

FILE No. 10204  
County Clerk, Victoria County, Texas

2023 MAR 16 P 3:20

SD  
Didi Cooke  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

3007 E MISTLETOE AVENUE  
VICTORIA, TX 77901

00000009613092

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: June 06, 2023

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

Place: AREA IN FRONT OF THE EAST DOOR OF THE VICTORIA COUNTY COURTHOUSE BUILDING LOCATED AT 115 N. BRIDGE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. **Terms of Sale.** Cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated August 07, 2006 and recorded in Document CLERK'S FILE NO. 200610602 real property records of VICTORIA County, Texas, with JEFFERY COOKE AND UNA COOKE, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by JEFFERY COOKE AND UNA COOKE, securing the payment of the indebtednesses in the original principal amount of \$69,351.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. TRUIST BANK, SUCCESSOR BY MERGER TO SUNTRUST BANK is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

c/o TRUIST BANK  
1001 SEMMES AVENUE  
MAIL CODE RVW 3014  
RICHMOND, VA 23224



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

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



Israel Saucedo

**Certificate of Posting**

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

\_\_\_\_\_

Declarants Name: \_\_\_\_\_

Date: \_\_\_\_\_

3007 E MISTLETOE AVENUE  
VICTORIA, TX 77901

0000009613092

0000009613092

VICTORIA

**EXHIBIT "A"**

BEING LOT NUMBER FOUR (4), IN BLOCK NUMBER TWELVE (12), OF INWOOD TERRACE SECTION II, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 2, PAGE 59 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HERE MADE FOR DESCRIPTIVE PURPOSES.

2702 ERWIN AVE  
VICTORIA, TX 77901

0000009759044

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: June 06, 2023

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

Place: AREA IN FRONT OF THE EAST DOOR OF THE VICTORIA COUNTY COURTHOUSE BUILDING LOCATED AT 115 N. BRIDGE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. **Terms of Sale.** Cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated April 19, 2013 and recorded in Document CLERK'S FILE NO. 201304733 real property records of VICTORIA County, Texas, with ARMANDO V. AGUILAR, A SINGLE PERSON, grantor(s) and WELLS FARGO BANK, NATIONAL ASSOCIATION, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by ARMANDO V. AGUILAR, A SINGLE PERSON, securing the payment of the indebtednesses in the original principal amount of \$90,333.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

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

FILED

2023 MAR 30 A 10:42

M.A.

*Delia Casley*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS



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

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead JO WOOLSEY, BOB FRISCH, ARNOLD MENDOZA, SANDRA MENDOZA, JODI STEEN, JANICE STONER, JOHN SISK, AMY ORTIZ, ALEENA LITTON, DANIEL MCQUADE, VANNA HO, OR AUCTION.COM whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Israel Saucedo

**Certificate of Posting**

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

\_\_\_\_\_

Declarants Name: \_\_\_\_\_

Date: \_\_\_\_\_

2702 ERWIN AVE  
VICTORIA, TX 77901

0000009759044

0000009759044

VICTORIA

**EXHIBIT "A"**

BEING LOT NUMBER ONE (1), IN BLOCK NUMBER TWO (2), OF AVALON PLACE, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 1, PAGE 17, OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HERE MADE FOR DESCRIPTIVE PURPOSES.

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2022-03829

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

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

Date: 6/6/2023  
Time: The earliest time the sale will begin is 11:00 AM  
Place: Victoria County Courthouse, Texas, at the following location: 115 North Bridge Street , Victoria, TX 77901 FRONT OF THE EAST DOOR OF THE COURTHOUSE BUILDING LOCATED AT 115 NORTH BRIDGE STREET  
Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

**Property To Be Sold** - The property to be sold is described as follows:

Being Lot Number Twenty-Two (22) in Block Number Three (3) of Meadowbrook Subdivision, an addition to the City of Victoria, Victoria County, Texas, according to the established Map and Plat of record in Volume 332, Page 30 of the Deed Records of Victoria County, Texas.

**Commonly known as:** 2901 Bluebonnet St Victoria, TX 77901

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated 12/11/2015 and recorded in the office of the County Clerk of Victoria County, Texas, recorded on 1/4/2016 under County Clerk's File No 201600048, in Book - and Page - of the Real Property Records of Victoria County, Texas.

**Grantor(s):** ELIARO ROMERO, A SINGLE MAN  
**Original Trustee:** CALVIN C. MANN, JR  
**Substitute Trustee:** Auction.com, Sandra Mendoza, Arnold Mendoza, Alexis Mendoza, Susan Sandoval, Leslye Evans, W D Larew, Sarah Mays, Jim Mills, Susan Mills, Russell Cain, Marilyn Cummings, Jan Regan, Tina Jacob, Ed Henderson, Pat Brennan, Rosie Trevino, Jim Chilcoat, Will Dabbs, Bob Frisch, Janice Stoner, Jodi Steen, Jo Woolsey, Nestor Trustee Services, LLC  
**Original Mortgagee:** Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for CREDENCE FUNDING CORPORATION, its successors and assigns  
**Current Mortgagee:** Freedom Mortgage Corporation  
**Mortgage Servicer:** Freedom Mortgage Corporation

T.S. #: 2022-03829

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 referenced property securing the above referenced loan.

**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 mortgagee thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the 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. 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.

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$180,625.00, executed by ELIARO ROMERO, A SINGLE MAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for CREDENCE FUNDING CORPORATION, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Questions concerning the sale may be directed to the undersigned or to the Mortgagee:

**Freedom Mortgage Corporation**  
**10500 Kincaid Drive**  
**Fishers, IN 46037**  
**Phone: 855-690-5900**

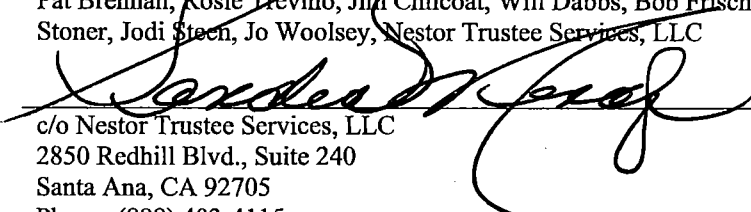
**Default and Request to Act** - Default has occurred under the deed of trust, and the mortgagee has requested me, as Trustee, to conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.



T.S. #: 2022-03829

Dated: 4.4.23

Auction.com, Sandra Mendoza, Arnold Mendoza, Alexis Mendoza, Susan Sandoval, Leslye Evans, W D Larew, Sarah Mays, Jim Mills, Susan Mills, Russell Cain, Marilyn Cummings, Jan Regan, Tina Jacob, Ed Henderson, Pat Brennan, Rosie Trevino, Jim Chilcoat, Will Dabbs, Bob Frisch, Janice Stoner, Jodi Stech, Jo Woolsey, Nestor Trustee Services, LLC

  
c/o Nestor Trustee Services, LLC  
2850 Redhill Blvd., Suite 240  
Santa Ana, CA 92705  
Phone: (888) 403-4115  
Fax: (888) 345-5501

For sale information visit: <https://www.xome.com> or Contact (800) 758-8052.

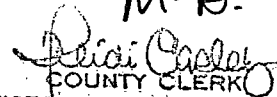
SENDER OF THIS NOTICE:  
AFTER FILING, PLEASE RETURN TO:

Nestor Trustee Services, LLC  
2850 Redhill Avenue, Suite 240  
Santa Ana, California 92705

**FILED**

2023 APR -4 P 1:32

M.A.

  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

**NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE**

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

**DEED OF TRUST INFORMATION:**

Date: April 29, 2022  
Grantor(s): Melissa Hopkins, a single woman  
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as nominee for Wallick and Volk, Inc.  
Original Principal: \$147,380.00  
Recording Information: 202205026  
Property County: Victoria  
Property: BEING Lot Number Four (4), in Block Number Two (2), of A RE-SUBDIVISION OF THE NORTH PART OF HILLCREST 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 1, at Page 10 of the Plat Records of Victoria County, Texas, to which reference is here made for descriptive purposes.  
Property Address: 403 Knowlan  
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: NewRez LLC d/b/a Shellpoint Mortgage Servicing  
Mortgage Servicer: Shellpoint Mortgage Servicing  
Mortgage Servicer Address: 55 Beattie Place, Suite 100 MS 561  
Greenville, SC 29601

**SALE INFORMATION:**

Date of Sale: June 6, 2023  
Time of Sale: 11:00 AM or within three hours thereafter.  
Place of Sale: 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, if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.  
Substitute Trustee: Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Janice Stoner Jodi Steen, Padgett Law Group, Michael J. Burns, or Jonathan Smith, any to act  
Substitute Trustee Address: 546 Silicon Dr., Suite 103  
Southlake, TX 76092  
TXAttorney@PadgettLawGroup.com

**APPOINTMENT OF SUBSTITUTE TRUSTEE:**

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

The undersigned is the attorney for the mortgagee and/or mortgage servicer, and in such capacity does hereby remove the original trustee and all successor substitute trustees under the above-described Deed of Trust and appoints in their place Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Janice Stoner Jodi Steen, Padgett Law Group, Michael J. Burns, or Jonathan Smith, any to act, whose address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092 as Substitute Trustee, who shall hereafter exercise all powers and duties to set aside the said original trustee under said Deed of Trust, and further does hereby request, authorize, and instruct said Substitute Trustees to conduct and direct the execution of remedies set aside to the beneficiary therein.

WHEREAS, the above-named Grantor(s) 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 are declared immediately due and payable.

WHEREAS, the original Trustee and any previously appointed Substitute Trustee under said Deed of Trust has been hereby removed and the herein described Substitute Trustees, have been appointed as Substitute Trustees and authorized by the Mortgage Servicer to enforce the power of sale granted in the Deed of Trust; 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 is hereby accelerated, and all sums secured by the Deed of Trust are declared to be immediately due and payable.
2. The herein appointed Substitute Trustees, 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 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 imposed by the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for the 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 sold "AS-IS", purchaser's 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 interest 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.
5. 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 Mortgagee, the Mortgagee, the Mortgagee's Attorney, or the duly appointed Substitute Trustee.



Michael J. Burns

**CERTIFICATE OF POSTING**

My name is Sandra Mendoza, and my address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092. I declare under penalty of perjury that on 04.05.23, I filed at the office of the Victoria County Clerk to be posted at the Victoria County courthouse this notice of sale.

*Sandra Mendoza*  
Declarant's Name: Sandra Mendoza

Date: 04.05.23

Padgett Law Group  
546 Silicon Dr., Suite 103  
Southlake, TX 76092  
TXAttorney@PadgettLawGroup.com  
(850) 422-2520

WITNESS MY HAND this 05 day of April, 2023  
*Sandra Mendoza*  
Sandra Mendoza

**FILED**  
2023 APR -5 P 4:43  
*Diana Casper*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS *SN*

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2023-05226-TX

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

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

Date: **6/6/2023**  
Time: **The earliest time the sale will begin is 11:00 AM**  
Place: Victoria County Courthouse, Texas, at the following location: 115 North Bridge Street , Victoria, TX 77901 FRONT OF THE EAST DOOR OF THE COURTHOUSE BUILDING LOCATED AT 115 NORTH BRIDGE STREET  
Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

**Property To Be Sold** - The property to be sold is described as follows:

BEING Lot Number One (1), in Block Number Two (2), of WOODLAWN SUBDIVISION, an addition to the City of Victoria, Victoria County, Texas, according to the established map and plat of said addition of record in Volume 1, Page 23 of the Plat Records of Victoria County, Texas, to which reference is here made for descriptive purposes.

**Commonly known as:** 1701 E POPLAR AVE VICTORIA, TX 77901

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated **6/30/2017** and recorded in the office of the County Clerk of Victoria County, Texas, recorded on **7/6/2017** under County Clerk's File No **201707514**, in Book -- and Page -- of the Real Property Records of Victoria County, Texas.

**Grantor(s):** DANIEL JANAK, MARRIED MAN  
**Original Trustee:** SCOTT R. VALBY  
**Substitute Trustee:** Auction.com, Sandra Mendoza, Arnold Mendoza, Alexis Mendoza, Susan Sandoval, Leslye Evans, W D Larew, Sarah Mays, Jim Mills, Susan Mills, Russell Cain, Marilyn Cummings, Jan Regan, Tina Jacob, Ed Henderson, Pat Brennan, Rosie Trevino, Jim Chilcoat, Will Dabbs, Bob Frisch, Janice Stoner, Jodi Steen, Jo Woolsey, Nestor Trustee Services, LLC  
**Original Mortgagee:** Mortgage Electronic Registration Systems, Inc., as nominee for MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, its successors and assigns  
**Current Mortgagee:** Freedom Mortgage Corporation  
**Mortgage Servicer:** Freedom Mortgage Corporation

T.S. #: 2023-05226-TX

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 referenced property securing the above referenced loan.

**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 mortgagee thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the 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. 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.

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$130,000.00, executed by DANIEL JANAK, MARRIED MAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as nominee for MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Questions concerning the sale may be directed to the undersigned or to the Mortgagee:

**Freedom Mortgage Corporation**  
**10500 Kincaid Drive**  
**Fishers, IN 46037**  
**Phone: 855-690-5900**

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

T.S. #: 2023-05226-TX

Dated: 4.13.23

Auction.com, Sandra Mendoza, Arnold Mendoza, Alexis Mendoza, Susan Sandoval, Leslye Evans, W D Larew, Sarah Mays, Jim Mills, Susan Mills, Russell Cain, Marilyn Cummings, Jan Regan, Tina Jacob, Ed Henderson, Pat Brennan, Rosie Trevino, Jim Chilcoat, Will Dabbs, Bob Frisch, Janice Stoner, Jodi Steen, Jo Woolsey, Nestor Trustee Services, LLC

  
c/o Nestor Trustee Services, LLC  
2850 Redhill Blvd., Suite 240  
Santa Ana, CA 92705  
Phone: (888) 403-4115  
Fax: (888) 345-5501

For sale information visit: <https://www.xome.com> or Contact (800) 758-8052.

SENDER OF THIS NOTICE:  
AFTER FILING, PLEASE RETURN TO:

Nestor Trustee Services, LLC  
2850 Redhill Avenue, Suite 240  
Santa Ana, California 92705

4706 EVERGREEN LANE  
VICTORIA, TX 77904

00000009768128

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: June 06, 2023

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

Place: AREA IN FRONT OF THE EAST DOOR OF THE VICTORIA COUNTY COURTHOUSE BUILDING LOCATED AT 115 N. BRIDGE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. **Terms of Sale.** Cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated July 20, 2015 and recorded in Document CLERK'S FILE NO. 201507993; AS AFFECTED BY LOAN MODIFICATION AGREEMENT CLERK'S FILE NO. 202205613 real property records of VICTORIA County, Texas, with ERICK R. POLLARD AND LACY A. POLLARD, HUSBAND AND WIFE, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by ERICK R. POLLARD AND LACY A. POLLARD, HUSBAND AND WIFE, securing the payment of the indebtednesses in the original principal amount of \$132,554.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. LAKEVIEW LOAN SERVICING, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

c/o LOANCARE, LLC  
3637 SENTARA WAY  
VIRGINIA BEACH, VA 23452

FILED

2023 APR 13 P 3:47

M.D.  
*Didi Casley*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS



NTSS00000009768128



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

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



Israel Saucedo

**Certificate of Posting**

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

\_\_\_\_\_

Declarants Name: \_\_\_\_\_

Date: \_\_\_\_\_

4706 EVERGREEN LANE  
VICTORIA, TX 77904

0000009768128

0000009768128

VICTORIA

**EXHIBIT "A"**

LOT NO. NINE (9), BLOCK NO. EIGHT (8), PRIMROSE PLACE, CITY OF VICTORIA, VICTORIA COUNTY, TEXAS,  
ACCORDING TO THE ESTABLISHED MAP OR PLAT THEREOF RECORDED IN VOLUME 3, PAGE 48, MAP AND PLAT  
RECORDS OF VICTORIA COUNTY, TEXAS

SELECT PORTFOLIO SERVICING, INC. (SPS)  
LONGORIA, ARACELY AND ESTATE OF ROGELIO  
SALAZAR  
904 EAST GUADALUPE STREET, VICTORIA, TX 77901

CONVENTIONAL  
Firm File Number: 22-037554

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on December 6, 2002, ARACELY S. LONGORIA AND SPOUSE, JOSE B. LONGORIA AND ROGELIO SALAZAR, A MARRIED PERSON, as Grantor(s), executed a Deed of Trust conveying to DUDLEY BEADLES, as Trustee, the Real Estate hereinafter described, to WELLS FARGO HOME MORTGAGE, INC. in payment of a debt therein described. The Deed of Trust was filed in the real property records of **VICTORIA COUNTY, TX** and is recorded under Clerk's File/Instrument Number 200216155, to which reference is herein made for all purposes.

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on , **Tuesday, June 6, 2023** between ten o'clock AM and four o'clock PM and beginning not earlier than 11:00 AM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate at the County Courthouse in **VICTORIA COUNTY, TX** to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

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

BEING LOT NUMBER TWO (2), IN BLOCK NUMBER ONE HUNDRED (100), OF NORTH HEIGHTS 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 59, PAGE 293 OF THE DEED RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HEREMADE FOR DESCRIPTIVE PURPOSES.


Property Address: 904 EAST GUADALUPE STREET  
VICTORIA, TX 77901  
Mortgage Servicer: SELECT PORTFOLIO SERVICING, INC.  
Mortgagee: FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE  
BENEFIT OF THE FREDDIE MAC SEASONED LOANS STRUCTURED TRANSACTION  
TRUST, SERIES 2019-1  
3217 S. DECKER LAKE DR.  
SALT LAKE CITY, UT 84119


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

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

SUBSTITUTE TRUSTEE  
Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Vicki Hammonds, Janice Stoner or Jodi Steen  
14800 Landmark Blvd, Suite 850  
Dallas, TX 75254

WITNESS MY HAND this day April 12, 2023.

By:   
H. Gray Burks IV  
Texas Bar # 03418320  
Ronny George  
Texas Bar # 24123104

**FILED**  
2023 APR 20 A 9:50  
M.D.  
  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

gburks@logs.com  
rgeorge@logs.com  
13105 Northwest Freeway, Suite 960  
Houston, TX 77040  
Telephone No: (713) 462-2565  
Facsimile No: (847) 879-4823  
Attorneys for Federal Home Loan Mortgage Corporation,  
as Trustee for the benefit of the Freddie Mac Seasoned  
Loans Structured Transaction Trust, Series 2019-1

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



## NOTICE OF TRUSTEE'S SALE

**DEED OF TRUST INFORMATION:**

<b>Grantor(s)</b>	Garrett Ray Lehnert	<b>Deed of Trust Date</b>	June 24, 2022
<b>Original Mortgagee</b>	Mortgage Electronic Registration Systems, Inc. ("MERS"), as beneficiary, as nominee for Prosperity Bank, its successors and assigns	<b>Original Principal</b>	\$115,000.00
<b>Recording Information</b>	Instrument #: 202207253 in Victoria County, Texas	<b>Original Trustee</b>	David Zalman
<b>Property Address</b>	1501 E. Rosebud Ave., Victoria, TX 77901	<b>Property County</b>	Victoria

**MORTGAGE SERVICER INFORMATION:**

<b>Current Mortgagee</b>	Prosperity Bank	<b>Mortgage Servicer</b>	Prosperity Bank
<b>Current Beneficiary</b>	Prosperity Bank	<b>Mortgage Servicer Address</b>	2101 Custer Road, Plano, TX 75075

**SALE INFORMATION:**

<b>Date of Sale</b>	06/06/2023
<b>Time of Sale</b>	11:00 AM or no later than 3 hours thereafter
<b>Place of Sale</b>	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.
<b>Substitute Trustees</b>	Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice Stoner, Ramon Perez, John Sisk, Amy Ortiz, Auction.com, Jo Woolsey, Bob Frisch, Vicki Hammonds, Arnold Mendoza, Sandra Mendoza, Jodi Steen, W.D. Larew, Leslye Evans, Alexis Mendoza, Susana Sandoval, Elizabeth Anderson, Janice Stoner, Selim Taherzadeh, or Michael Linke, any to act
<b>Substitute Trustees' Address</b>	15851 N. Dallas Parkway, Suite 410, Addison, TX 75001

**PROPERTY INFORMATION:**

<p><b>Legal Description as per the Deed of Trust:</b>  <b>BEING LOT NUMBER ONE (1), IN BLOCK NUMBER SIX (6), OF PARKWOOD, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 3, PAGE 26 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HERE MADE FOR DESCRIPTIVE PURPOSES.</b>  <b>APN #: 57382</b></p>
--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

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

Default has occurred under the Deed of Trust and all sums secured by the Deed of Trust were declared immediately due and payable. The Beneficiary has, or caused another to, removed the Original Trustee and appointed Substitute Trustees. On behalf of the Mortgagee, Mortgage Servicer, and Substitute Trustees, the undersigned is providing this Notice of Trustee's 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.

## NOTICE OF TRUSTEE'S SALE

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 other matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. The sale shall not cover any part of the property that has been released from the lien of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the Beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

Pursuant to 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. Purchasers will buy the property "at the purchaser's own risk" and "at his/her peril", and no representation is made concerning the quality of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property.

Pursuant to 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.

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

Interested parties are encouraged to consult counsel of their choice prior to participating in the sale of the property.

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

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

Dated April 18, 2023.

/s/ Selim H. Taherzadeh  
Selim H. Taherzadeh  
15851 N. Dallas Parkway, Suite 410  
Addison, TX 75001  
(469) 729-6800

Return to: **TAHERZADEH, PLLC**  
15851 N. Dallas Parkway, Suite 410, Addison, TX 75001

**FILED**

2023 APR 20 A 9:52

M. O.  
*Deirdre Casley*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

FILED

FILE No. 10220  
County Clerk, Victoria County, Texas

2023 APR 20 A 9:49

SD

*Randi Casley*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

206 CYNTHIA STREET  
VICTORIA, TX 77904

0000009792201

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: June 06, 2023

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

Place: AREA IN FRONT OF THE EAST DOOR OF THE VICTORIA COUNTY COURTHOUSE BUILDING LOCATED AT 115 N. BRIDGE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. **Terms of Sale.** Cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated December 20, 2007 and recorded in Document CLERK'S FILE NO. 200716134; AS AFFECTED BY LOAN MODIFICATION AGREEMENT CLERK'S FILE NO. 201807686 real property records of VICTORIA County, Texas, with JAMES BURDICK, A SINGLE MAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., (MERS) AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by JAMES BURDICK, A SINGLE MAN, securing the payment of the indebtednesses in the original principal amount of \$75,330.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

c/o MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK  
999 N.W. GRAND BLVD  
STE 110  
OKLAHOMA CITY, OK 73118-6077

*Randi Casley*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS





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

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead JO WOOLSEY, BOB FRISCH, ARNOLD MENDOZA, SANDRA MENDOZA, JODI STEEN, JANICE STONER, JOHN SISK, AMY ORTIZ, ALEENA LITTON, DANIEL MCQUADE, VANNA HO, OR AUCTION.COM whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Israel Saucedo

**Certificate of Posting**

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

\_\_\_\_\_

Declarants Name: \_\_\_\_\_

Date: \_\_\_\_\_

206 CYNTHIA STREET  
VICTORIA, TX 77904

00000009792201

00000009792201

VICTORIA

**EXHIBIT "A"**

BEING LOT NUMBER THREE IN BLOCK NUMBER NINE (9), OF CEDAR RIDGE ESTATES, AN ADDITION TO THE CITY OF VICTORIA VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF RECORD IN VOLUME 5, PAGE 3, OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS

**FILED**

FILE No. 10221  
County Clerk, Victoria County, Texas

2023 APR 27 A 10:55

M. A.

*Debra Casler*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

**Notice of Substitute Trustee Sale**

T.S. #: 23-8850

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

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

- Date: **6/6/2023**
- Time: The sale will begin no earlier than **12:00 PM** or no later than three hours thereafter. The sale will be completed by no later than **3:00 PM**
- Place: **Victoria County Courthouse in Victoria, Texas, at the following location: THE AREA IN FRONT OF THE EAST DOOR OF THE COURTHOUSE BUILDING, LOCATED AT 115 NORTH BRIDGE STREET OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE**

**Property To Be Sold** - The property to be sold is described as follows:

**Being Lot Number One (1), in Block Number One (1), of DeLeon Subdivision No 2, an addition to the City of Victoria, Victoria County, Texas, according to the established map and plat of said addition of record in Volume 8, at Page 91A of the Plat Records of Victoria County, Texas, to which reference is heremade for descriptive purpose.**

**Instrument to be Foreclosed** – The instrument to be foreclosed is the Deed of Trust is dated 3/24/2003 and is recorded in the office of the County Clerk of Victoria County, Texas, under County Clerk’s File No 200304327, recorded on 3/26/2003, of the Real Property Records of Victoria County, Texas.  
Property Address: 1215 ANTHONY ROAD VICTORIA Texas 77901

Trustor(s):	<b>JULIA DELEON</b>	Original Beneficiary:	<b>MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC, (MRES) AS BENEFICIARY, AS NOMINEE FOR FIRST PREFERENCE MORTGAGE COPR., ITS SUCCESSORS AND ASSIGNS</b>
-------------	---------------------	-----------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------

Current Beneficiary:	<b>U.S. Bank Trust National Association, as Trustee of BKPL-EG Holding Trust All other states FC in BKPL-EG Holding Trust</b>	Loan Servicer:	<b>Rushmore Loan Management Services, LLC</b>
----------------------	-------------------------------------------------------------------------------------------------------------------------------	----------------	-----------------------------------------------

Current Substituted Trustees:	<b>Auction.com, Arnold Mendoza, Sandra Mendoza, Alexis Mendoza, Susan Sandoval aka Susana Sandoval, Leslye Evans, WD Larew, Jennyfer Sakiewicz, Rick Snoko, Sarah Mays, Prestige Default Services, LLC</b>
-------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

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

T.S. #: 23-8850

**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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

**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 the sale granted by the deed of trust executed by JULIA DELEON, A SINGLE PERSON. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

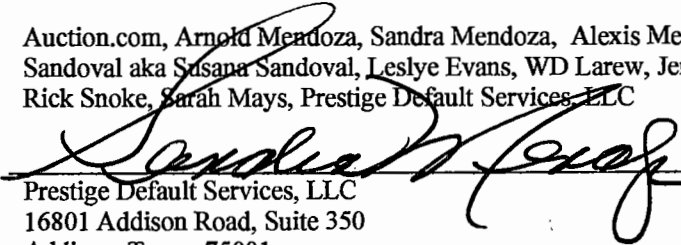
**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$70,355.00, executed by JULIA DELEON, A SINGLE PERSON, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC, (MRES) AS BENEFICIARY, AS NOMINEE FOR FIRST PREFERENCE MORTGAGE COPR., ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of JULIA DELEON, A SINGLE PERSON to JULIA DELEON. U.S. Bank Trust National Association, as Trustee of BKPL-EG Holding Trust All other states FC in BKPL-EG Holding Trust  
By: Rushmore Loan Management Services, its attorney in fact is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Questions concerning the sale may be directed to the undersigned or to the beneficiary:  
**U.S. Bank Trust National Association, as Trustee of BKPL-EG Holding Trust**  
**All other states FC in BKPL-EG Holding Trust**  
**c/o Rushmore Loan Management Services, LLC**  
**15480 Laguna Canyon Road Suite 100**  
**Irvine, CA 92618**  
**(949) 341-0777**

Dated: 4.27.23

Auction.com, Arnold Mendoza, Sandra Mendoza, Alexis Mendoza, Susan Sandoval aka Susana Sandoval, Leslye Evans, WD Larew, Jennyfer Sakiewicz, Rick Snoke, Sarah Mays, Prestige Default Services, LLC

  
Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Phone: (972) 893-3096 ext. 1035  
Fax: (949) 427-2732

T.S. #: 23-8850

**AFTER RECORDING, PLEASE RETURN TO:**  
Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Attn: Trustee Department

**NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE**

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

**DEED OF TRUST INFORMATION:**

**Date:** 03/16/2006  
**Grantor(s):** CHRIS J. PARSONS, A SINGLE MAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR DECISION ONE MORTGAGE COMPANY, LLC., ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$90,720.00  
**Recording Information:** Instrument 200603622  
**Property County:** Victoria  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 215 STONE GATE 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:** Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-HE4, Mortgage Pass-Through Certificates, Series 2006-HE4  
**Mortgage Servicer:** Specialized Loan Servicing LLC  
**Current Beneficiary:** Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-HE4, Mortgage Pass-Through Certificates, Series 2006-HE4  
**Mortgage Servicer Address:** 6200 S. Quebec St., Suite 300, Greenwood Village, CO 80111

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 6th day of June, 2023  
**Time of Sale:** 11:00AM or within three hours thereafter.  
**Place of Sale:** AT THE AREA IN FRONT OF THE EAST DOOR OF THE COURTHOUSE BUILDING, LOCATED AT 115 NORTH BRIDGE STREET in Victoria County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Victoria County Commissioner's Court, at the area most recently designated by the Victoria County Commissioner's Court.

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

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

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice Stoner, John Sisk, Amy Ortiz, Aleena Litton, Daniel McQuade, Vanna Ho, Auction.com, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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

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

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice Stoner, John Sisk, Amy Ortiz, Aleena Litton, Daniel McQuade, Vanna Ho, Auction.com, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

**FILED**

4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

**Substitute Trustee(s):** Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice Stoner, John Sisk, Amy Ortiz, Aleena Litton, Daniel McQuade, Vanna Ho, Auction.com, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

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

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

#### Certificate of Posting

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

By: \_\_\_\_\_

#### Exhibit "A"

BEING LOT NUMBER ELEVEN (11), IN BLOCK NUMBER ONE (1), OF HIGHLAND HILLS SUBDIVISION SECTION II, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 6, PAGE 209 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HERE MADE FOR DESCRIPTIVE PURPOSES.

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

**NOTICE OF TRUSTEE'S SALE**

Notice is hereby given that a public sale at auction of the Property (as that term is defined and described below) will be held at the date, time and place specified in this notice.

1. The property to be sold is described as follows: BEING Lot Number Two (2), in Block Number Eight (8), of BLUE RIDGE 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 327, Page 298, of the Deed Records of Victoria, County Texas, which reference is here made for descriptive purposes. .

SUBJECT TO all easements, restrictions and reservations appearing of record affecting the above described property.

FURTHER SUBJECT, HOWEVER, TO any Title exceptions and other matters set forth in the Deed of Trust described below 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.

The Real Property or its address is commonly known as 903 E. Polk Ave. Victoria, Texas 77901-2744.

2. The instrument to be foreclosed is the Deed of Trust recorded [under Instrument No. 201910319 of the Official Records of the Real Property Records] of Victoria County, Texas.
3. The sale is scheduled to be held at the following date, time, and place:

Date: June 6, 2023

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

Place: The area at the Victoria County Courthouse in Victoria, Texas, as designated by the Commissioner's Court of Victoria County, Texas, where foreclosure sales are to take place.

4. The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.



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

5. The Deed of Trust provides that it secures the payment of the indebtedness, including but not limited to (a) the promissory note in the original principal amount of \$55,000.00, executed by Henry Lee Simmons and Betty Faye Pearson, and payable to the order of First National Bank in Port Lavaca, and (b) [all renewals and extensions of the note]. First National Bank in Port Lavaca, Texas is the current holder of the indebtedness and is the beneficiary under the Deed of Trust.

6. Default has occurred under the Deed of Trust, and the beneficiary has requested me, as trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

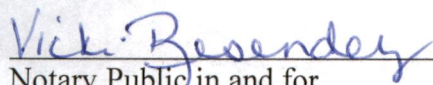
**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the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

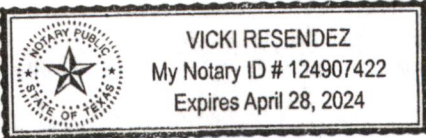
EXECUTED this 2<sup>nd</sup> day of May, 2023.

  
Richard T. Cullen, Trustee

THE STATE OF TEXAS    §  
                                          §  
COUNTY OF Calhoun   §

This instrument was acknowledged before me on the 2<sup>nd</sup> day of May, 2023, by Richard T. Cullen, Trustee.

  
Notary Public in and for  
The State of Texas



**FILED**

2023 MAY -8 A 10: 08

SO  
  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

2023 MAY 10 P 1:08

SD  
*Diana Casaday*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

Notice of Foreclosure Sale

May 10, 2023

Deed of Trust

Dated on or about: September 29, 2014

Grantor: Daniel Coleman and wife, Cristen Coleman

Trustee: Loretta Williams

Current Mortgagee: Texas Dow Employees Credit Union

Recorded in: Filed of record under clerk's file number 201411095 of the real property records of Victoria County, Texas

Legal Description: **Being Lot Number Twenty-Eight (28), in Block Number Thirteen (13), of Bridle Ridge VI, an addition to the City of Victoria, Victoria County, Texas, according to the established map and plat of said addition of record in Volume 8, Page 56, C-D, of the Plat Records of Victoria County, Texas, to which reference is here made for descriptive purposes.**

Property Address: 105 Arabian Dr., Victoria, Texas 77904

Secures: Note ("Note") in the original principal amount of \$159,600.00, executed by Daniel Coleman ("Borrower"), and payable to the order of Lender

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

Substitute Trustee: Jacquelyn D. McAnelly, M. H. Cersonsky, John "Cortland" Timm.

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

Mortgage Servicer: Texas Dow Employees Credit Union

Mortgage Servicer's Address: 1001 FM 2004, Lake Jackson, Texas 77566

Foreclosure Sale:

Date: June 6, 2023

Time: The sale of the Property will be held between the hours of 10:00 a.m. and 4:00 p.m. local time; **the earliest time at which the Foreclosure Sale will begin is 1:00 p.m. and not later than three hours thereafter.**

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

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

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

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

Mortgage Servicer is representing Current Mortgagee in connection with the loan evidenced by the Note and secured by the Deed of Trust under a servicing agreement with Current Mortgagee. The address of Mortgage Servicer is set forth above.

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

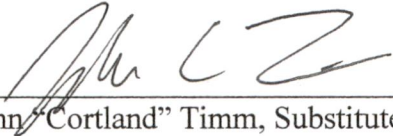
If Mortgage Servicer of the Current Mortgagee passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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

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

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

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

  
\_\_\_\_\_  
John “Cortland” Timm, Substitute Trustee

Notice of Foreclosure Sale

*Alia Crisley*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

May 10, 2023

Note/Deed of Trust ("Deed of Trust"):

- Dated: May 18, 2021
- Grantor: Michael Vance Coronado and spouse, Brittany Garrett
- Trustee: Michael Fritz Baird
- Lender: Texas Dow Employees Credit Union
- Recorded in: Filed of record under clerk's file number 202106119 of the real property records of Victoria County, Texas
- Legal Description: **BEING Lot Number Nine (9), in Block Number Seven (7), of MEADOWBROOK 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 322, Page 23 of the Deed Records of Victoria County, Texas, to which reference is here made for descriptive purposes. SAVE AND EXCEPT a 1026 square foot tract of land as recorded in the Official Records Instrument No. 200808810 in the Office of the Victoria County Clerk, Victoria County, Texas.**
- Property Address: 1211 E. Locust Ave., Victoria, TX 77901
- Secures: Note ("Note") in the original principal amount of \$151,000.00, executed by Michael Vance Coronado ("Borrower") and payable to the order of Lender
- Property: The real property, improvements, and personal property described in and mortgaged in the Deed of Trust, and all rights and appurtenances thereto.
- Substitute Trustee: Jacquelyn D. McAnelly, M. H. Cersonsky, John "Cortland" Timm.
- Substitute Trustee's Address: 1770 St. James Place, Suite 150, Houston, Texas 77056
- Foreclosure Sale:
- Date: June 6, 2023
- Time: The sale of the Property will be held between the hours of 10:00

a.m. and 4:00 p.m. local time; **the earliest time at which the Foreclosure Sale will begin is 1:00 p.m. and not later than three hours thereafter.**

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

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

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

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

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

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

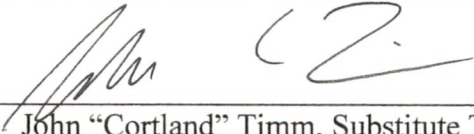
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain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

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

Pursuant to section 51.0075(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such

further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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



---

John "Cortland" Timm, Substitute Trustee

FILE No. 10230  
County Clerk, Victoria County, Texas

ELECTRONICALLY RECORDED  
OFFICIAL PUBLIC RECORDS

*Heidi Easley*

4/10/2023 1:20 PM FEE: \$45.00

Heidi Easley, County Clerk  
Victoria County, Texas

N 202303174 Pages: 7

WHEN RECORDED MAIL TO:

The Secretary of Housing and Urban  
Development  
451 7th Street S.W.  
Washington, DC 20410

APN: 44724

**FILED**

2023 MAY 11 P 3:45

*Heidi Easley*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

## NOTICE OF DEFAULT AND FORECLOSURE SALE

WHEREAS, on April 8, 2010, a certain Mortgage Deed of Trust in the amount of \$168,000.00 was executed by ESTHER O. DROZD as trustor in favor of METLIFE HOME LOANS, A DIVISION OF METLIFE BANK, N.A., WHICH IS ORGANIZED AND EXISTING UNDER THE LAWS OF THE UNITED STATES OF AMERICA as beneficiary, and was recorded on April 22, 2010, as Instrument No. 201003582, in the Office of the Recorder of VICTORIA COUNTY, Texas; and

WHEREAS, the Mortgage Deed of Trust was insured by the United States Secretary of Housing and Urban Development ("Secretary" or "HUD") pursuant to the National Housing Act for the purpose of providing single family housing; and

WHEREAS, the beneficial interest in the Mortgage Deed of Trust is now owned by the Secretary of Housing and Urban Development, pursuant to the following assignment:

Corporate Assignment of Deed of Trust from NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY in favor of THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT dated March 1, 2018, recorded on March 8, 2018, as Instrument No. 201802629, in the office of the Recorder of VICTORIA COUNTY, Texas; and

WHEREAS, the entire amount delinquent as of March 20, 2023 is \$161,617.00; and

WHEREAS, by virtue of this default, the Secretary has declared the entire amount of the indebtedness secured by the Mortgage Deed of Trust to be immediately due and payable;

NOW THEREFORE, pursuant to powers vested in me by the Single-Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B (the "Act"), and by the Secretary's designation of me as Foreclosure Commissioner, which is recorded herewith,

NOTICE IS HEREBY GIVEN that on **June 6, 2023**, between **11:00 AM and 2:00 PM** local time, all real and personal property at or used in connection with the following described premises ("Property") will be sold at public auction to the highest bidder:

### LEGAL DESCRIPTION:

BEING LOT NOS FOUR (4) AND FIVE (5) OF BLOCK NO FIVE (5), OF CRESTVIEW ESTATES, A SUBDIVISION IN VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID SUBDIVISION, DULY RECORDED IN VOL 795, PAGE 461 OF THE MAP AND PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

Purportedly known as: 114 CREST VIEW DRIVE, VICTORIA, TX 77905



The sale, which will begin at the earliest time stated above or within three hours after that time, will be held at: **Front Of The East Door Of The Courthouse Building Located At 115 North Bridge Street Or As Designated By The County Commissioner's Office.**

Per the Secretary, the estimated opening bid will be **\$161,617.00**. There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his pro rata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.

When making their bids, all bidders, except the Secretary, must submit a deposit totaling ten percent (10%) of the Secretary's estimated bid amount in the form of a certified check or cashier's check made payable to the **Secretary of Housing and Urban Development**. Ten percent of the estimated bid amount for this sale is \$16,162.00. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of \$16,162.00 must be presented before the bidding is closed. The deposit is nonrefundable. The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount must be delivered in the form of a certified or cashier's check made payable to **Nemovi Law Group, APC**. We will accept certified or cashier's checks made payable to the bidder and endorsed to Nemovi Law Group, APC if accompanied by a **notarized power of attorney or other notarized authorization** authorizing Nemovi Law Group, APC to deposit the check into the firm's trust account on behalf of the Secretary of Housing and Urban Development. If the Secretary is the highest bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveying fees, all real estate and other taxes that are due on or after the delivery date of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them.

The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for 15-day increments for a fee of: \$500.00, paid in advance. The extension fee shall be in the form of a certified or cashier's check made payable to the Secretary. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.

If the high bidder is unable to close the sale within the required period, or within any extensions of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the Foreclosure Commissioner after consultation with the HUD representative, will be liable to HUD for any costs incurred as a result of such failure. The Commissioner may, at the direction of the HUD representative, offer the property to the second highest bidder for an amount equal to the highest price offered by that bidder.

There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.

The scheduled foreclosure sale shall be cancelled or adjourned if it is established, by documented written application or otherwise, that the default or defaults upon which the foreclosure is based did not exist at the time of service of this Notice of Default and Foreclosure Sale, or all amounts due under the mortgage agreement are tendered to the Foreclosure Commissioner, in the form of a certified or cashier's check payable to the Secretary, before public auction of the property is completed.

The amount that must be paid if the Mortgage Deed of Trust is to be reinstated prior to the scheduled sale is based on the nature of the breach, this loan is not subject to reinstatement. A total payoff is required to

cancel the foreclosure sale, or the breach must otherwise be cured, if applicable. A description of the default is as follows: FAILURE TO PAY THE PRINCIPAL BALANCE WHICH BECAME ALL DUE AND PAYABLE BASED UPON THE PERMANENT MOVE OUT BY ALL MORTGAGORS AND THE PROPERTY IS NOT THE PRINCIPAL RESIDENCE OF AT LEAST ONE SURVIVING BORROWER.

Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below.

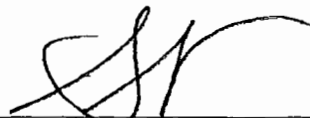
The sale date shown on this Notice of Default and Foreclosure Sale may be postponed one or more times by the Secretary, the Foreclosure Commissioner or a court. **For Sales Information please call (916) 939-0772 or visit the website [www.nationwideposting.com](http://www.nationwideposting.com) using the file number assigned to this case FC# 8300.00005.** Your ability to obtain sales information by Internet Website or phone is provided as a courtesy to those not present at the sale and neither Nemovi Law Group, APC nor the website host makes any representations or warranties as to the accuracy or correctness of the information provided thereby. Nemovi Law Group, APC and its agents do not assume any responsibility for reliance on any information received by telephone or website. THIS INFORMATION IS SUBJECT TO CHANGE AT ANY TIME. It will be necessary for you to attend all sales in order to obtain the most current information. Neither Nemovi Law Group, APC nor its agents will be liable for any loss you may sustain in using or receiving any information obtained online or by phone.

#### NOTICE TO MEMBERS OF THE ARMED FORCES

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

Date: 4/7/2023

NEMOVI LAW GROUP, APC  
Foreclosure Commissioner  
2173 Salk Ave., Suite 250  
Carlsbad, CA 92008  
Phone: (866) 454-7742  
Sales Info: (916) 939-0772

By:   
Genail M. Nemovi

**ACKNOWLEDGMENT**

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California     )  
County of San Diego    )

On 04/07/2023, before me, NUSA CORTEZ, a Notary Public, personally appeared GENAIL M. NEMOVI, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) (S) are subscribed to the within instrument and acknowledged to me that he/she they executed the same in his/her their authorized capacity(ies), and that by his/her their signature(s) on the instrument the person(s), or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



Signature NUSA CORTEZ



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
Fort Worth Regional Office, Region VI  
Office of Regional Counsel  
307 W 7<sup>th</sup> Street, Ste. 1000  
Fort Worth, TX 76102  
Phone: 817-978-5987 FAX: 817-978-5563

August 2, 2021

## FORECLOSURE COMMISSIONER DESIGNATION

To: Genail M. Nemovi  
Nemovi Law Group, APC  
2173 Salk Avenue, Ste. 250  
Carlsbad, CA 92008

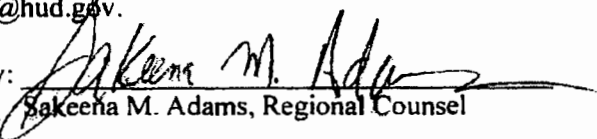
Pursuant to Section 805 of the Single Family Mortgage Foreclosure Act of 1994 (the "Act"), and the Delegation of Authority published in 76 FR 42466 on July 18, 2011, you are hereby designated as a Foreclosure Commissioner to act on behalf of the Secretary of Housing and Urban Development to conduct nonjudicial foreclosures in the State of Texas of the mortgages that may be referred to you by the Department of Housing and Urban Development ("HUD") including cases under Title I, Title II, and Section 312. A copy of the Act, as codified at 12 U.S.C. §§ 3751-3768 and the federal regulations (24 CFR 27, Subpart B, the "Regulations") applicable to your designation are available online through the Government Printing Office website. Foreclosures HUD refers to you are to be conducted pursuant to the Act, the Regulations, and the instructions that HUD will give to you at the time of referral.

HUD will pay you a commission for a completed foreclosure of \$1,350.00 (a "Commission"). HUD will pay you a percentage of the Commission for cases that HUD withdraws, based on the following:

- 20% of Commission for work completed if withdrawn prior to "service" of Notice of Foreclosure and Sale
- 80% of Commission for work completed if withdrawn after "service" of Notice of Foreclosure and Sale but prior to foreclosure sale, including the start of publication, or posting if required.

As a Foreclosure Commissioner, you are a fiduciary of the Secretary and not an employee of the Department of Housing and Urban Development or of the Federal Government. You will be responsible for your actions as any other fiduciary.

This designation is effective immediately and may be revoked by HUD with or without cause pursuant to the Act. An original and two copies of this Designation are enclosed. Please sign and date them, providing your Tax Identification or Social Security Number, and return one copy to Sakeena M. Adams at 307 W 7<sup>th</sup> Street, Ste 1000, Fort Worth, TX 76102 and send a scanned copy to SF.Designations.RegionVI@hud.gov.

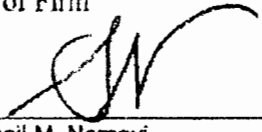
By:   
Sakeena M. Adams, Regional Counsel

ACCEPTANCE OF DESIGNATION

I, NEMOVI LAW GROUP, APC, hereby accept designation as a Foreclosure Commissioner and agree to abide by the provisions of my appointment, the Act referred to above, the regulations, and the Instructions as provided to me by HUD.

8/4/2021  
Date

NEMOVI LAW GROUP, APC  
Name of Firm

By:   
Genail M. Nemovi

[REDACTED]  
Tax I D or Social Security No.

ACKNOWLEDGEMENT

State of \_\_\_\_\_ )

[County/Parrish] of \_\_\_\_\_ )

This instrument was acknowledged before me on the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_,  
by \_\_\_\_\_

\_\_\_\_\_  
Notary Public

**SEE ATTACHED ACKNOWLEDGMENT**

**ACKNOWLEDGMENT**

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California  
County of San Diego

On Aug. 4, 2021 before me, Cathy J. Boone  
(insert name and title of the officer)

personally appeared Genail M. Nemovi  
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Cathy J. Boone (Seal)



Foreclosure Commissioner Designation - Texas

**FILED**

2023 MAY 15 A 10:45

50  
*Sandra Mendoza*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

**ATTENTION SERVICE MEMBERS: ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING IN ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR 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 SUBSTITUTE TRUSTEE'S SALE**

**WHEREAS**, GEORGE D. VASQUEZ, SINGLE MAN delivered that one certain Deed of Trust dated APRIL 18, 2012, which is recorded in INSTRUMENT NO. 201204295 of the real property records of VICTORIA County, Texas, conveying to the Trustee(s) therein named the real property therein described, to secure the payment of a Promissory Note in the principal amount of \$75,048.00 payable to the order of WESTSTAR MORTGAGE CORPORATION DBA CITY MORTGAGE GROUP, to which reference is hereby made for a description of the Promissory Note, the terms and covenants of the Deed of Trust, and the property therein conveyed; and

**WHEREAS**, default, as same is defined in the Promissory Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and

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

**WHEREAS**, WESTSTAR MORTGAGE CORPORATION, the Mortgagee, or the Mortgage Servicer, has instructed a Substitute Trustee(s) to sell real property described in the Deed of Trust in order to satisfy the indebtedness secured thereby.

**NOTICE IS HEREBY GIVEN** that on Tuesday, JUNE 6, 2023, beginning at 12:00 NOON, or not later than three (3) hours after that time, a Substitute Trustee(s) will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

BEING LOT NUMBER TWO (2), BLOCK ONE (1), NORTHEAST DEVELOPMENT RESUBDIVISION NO. 3, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF RECORD IN VOLUME 8, PAGE 134C, OF THE PLAT RECORDS OF THE CITY OF VICTORIA.

The sale will occur at that area designated by the Commissioners Court of VICTORIA County, Texas, for such sales (OR AT THE AREA IN FRONT OF THE EAST DOOR OF THE COURTHOUSE).

**NOTICE IS FURTHER GIVEN** that the address of WESTSTAR MORTGAGE CORPORATION, the Mortgagee or Mortgage Servicer, is P.O. BOX 25400, ALBUQUERQUE, NM 87125. Pursuant to the Texas Property Code, the Mortgagee or Mortgage Servicer is authorized to administer a foreclosure sale. The name and address of a substitute trustee is Michael J. Schroeder, 3610 North Josey Lane, Suite 206, Carrollton, Texas 75007. A Substitute Trustee is authorized by the Texas Property Code to set reasonable conditions for the foreclosure sale. If the sale is set aside, the Purchaser will be entitled only to a return of the purchase price, less any applicable fees and costs, and shall have no other recourse against the mortgagor, the mortgagee, or the substitute trustee.

Dated: MAY 15, 2023.

**SUBSTITUTE TRUSTEE(S)**  
**MICHAEL J. SCHROEDER OR SANDRA MENDOZA OR ARNOLD MENDOZA OR ALEXIS MENDOZA OR SUSAN SANDOVAL OR W.D. LAREW OR SARAH MAYS**

FILE NO.: WMC-3785  
PROPERTY: 1109 BUENA VISTA AVE  
VICTORIA, TEXAS 77901

GEORGE VASQUEZ

NOTICE SENT BY:  
MICHAEL J. SCHROEDER  
3610 NORTH JOSEY LANE, SUITE 206  
CARROLLTON, TEXAS 75007  
Tele: (972) 394-3086  
Fax: (972) 394-1263

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

WHEREAS, by that one certain Deed of Trust dated July 23, 2019, recorded Document No. 201908205 in the Official Public Records of Victoria County, Texas (the "Deed of Trust"), to which record reference is here made for all purposes, Ervin Allen Hughes III and Yentamy K. Hughes (hereinafter called the "Mortgagor" whether one or more) granted, sold and conveyed to the Trustee named therein the real property described in Exhibit "A" attached hereto and made a part hereof for all purposes (said real property, together with any and all appurtenances, improvements and fixtures of any kind located thereon or pertaining thereto, and together with any personal property located thereon or pertaining thereto to the extent such personal property is described in and covered by the Deed of Trust, being collectively referred to herein as the "Property"), in order to secure payment of that one certain promissory note dated July 23, 2019, in the original principal sum of \$274,500.00 executed by Ervin Allen Hughes III and made payable to the order of Texas Dow Employees Credit Union (said promissory note, as modified or extended by any modifications or extensions thereof, being herein referred to as the "Note"), and payment of any and all other indebtedness secured by and described in the Deed of Trust; and

WHEREAS, Texas Dow Employees Credit Union ("Beneficiary") is the legal owner and holder of the Note and the beneficiary of the Deed of Trust; and

WHEREAS, pursuant to authority granted in the Deed of Trust, Beneficiary did appoint and designate the undersigned whose street address is 6700 N. New Braunfels Avenue, San Antonio, Texas 78209, as Substitute Trustee to act under the Deed of Trust instead of the original Trustee named therein; and

WHEREAS, the Note is in default and the entire unpaid balance thereof is due and payable and Beneficiary has demanded payment from Ervin Allen Hughes III and intends to have the power of sale set forth in the Deed of Trust enforced; and

WHEREAS, Beneficiary has directed the undersigned, as Substitute Trustee, to enforce the power of sale granted under the Deed of Trust over the Property for the purpose of collecting the indebtedness secured thereby, after giving notice of the time, place and terms of such sale and of the property to be sold in compliance with the terms of the Deed of Trust and the laws of the State of Texas;

NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS:

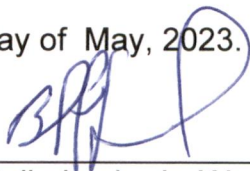
THAT I, James L. Hollerbach, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Janice Stoner or Jodi Steen, Substitute Trustee, hereby give notice that, after due publication of this Notice by posting it at the courthouse door of Victoria County, Texas at least twenty-one (21) days preceding the date of the foreclosure sale of the Property (as stated below), and after having filed this Notice in the Foreclosure Records of Victoria County, Texas, at least twenty-one (21) days preceding the date of such sale, and after having given written notice at least twenty-one (21) days preceding the date of such sale by certified mail to each debtor obligated to pay the Note and the indebtedness secured by the Deed of Trust at the address of each such debtor



according to the records of Beneficiary as required by the Deed of Trust and the laws of the State of Texas, I will sell the Property at public auction to the highest bidder or bidders for cash at the area in front of the east door of the Victoria County Courthouse building located at 115 N. Bridge Street or as otherwise designated by the Victoria County Commissioners Court, at 11:00 a.m. (at the earliest), or within three (3) hours thereafter, on June 6, 2023, that being the first Tuesday of that month.

**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. The sender of the Notice is Diann M. Bartek and can be notified of the active duty military service at 112 E. Pecan, Ste. 1800, San Antonio, Texas 78205.**

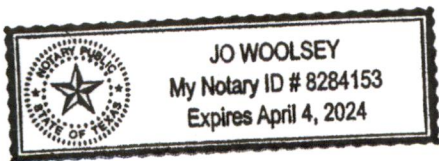
Executed in multiple originals on this 15<sup>th</sup> day of May, 2023.

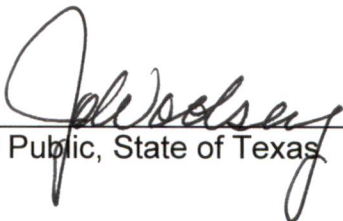


James L. Hollerbach, Jo Woolsey, Bob Frisch,  
Arnold Mendoza, Sandra Mendoza, Janice  
Stoner or Jodi Steen, Substitute Trustee  
6700 N. New Braunfels Avenue,  
San Antonio, Texas 78209

STATE OF TEXAS           §  
                                          §  
COUNTY OF Victoria   §

This instrument was acknowledged before me on the 15<sup>th</sup> day of May, 2023, by ~~James L. Hollerbach, Jo Woolsey, Arnold Mendoza, Sandra Mendoza, Janice Stoner or Jodi Steen~~, Bob Frisch, Substitute Trustee, on behalf of said Trust.



  
\_\_\_\_\_  
Notary Public, State of Texas

**PROPERTY DESCRIPTION**

Being Lot Number Twenty-four (24), in Block Number Three (3), of Woodway III, an addition to the City of Victoria, Victoria County, Texas, according to the established map and plat of said addition of record in Volume 6, at Page 312 of the Plat Records of Victoria County, Texas, to which reference is here made for descriptive purposes.

**FILED**

2023 MAY 15 A 11: 20

*M. D.*

*Deidi Casales*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

**EXHIBIT "A"**

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

WHEREAS, by that one certain Deed of Trust dated May 20, 2013, recorded under Document No. 201306300 in the Official Public Records of Victoria County, Texas (the "Deed of Trust"), to which record reference is here made for all purposes, Celedina Lucio (hereinafter called the "Mortgagor" whether one or more) granted, sold and conveyed to the Trustee named therein the real property described in Exhibit "A" attached hereto and made a part hereof for all purposes (said real property, together with any and all appurtenances, improvements and fixtures of any kind located thereon or pertaining thereto, and together with any personal property located thereon or pertaining thereto to the extent such personal property is described in and covered by the Deed of Trust, being collectively referred to herein as the "Property"), in order to secure payment of that one certain promissory note dated May 20, 2013, in the original principal sum of \$38,000.00 executed by Celedina Lucio and made payable to the order of Texas Dow Employees Credit Union (said promissory note, as modified or extended by any modifications or extensions thereof, being herein referred to as the "Note"), and payment of any and all other indebtedness secured by and described in the Deed of Trust; and

WHEREAS, Texas Dow Employees Credit Union ("Beneficiary") is the legal owner and holder of the Note and the beneficiary of the Deed of Trust; and

WHEREAS, pursuant to authority granted in the Deed of Trust, Beneficiary did appoint and designate the undersigned whose street address is 6700 N. New Braunfels Avenue, San Antonio Texas 78209, as Substitute Trustee to act under the Deed of Trust instead of the original Trustee named therein; and

WHEREAS, the Note is in default and the entire unpaid balance thereof is due and payable and Beneficiary has demanded payment from the Mortgagor and intends to have the power of sale set forth in the Deed of Trust enforced; and

WHEREAS, Beneficiary has directed the undersigned, as Substitute Trustee, to enforce the power of sale granted under the Deed of Trust over the Property for the purpose of collecting the indebtedness secured thereby, after giving notice of the time, place and terms of such sale and of the property to be sold in compliance with the terms of the Deed of Trust and the laws of the State of Texas;

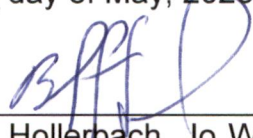
NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS:

THAT I, James L. Hollerbach, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Janice Stoner or Jodi Steen, Substitute Trustee, hereby give notice that, after due publication of this Notice by posting it at the courthouse door of Victoria County, Texas at least twenty-one (21) days preceding the date of the foreclosure sale of the Property (as stated below), and after having filed this Notice in the Foreclosure Records of Victoria County, Texas, at least twenty-one (21) days preceding the date of such sale, and after having given written notice at least twenty-one (21) days preceding the date of such sale by certified mail to each debtor obligated to pay the Note and the indebtedness secured by the Deed of Trust at the address of each such debtor

according to the records of Beneficiary as required by the Deed of Trust and the laws of the State of Texas, I will sell the Property at public auction to the highest bidder or bidders for cash at the front of the east door of the Victoria County Courthouse Building located at 115 North Bridge Street, Victoria, Victoria County, Texas, (as designated by the Commissioners Court of that county), at 11:00 a.m. (at the earliest), or within three (3) hours thereafter, on June 6, 2022, that being the first Tuesday of that month.

**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. The sender of the Notice is Diann M. Bartek and can be notified of the active duty military service at 112 E. Pecan, Ste. 1800, San Antonio, Texas 78205.**

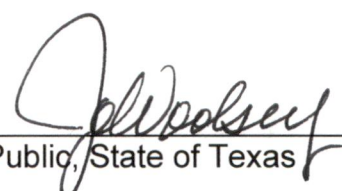
Executed in multiple originals on this 15<sup>th</sup> day of May, 2023.



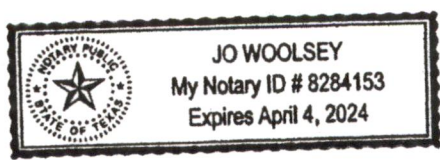
James L. Hollerbach, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Janice Stoner or Jodi Steen, Substitute Trustee  
6700 N. New Braunfels Avenue,  
San Antonio, Texas 78209

STATE OF TEXAS           §  
                                          §  
COUNTY OF Victoria   §

This instrument was acknowledged before me on the 15<sup>th</sup> day of May, 2023, by James L. Hollerbach, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Janice Stoner or Jodi Steen, Substitute Trustee, on behalf of said Trust.



Notary Public, State of Texas



**PROPERTY DESCRIPTION**

Being Lot Number Nine (9), in Block Number Three (3), of AKERS 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 1, Page 3 of the Plat Records of Victoria County, Texas, to which reference is here made for descriptive purposes.

**FILED**

2023 MAY 15 A 11: 23

*M. D.*  
*Didi Coody*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

**EXHIBIT "A"**

FILED

2023 MAY 15 A 11:35

M.A.  
*Didi Cooley*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

**NOTICE OF FORECLOSURE SALE**

State of Texas           §  
                                  §  
County of Victoria     §

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

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

Date: **June 6, 2023**  
Time: The sale shall begin no earlier than **11:00 AM** or no later than three hours thereafter.  
Place: **Victoria** County Courthouse in **Victoria, Texas**, at the following location: the area designated by the Commissioners Court of **Victoria, Victoria County, Texas**, pursuant to § 51.002 of the Texas Property Code as the place where foreclosure sales are to take place (if no such place is so designated, the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted).

The deed of trust permits the Mortgagee of Record to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiled may be after the date originally scheduled for this sale.

Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

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 Mortgagee of Record thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

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

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

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

4. 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 executed by **Evetta Pena, Gavino Maldonado, Jr.**
5. Obligations Secured. The Deed of Trust is dated **October 15, 2015**, and is recorded in the office of the County Clerk of **Victoria County, Texas**, in/under **201511615, Official Public Records of Victoria County, Texas**. The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to the promissory note in the original principal amount of **\$82,460.00**, executed by **Evetta Pena, Gavino Maldonado, Jr.**, and payable to the order of **INTERNATIONAL BANK OF COMMERCE**.

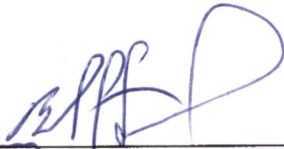
**Original Mortgagee: INTERNATIONAL BANK OF COMMERCE.**

**Current Mortgagee of Record: International Bank of Commerce** whose address is **9606 N. Mopac Expressway, Ste. 100, Austin, TX 78759**.

6. 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 public sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.
7. **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.**

Sent by: Clare V. Cougill  
Robertson Anschutz Vettors, LLC  
10850 Richmond Avenue, Suite 350  
Houston, TX 77042

DATED May 15, 2023.

  
\_\_\_\_\_  
**Jo Woolsey, Bob Frisch, Jodi Steen, Janice Stoner, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice Stoner, John Sisk, Amy Ortiz, Aleena Litton, Daniel McQuade, Vanna Ho, Substitute Trustee**  
c/o Robertson Anschutz Vettors, LLC  
10850 Richmond Avenue, Suite 350  
Houston, TX 77042  
Phone: 713-244-1360

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

**THE STATE OF TEXAS}**  
**COUNTY OF VICTORIA}**

**TRACT I**

Being a 0.55 acre tract of land situated in the Silvestre De Leon Survey, Abstract No. 76, in Victoria County, Texas, said 0.55 acre tract of land being a portion of a 28.183 acre tract of land conveyed from Joe U. Garza, et ux to J.C. Raines, et ux dated September 23, 1974 as recorded in the Volume 858, Page 28 of the Deed Records of Victoria County, Texas, said 0.55 acre tract being more particularly described by metes and bounds as follows:

**COMMENCING** from a concrete monument found for the South corner of the 28.183 acre Raines tract and the East corner of a residual 27.89 acre tract of land conveyed from Nina Schulte to Charles R. Schulte as recorded in the Official Records Instrument # 200404591 of said county,

**THENCE**, North 43°22'21" West, (basis of bearing), with the southwest line of the 28.183 acre Raines tract and the northeast line of the residual 27.89 acre Schulte tract, passing at an approximate distance of 868 feet a point for an exterior corner of the residual 27.89 acre Schulte tract and the East corner of a 1.68 acre tract of land conveyed from Nina Schulte to Charles R. Schulte as recorded in the Official Records Instrument # 199915409 of said county, and continuing for an overall distance of 923.03 feet a 5/8 inch diameter iron rod with plastic cap stamped "Landtech Consultants" set for the South corner of the herein described tract, said iron rod also being the **FIELDNOTE POINT OF BEGINNING**;

**THENCE**, North 43°22'21" West, with the southwest line of the 28.183 acre Raines tract and the northeast line of the 1.68 acre Schulte tract, a distance of 145.65 feet to a 5/8 inch diameter iron rod with yellow plastic cap stamped "Landtech Consultants" set for the West corner of the herein described tract;

**THENCE**, North 44°43'51" East, crossing the 28.183 acre Raines tract, a distance of 155.90 feet to a 5/8 inch diameter iron rod with yellow plastic cap stamped "Landtech Consultants" set for the North corner of the herein described tract;

**THENCE**, South 46°16'36" East, crossing the 28.183 acre Raines tract, a distance of 153.04 feet to a fence corner post for the East corner the herein described tract;

**THENCE**, South 47°20'21" West, crossing the 28.183 acre Raines tract, a distance of 163.58 feet to the **POINT OF BEGINNING**, CONTAINING within these metes and bounds 0.55 acres of land more or less.

**TRACT II: (EASEMENT)**

Along with a 30 foot wide easement for access crossing the above referenced 28.183 acre Raines tract, said 30 foot wide easement being 15 feet on each side of the following described centerline and being more particularly described by metes and bounds as follows:

**BEGINNING** at a point for an interior corner of the 28.183 acre Raines tract, an exterior corner of the 30.679 acre Arcimaga tract and at the West end of King Drive;

**THENCE**, South 53°21'31" West, crossing the 28.183 acre Raines tract, a distance of 40.00 feet to a point;

**THENCE**, South 70°28'32" West, crossing the 28.183 acre Raines tract, a distance of 200.00 feet to a point,

**THENCE**, South 66°21'25" West, crossing the 28.183 acre Raines tract, a distance of 120.00 feet to a point,

**THENCE**, South 71°33'55" West, crossing the 28.183 acre Raines tract, a distance of 50.00 feet to a point;

**THENCE**, South 64°08'03" West, crossing the 28.183 acre Raines tract, a distance of 40.00 feet to a point,

**EXHIBIT A**



**THENCE**, North 55°04'03" West, crossing the 28.183 acre Raines tract, a distance of 80.00 feet to a point,

**THENCE**, North 73°16'36" West, crossing the 28.183 acre Raines tract, a distance of 40.00 feet to a point,

**THENCE**, South 63°13'34" West, crossing the 28.183 acre Raines tract, a distance of 45.00 feet to a point;

**THENCE**, South 54°30'48" West, crossing the 28.183 acre Raines tract, a distance of 45.00 feet to a point;

**THENCE**, South 62°05'11" West, crossing the 28.183 acre Raines tract, a distance of 81.39 feet to a point;

**THENCE**, South 73°01'36" West, crossing the 28.183 acre Raines tract, a distance of 12.00 feet to a point,

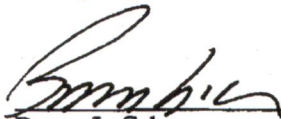
**THENCE**, South 52°51'15" West, crossing the 28.183 acre Raines tract, a distance of 112.62 feet to a point;

**THENCE**, South 16°53'37" East, crossing the 28.183 acre Raines tract, a distance of 113.42 feet to a point;

**THENCE**, South 46°16'36" East, crossing the 28.183 acre Raines tract, a distance of 23.09 feet to the **POINT OF TERMINUS, CONTAINING** within these metes and bounds a 30 foot wide easement for access more or less

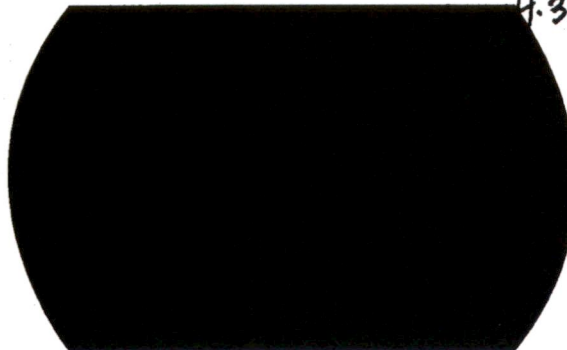
A survey drawing of even date herewith accompanies this legal description.

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

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



**EXHIBIT A**



4.3.07

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

WHEREAS, by that one certain Deed of Trust dated May 20, 2013, recorded under Document No. 201306300 in the Official Public Records of Victoria County, Texas (the "Deed of Trust"), to which record reference is here made for all purposes, Celedina Lucio (hereinafter called the "Mortgagor" whether one or more) granted, sold and conveyed to the Trustee named therein the real property described in Exhibit "A" attached hereto and made a part hereof for all purposes (said real property, together with any and all appurtenances, improvements and fixtures of any kind located thereon or pertaining thereto, and together with any personal property located thereon or pertaining thereto to the extent such personal property is described in and covered by the Deed of Trust, being collectively referred to herein as the "Property"), in order to secure payment of that one certain promissory note dated May 20, 2013, in the original principal sum of \$38,000.00 executed by Celedina Lucio and made payable to the order of Texas Dow Employees Credit Union (said promissory note, as modified or extended by any modifications or extensions thereof, being herein referred to as the "Note"), and payment of any and all other indebtedness secured by and described in the Deed of Trust; and

WHEREAS, Texas Dow Employees Credit Union ("Beneficiary") is the legal owner and holder of the Note and the beneficiary of the Deed of Trust; and

WHEREAS, pursuant to authority granted in the Deed of Trust, Beneficiary did appoint and designate the undersigned whose street address is 6700 N. New Braunfels Avenue, San Antonio Texas 78209, as Substitute Trustee to act under the Deed of Trust instead of the original Trustee named therein; and

WHEREAS, the Note is in default and the entire unpaid balance thereof is due and payable and Beneficiary has demanded payment from the Mortgagor and intends to have the power of sale set forth in the Deed of Trust enforced; and

WHEREAS, Beneficiary has directed the undersigned, as Substitute Trustee, to enforce the power of sale granted under the Deed of Trust over the Property for the purpose of collecting the indebtedness secured thereby, after giving notice of the time, place and terms of such sale and of the property to be sold in compliance with the terms of the Deed of Trust and the laws of the State of Texas;

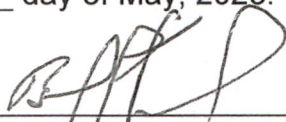
NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS:

THAT I, James L. Hollerbach, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Janice Stoner or Jodi Steen, Substitute Trustee, hereby give notice that, after due publication of this Notice by posting it at the courthouse door of Victoria County, Texas at least twenty-one (21) days preceding the date of the foreclosure sale of the Property (as stated below), and after having filed this Notice in the Foreclosure Records of Victoria County, Texas, at least twenty-one (21) days preceding the date of such sale, and after having given written notice at least twenty-one (21) days preceding the date of such sale by certified mail to each debtor obligated to pay the Note and the indebtedness secured by the Deed of Trust at the address of each such debtor

according to the records of Beneficiary as required by the Deed of Trust and the laws of the State of Texas, I will sell the Property at public auction to the highest bidder or bidders for cash at the front of the east door of the Victoria County Courthouse Building located at 115 North Bridge Street, Victoria, Victoria County, Texas, (as designated by the Commissioners Court of that county), at 11:00 a.m. (at the earliest), or within three (3) hours thereafter, on June 6, 2023, that being the first Tuesday of that month.

**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. The sender of the Notice is Diann M. Bartek and can be notified of the active duty military service at 112 E. Pecan, Ste. 1800, San Antonio, Texas 78205.**

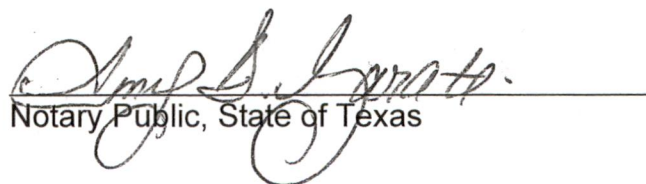
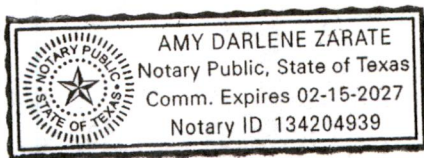
Executed in multiple originals on this 16 day of May, 2023.



James L. Hollerbach, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Janice Stoner or Jodi Steen, Substitute Trustee  
6700 N. New Braunfels Avenue,  
San Antonio, Texas 78209

STATE OF TEXAS §  
COUNTY OF Victoria §

This instrument was acknowledged before me on the 16 day of May, 2023, by James L. Hollerbach, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Janice Stoner or Jodi Steen, Substitute Trustee, on behalf of said Trust.



Notary Public, State of Texas

**PROPERTY DESCRIPTION**

Being Lot Number Nine (9), in Block Number Three (3), of AKERS 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 1, Page 3 of the Plat Records of Victoria County, Texas, to which reference is here made for descriptive purposes.

**FILED**

2023 MAY 16 P 12:41

*SD*  
*Deirdre Casala*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

**EXHIBIT "A"**

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Pursuant to authority conferred upon me by that certain Deed of Trust executed by DANIEL AYALA and BLANCA AYALA, dated June 24, 2021, and duly recorded as Instrument No. 202107816 in the Official Records of Victoria County, Texas, I will, as Substitute Trustee under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, default having been made in the payment thereof, sell on Tuesday, June 6, 2023, (that being the first Tuesday of said month), at public auction to the highest bidder for cash at the area of the Victoria County Courthouse designated by the Victoria County Commissioners Court for foreclosure sales (the Commissioners Court designation is recorded in the Real Property Records of Victoria County, Texas), said Courthouse being located in Victoria, Texas, between the hours of 10:00 o'clock a.m. and 1:00 o'clock p.m. of that day (the earliest time at which the sale will occur is 10:00 o'clock a.m., and the latest time at which it may occur is 1:00 o'clock p.m.), the following-described property, to-wit:


BEING the EAST TWENTY-THREE FEET (23') OF LOT ONE (1), THE EAST TWENTY -THREE FEET (23') OF LOT TWO (2) AND WEST THIRTY-FOUR FEET (34') OF LOT THREE (3), BLOCK FOUR (4), NORTHEAST DEVELOPMENT, City of Victoria, Victoria County, Texas, according to the established map or plat thereof recorded in Volume 3, Page 41, Map and Plat Records of Victoria County, Texas;

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

NOTICE

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

Executed this 16<sup>th</sup> day of May, 2023.



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

melissa@mjh homes, llc\nnotice of sale

**FILED**

2023 MAY 16 P 1:26

SD -

  
HEIDI CASLER  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS