE (3), OF EAGLE CREEK, PHASE II, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF RECORD IN VOLUME 7, PAGE 194 (C & D), OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS.  
**Reported Address:** 214 CANYON CRK, VICTORIA, TX 77901

MORTGAGE SERVICING INFORMATION:

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

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

SALE INFORMATION:

**Date of Sale:** Tuesday, the 1st day of October, 2013  
**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 is no longer the designated area, at the area most recently designated by the Victoria County Commissioner's Court.  
**Substitute Trustee(s):** Oscar Caballero or Donna Caballero, Cristina Camarata, Hayden Hooper, Sammy Hooda, Robert Henry or Adam Womack, any to act  
**Substitute Trustee Address:** 9441 LBJ Freeway, Suite 250, Dallas, TX 75243

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

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

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Oscar Caballero or Donna Caballero, Cristina Camarata, Hayden Hooper, Sammy Hooda, Robert Henry or Adam Womack, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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

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

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


Very truly yours,  
Buckley Madole, P.C.



FILE No. 8428  
County Clerk, Victoria County, Texas

FILED  
2013 SEP 10 PM 3:46

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

VICTORIA County Deed of Trust:

Dated: December 16, 2011

Amount: \$203,117.00

Grantor(s): JAYE BERGER

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. 201112648

Legal Description: Being Lot Number Six (6), in Block Number Two (2), of Terra Vista 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 9, 21A&B of the Plat Records of Victoria County, Texas, to which reference is her made for descriptive purposes.

Date of Sale: October 1, 2013 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.

OSCAR CABALLERO OR DONNA CABALLERO 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. 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 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.

HUGHES, WATTERS & ASKANASE, L.L.P.  
333 Clay, Suite 2900  
Houston, Texas 77002  
Reference: 2013-000427

  
OSCAR CABALLERO OR DONNA CABALLERO  
(Substitute Trustees)  
c/o ServiceLink  
7301 N. State Hwy 161  
Suite 305  
Irving, Texas 75039

2013-000427

FILE No. 8429  
County Clerk, Victoria County, Texas

FILED  
*AKM*  
2013 SEP 10 PM 1:48

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**VICTORIA County Deed of Trust:**

Dated: June 1, 2011

Amount: \$72,150.00

Grantor(s): OLGA VALLEJO and ROSARIO O GONZALES

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. 201105572

Legal Description: A tract of one (1) acre of land out of the Valentine Garcia Survey, Abstract 45, in Victoria County, Texas, said one (1) acre of land being more particularly described in Exhibit "A" attached hereto and incorporated herein for all purposes.

*Rosario O Gonzales*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

Date of Sale: October 1, 2013 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.

OSCAR CABALLERO OR DONNA CABALLERO 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. 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 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.

HUGHES, WATTERS & ASKANASE, L.L.P.  
333 Clay, Suite 2900  
Houston, Texas 77002  
Reference: 2013-000537

*Donna Caballero*  
OSCAR CABALLERO OR DONNA CABALLERO  
(Substitute Trustees)  
c/o ServiceLink  
7301 N. State Hwy 161  
Suite 305  
Irving, Texas 75039

2013-000537



THE STATE OF TEXAS)  
COUNTY OF VICTORIA)

EXHIBIT "A"

Being a 1.00 acre tract of land situated in the Valentine Garcia Survey, Abstract No. 45, Victoria County, Texas, said 1.00 acre being the same tract of land conveyed from Ruth Chase, et al to Olga Vallejo and Rosario O. Gonzales by deed dated January 8, 2010 as recorded in Official Records Instrument No. 201000335 of Victoria County, Texas, said 1.00 acre tract being more particularly described by metes and bounds as follows:

**BEGINNING** at 1 1/2 inch diameter iron pipe found for the East corner of the herein described tract, said iron pipe being the South corner of Lot 15, Block 1 of the Norris Addition as recorded in Volume 3, Page 33 of the Plat Records of said county and in the northwest right-of-way line of Church Street (75' R.O.W.);

**THENCE**, South 59°00'00" West, with the northwest right-of-way line of Church Street, a distance of 183.56 feet to a 5/8 inch diameter iron rod found for the South corner of the herein described tract, said iron rod also being the East corner of Lot 1, Block 3 of the Town of Inez as recorded in Volume 1, Page 29 of the Plat Records of said county;


**THENCE**, North 31°14'18" West (deed call, North 31°00'00" West), with the common line of Lot 1 (Town of Inez), passing at a distance of 150.00 feet a 5/8 inch diameter iron rod found for the North corner of Lot 1 (Town of Inez) and the East corner of Lot 12 (Town of Inez), and continuing with the common line of Lot 12 (Town of Inez) for an overall distance of 251.64 feet to a 5/8 inch diameter iron rod with yellow plastic cap stamped "CIVILCORP" set for the West corner of the herein described tract, said iron rod also being the South corner of a residual 12.00 acre tract of land conveyed from Willard D. Holzhauser, et ux to Kenneth Ray Holzhauser, et al as recorded in Official Records Instrument No. 200315247 of said county;

**THENCE**, North 59°00'00" East, with the common line of the residual 12.00 acre Holzhauser tract, a distance of 163.70 feet (deed call, 162.66 feet) to a 1 1/2 inch diameter iron pipe found for the North corner of the herein described tract, said iron pipe also being the East corner of the residual 12.00 acre Holzhauser tract and in the southwest line of Lot 1 (Norris Addition),

**THENCE**, South 35°45'00" East (basis of bearing), with the common line of Lot 1 (Norris Addition), passing at an approximate distance of 102 feet the South corner of Lot 1 (Norris Addition) and the West corner of Lot 15 (Norris Addition), and continuing with the common line of Lot 15 (Norris Addition) for an overall distance of 252.51 feet to the **POINT OF BEGINNING**. **CONTAINING** within these metes and bounds 1.00 acres of land, more or less.

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

The foregoing Fieldnote Description is based on an actual survey made under my supervision in May 2011 and is true and correct to the best of my knowledge and belief.

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

