

Our Case No. 24-00255-FC-2

2024 APR 15 P 12:39

SD

*Sarah Casley*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

**APPOINTMENT OF SUBSTITUTE TRUSTEE  
and NOTICE OF TRUSTEE SALE**

THE STATE OF TEXAS  
COUNTY OF VICTORIA

**Deed of Trust Date:**  
December 27, 2018

**Property address:**  
324 BRUSHY CREEK  
VICTORIA, TX 77904

**Grantor(s)/Mortgagor(s):**  
MICHAEL W. MAYS AND RHONDA MAYS, HUSBAND  
AND WIFE

**LEGAL DESCRIPTION:** BEING LOT NUMBER EIGHT (8), IN BLOCK TWENTY (20), OF TERRA VISTA SUBDIVISION-PHASE VIII, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 9, PAGE 137 A-B OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HERE MADE FOR DESCRIPTIVE PURPOSES.

**Original Mortgagee:**  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR  
WESTAR MORTGAGE CORPORATION DBA CITY  
MORTGAGE GROUP ITS SUCCESSORS AND ASSIGNS

**Earliest Time Sale Will Begin:** 11:00 AM

**Current Mortgagee:**  
AMERIHOM MORTGAGE COMPANY, LLC

**Date of Sale:** JULY 2, 2024

**Property County:** VICTORIA

**Original Trustee:** HEATHER MARCHLINSKI

**Recorded on:** December 28, 2018  
**As Clerk's File No.:** 201814587  
**Re-Recorded on:** May 15, 2019  
**As Clerk's File No.:** 201905538  
**Mortgage Servicer:**  
AMERIHOM MORTGAGE COMPANY, LLC

**Substitute Trustee:**  
Arnold Mendoza, Alexis Mendoza, Sandra Mendoza,  
Jennyfer Sakiewicz, Adolfo Rodriguez, Susan Sandoval,  
Leslye Evans, W D Larew, Sarah Mays, Marinosci Law  
Group PC

**Substitute Trustee Address:**  
c/o Marinosci Law Group, PC  
16415 Addison Road, Suite 725  
Addison, TX 75001  
(972) 331-2300

**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 current Mortgagee and/or Mortgage Servicer under said Deed of Trust, according to the provisions therein set out does hereby remove the original trustee and all successor substitute trustees and appoints in their stead Arnold Mendoza, Alexis Mendoza, Sandra Mendoza, Jennyfer Sakiewicz, Adolfo Rodriguez, Susan Sandoval, Leslye Evans, W D Larew, Sarah Mays, Marinosci Law Group PC, 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 Mortgagee therein.

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, JULY 2, 2024** 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 the property by public auction to the highest bidder for cash at the place and date specified. The sale will be conducted at the Victoria County Courthouse, 115 N. Bridge Street, Victoria, TX 77901 as 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 was posted.

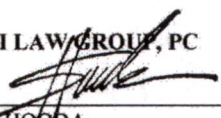
AMERIHOM MORTGAGE COMPANY, LLC, who is the Mortgagee and/or Mortgage Servicer of the Note and Deed of Trust associated with the above referenced loan. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement 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 debt.

**ACTIVE MILITARY SERVICE NOTICE**

**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.**

WITNESS MY HAND, April 11, 2024

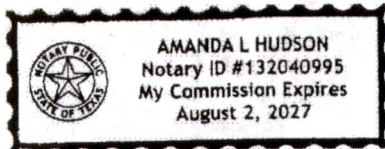
MARINOSCI LAW GROUP, PC

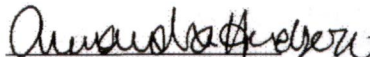
By:   
SAMMY HOODA  
MANAGING ATTORNEY

THE STATE OF TEXAS  
COUNTY OF DALLAS

Before me, Amanda Hudson, the undersigned officer, on this, the 11<sup>th</sup> day of April 2024, personally appeared SAMMY HOODA, ☐ known to me, who identified herself/himself to be the MANAGING ATTORNEY of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal  
(SEAL)



  
Notary Public for the State of TEXAS

My Commission Expires: 8-2-2027

Amanda Hudson  
Printed Name and Notary Public

Grantor:	AMERIHOM MORTGAGE COMPANY, LLC	Return to:	MARINOSCI LAW GROUP, P.C.
	425 PHILLIPS BOULEVARD		MARINOSCI & BAXTER
	EWING, NJ 08618		16415 Addison Road, Suite 725
	Our File No. 24-00255		Addison, TX 75001



1503 E Mimosa Ave, Victoria, TX 77901

24-007504

**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: 07/02/2024

Time: Between 11:00 AM – 2:00 PM and beginning not earlier than 11:00 AM and ending not later than three hours thereafter.

Place: The area designated by the Commissioners Court of Victoria County, pursuant to §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.

**2. Terms of Sale.** Highest bidder for cash.

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated 09/25/2008 and recorded in the real property records of Victoria County, TX and is recorded under Clerk's File/Instrument Number 200811781, with Ramon A Salinas (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for Gardner Financial Services, Ltd. mortgagee to which reference is herein made for all purposes.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by Ramon A Salinas, securing the payment of the indebtedness in the original amount of \$58,392.00, 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.** BEING LOT NUMBER TWO (2), IN BLOCK NUMBER SEVEN (7), OF PARKWOOD SUBDIVISION, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF RECORD IN VOLUME 3, PAGE 26, OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

FILED

2024 APR 25 A 11:40

MD

*[Signature]*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS



4815586

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 §51.002, 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 Home Mortgage, as Mortgage Servicer, is representing the current Mortgagee whose address is:

Wells Fargo Bank, N.A.  
3476 Stateview Blvd  
Fort Mill, SC 29715



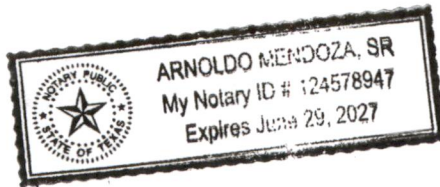
**SUBSTITUTE TRUSTEE**

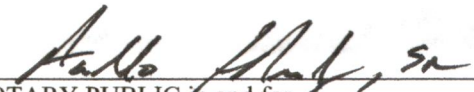
Arnold Mendoza, Alexis Mendoza, Sandra Mendoza,  
Jennyfer Sakiewicz, Adolfo Rodriguez OR  
AUCTION.COM OR Jo Woolsey, Bob Frisch, Jodi  
Steen, Janice Stoner, John Sisk, Amy Ortiz, Aleena  
Litton, Daniel McQuade, Vanna Ho OR Kirk  
Schwartz, Candace Sissac c/o Albertelli Law  
6565 N MacArthur Blvd, Suite 470  
Irving, TX 75039

STATE OF TEXAS  
COUNTY OF NUECES

Before me, the undersigned authority, on this day personally appeared Sandra Mendoza, as Substitute Trustee, known to me to be the person and officer whose name is subscribed to the foregoing instrument, and who acknowledged to me that he/she executed the same for the purposes and consideration therein expressed and in the capacity therein stated.

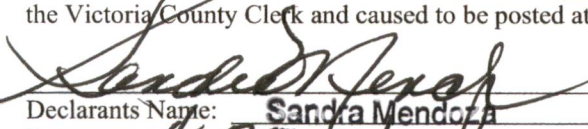
GIVEN UNDER MY HAND AND SEAL OF OFFICE this 25 day of April, 2024.



  
NOTARY PUBLIC in and for  
NUECES COUNTY  
My commission expires: 6.29.27  
Print Name of Notary: Arnoldo Mendoza, Sr

**CERTIFICATE OF POSTING**

My name is Sandra Mendoza, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on 4.25.24 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: Sandra Mendoza  
Date: 4.25.24



**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 3/3/2004	<b>Grantor(s)/Mortgagor(s):</b> RENE R. CARDONA AND WIFE PAMELA K. CARDONA
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR CTX MORTGAGE COMPANY, LLC, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Wells Fargo Bank, N.A.
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 200403254	<b>Property County:</b> VICTORIA
<b>Mortgage Servicer:</b> Wells Fargo Bank, N.A. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 1 Home Campus, MAC 2301-04C, West Des Moines, IA 50328
<b>Date of Sale:</b> 7/2/2024	<b>Earliest Time Sale Will Begin:</b> 11:00 AM
<b>Place of Sale of Property:</b> Victoria County Courthouse, 115 N. Bridge Street, Victoria, TX 77901 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for 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, Auction.com, Adolfo Rodriguez, Janice Stoner or Jodi Steen, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there 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

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

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by 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.**

**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(1): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.**

Dated: 4/26/2024



Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for Wells Fargo Bank, N.A.

Dated: 2 May 2024

Printed Name: Bob Frisch

Substitute Trustee  
c/o Auction.com  
1255 West 15th Street, Suite 1060  
Plano, TX 75075

**FILED**

2024 MAY -2 A 10:08

So

  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

**MH File Number:** TX-24-101099-POS  
**Loan Type:** FHA

EXHIBIT "A" LEGAL DESCRIPTION

All that certain tract or parcel of land containing 1.50 acres situated in the Alejandro Esparza Survey, A-28, Victoria County, Texas and being that same property as described in a Warranty Deed dated June 1, 1993 from Katy Kisiah, Opal Marie Crabtree and John Kisiah, Jr. to Larry J. Janis and wife, Jeanne L. Janis recorded in Volume 0062, Page 537 of the Victoria County Official Records. This 1.50 acres is more particularly described by metes and bounds as follows:

**BEGINNING** at an existing 5/8 inch iron rod found as called for located at the South corner of the abovesaid 1.50 acre tract for the South corner of this 1.50 acre tract being described ;

**THENCE**, N 34° 10' 21" W (Base Bearing) [N 34° 10' 21" W, Deed Call] for a distance of 326.74 feet [326.70 feet, Deed Call] to an existing 5/8 inch iron rod located at the West corner of said 1.50 acre tract for the West corner of this 1.50 acres being described;

**THENCE**, N 55° 50' 10" E [N 55° 49' 29" E, Deed Call] for a distance of 200.02 feet [200.00 feet, Deed Call] to an existing 5/8 inch iron rod located at the North corner of the said 1.50 acre tract and for the North corner of this 1.5 acre tract being described;

**THENCE**, S 34° 10' 17" E [S 34° 10' 21" E, Deed Call] for a distance of 326.71 [326.70 feet, Deed Call] to an existing 5/8 inch iron rod located at the East corner of the said 1.50 acre tract and for the East corner of this 1.50 acres being described;

**THENCE**, S 55° 49' 39" W [S 55° 49' 29" W, Deed Call] for a distance of 200.01 feet [200.00 feet, Deed Call] to the **PLACE OF BEGINNING**, containing within these metes and bounds 1.50 acres.



PROPERTY SUBJECT TO A PROPOSED 50 FOOT WIDE ACCESS EASEMENT WITH CENTERLINE OF SAID EASEMENT BEING DESCRIBED AS FOLLOWS:

BEGINNING AT THE POINT OF INTERSECTION OF THE CENTER OF AN EXISTING GRAVEL DRIVE WITH THE NORTHWEST LINE OF AN EXISTING COUNTY ROAD, ALSO BEING THE SOUTHEAST LINE OF THE AFORESAID TRACT I, WHICH POINT BEARS N 55° 00' 00" E, 807.13 FEET FROM A FENCE POST FOUND MARKING THE RECOGNIZED SOUTH CORNER OF TRACT I;

THENCE, IN A NORTHERLY DIRECTION WITH THE CENTER OF SAID EXISTING GRAVEL DRIVE AS FOLLOWS;

N 22° 58' 24" W, 27.21 FEET;  
N 12° 30' 53" W, 51.57 FEET;  
N 10° 17' 42" E, 65.87 FEET;  
N 24° 18' 16" E, 54.56 FEET;  
AND N 36° 29' 15" E, 31.76 FEET TO A POINT FOR CORNER;

THENCE N 33° 42' 15" W, 187.28 FEET AND N 34° 10' 21" W, 50.00 FEET TO THE TERMINUS POINT OF SAID PROPOSED ACCESS EASEMENT, WHICH SAID POINT IS N 34° 10' 21" W, 50.0 FEET AND N 55° 49' 29" E, 25.0 FEET FROM THE EAST CORNER OF THE AFOREDESCRIBED 1.5 ACRE TRACT.

## NOTICE OF TRUSTEE'S SALE

### DEED OF TRUST INFORMATION:

Grantor(s)	Dillon Ray Amejorado	Deed of Trust Date	September 19, 2022
Original Mortgagee	Mortgage Electronic Registration Systems, Inc. ("MERS"), as beneficiary, as nominee for Prosperity Bank, its successors and assigns	Original Principal	\$185,000.00
Recording Information	Instrument #: 202210446 in Victoria County, Texas	Original Trustee	David Zalman
Property Address	1712 E. Mesquite Ln., Victoria, TX 77901	Property County	Victoria

### MORTGAGE SERVICER INFORMATION:

Current Mortgagee	Prosperity Bank	Mortgage Servicer	Prosperity Bank
Current Beneficiary	Prosperity Bank	Mortgage Servicer Address	2101 Custer Road, Plano, TX 75075

### SALE INFORMATION:

Date of Sale	07/02/2024
Time of Sale	11:00 AM or no later than 3 hours thereafter
Place of Sale	The area in front of the East door of the Courthouse building, located at 115 North Bridge Street in Victoria County, Texas, or if the preceding area is no longer the designated area, at the area most recently designated by the Victoria County Commissioner's Court.
Substitute Trustees	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, Elizabeth Anderson, Janice Stoner, Adolfo Rodriguez, Selim Taherzadeh, or Michael Linke, any to act
Substitute Trustees' Address	15851 N. Dallas Parkway, Suite 410, Addison, TX 75001

### PROPERTY INFORMATION:

**Legal Description as per the Deed of Trust:**  
**BEING LOT NUMBER EIGHT (8), IN BLOCK NUMBER FIVE (5), 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.**

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.

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



## NOTICE OF TRUSTEE'S 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 refiling 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 May 10, 2024.

/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

2024 MAY 13 P 12: 32

So

*Delicia C. O'Connell*  
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.**

**NOTICE OF SALE**

**PURSUANT TO AUTHORITY** conferred upon the Trustee by that certain Deed of Trust dated July 5, 2018, executed by **BRIAN ONEAL GARLEY, A SINGLE PERSON, AND REFUGIA RAY SILVAS, A SINGLE PERSON**, ("Mortgagor") to Tim Williams, Trustee, for the benefit of **21<sup>ST</sup> MORTGAGE CORPORATION** ("Mortgagee"), filed for record under Instrument No. 201807964, Official Public Records of Victoria County, Texas, Mortgagee appoints K. Clifford Littlefield, Alexander J. Tiffany, Mara E. Schechter or Norma Jean Hesseltine, whose address is listed below, or Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Adolfo Rodriguez, Janice Stoner or Jodi Steen, whose business address is 14800 Landmark Blvd., Suite 850, Dallas, Texas 75254, 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 covenants of the Deed of Trust, to sell on **Tuesday, July 2, 2024**, (that being the first Tuesday of the month), at public auction to the highest bidder for cash, at the Victoria County Courthouse at the place designated by the Commissioner's Court for such sales in Victoria County, Texas, (on the steps of the county courthouse or as designated by the County Commissioner), the sale to begin at 11:00 o'clock a.m. or not later than three (3) hours after such time on that date, selling all of the property as an entirety or in such parcels as the Trustee acting may elect the property offered for sale, more particularly described on Exhibit "A" attached hereto and made a part hereof, together with any and all improvements constructed upon, affixed to or located upon the above described real property, including but not limited to the 2018 Champion Manufactured Home, Serial No. 125000HA007142AB.

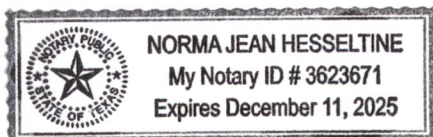
Assert and Protect Your Rights as a Member of the Armed Forces of the United States. If You Are or Your Spouse Is Serving on Active Military Duty, Including Active Military Duty as a Member of the Texas National Guard or the National Guard of Another State or as a Member of a Reserve Component of the 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 9 day of May, 2024.

K. CLIFFORD LITTLEFIELD, Mortgagee Attorney  
UPTON, MICKITS & HEYMANN, L.L.P.  
802 N. Carancahua, Suite 450  
Corpus Christi, Texas 78401  
Telephone: (361) 884-0612  
Facsimile: (361) 884-5291  
Email: [clittlefield@umhlaw.com](mailto:clittlefield@umhlaw.com)

THE STATE OF TEXAS §  
COUNTY OF NUECES §

SUBSCRIBED and SWORN TO BEFORE ME, the undersigned Notary Public, by **K. CLIFFORD LITTLEFIELD**, this 9 day of May, 2024, to certify which witness my hand and official seal.



[Signature]  
NOTARY PUBLIC, STATE OF TEXAS



EXHIBIT "A"

**Being the South one-half (S ½) of Lot Number Five (5) and Six (6), in Block Number Eighty-Six (86), 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**

FILED

2024 MAY 13 P 2: 32

SD.

*Delia Chiles*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

Return to:  
K. Clifford Littlefield  
Upton, Mickits & Heymann, L.L.P.  
802 N. Carancahua, Suite 450  
Corpus Christi, Texas 78401

1806 ANTHONY ROAD  
VICTORIA, TX 77901

00000010138410

**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: July 02, 2024

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

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

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

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated June 05, 2008 and recorded in Document INSTRUMENT NO. 200806946 real property records of VICTORIA County, Texas, with PETER D BARTLETT, A MARRIED MAN AND NON-PURCHASING SPOUSE, MARIA BARTLETT, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by PETER D BARTLETT, A MARRIED MAN AND NON-PURCHASING SPOUSE, MARIA BARTLETT, securing the payment of the indebtednesses in the original principal amount of \$64,351.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. TRUIST BANK 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.



Ryan Bourgeois

**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: \_\_\_\_\_

1806 ANTHONY ROAD  
VICTORIA, TX 77901

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VICTORIA

**EXHIBIT "A"**

BEING LOT NUMBER FOURTEEN THREE (14.3), IN BLOCK NUMBER ONE (1), OF LONE TREE ACRES SUBDIVISION NO 19, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF RECORD IN VOLUME 7, PAGE 182A, OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS

FILED

2024 MAY 16 A 10:19

SD

*[Signature]*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS



FILE No. 10359  
County Clerk, Victoria County, Texas  
**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 1/24/2007	<b>Grantor(s)/Mortgagor(s):</b> ANALIZ FLEURY LUSTER AND HUSBAND, JAMES MICHAEL LUSTER
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR HOME FUNDS DIRECT, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> U.S. Bank Trust Company, National Association, as Trustee, as successor-in-interest to U.S. Bank National Association, as Trustee, in trust for the registered holders of Citigroup Mortgage Loan Trust 2007-AHL2, Asset-Backed Pass-Through Certificates, Series 2007-AHL2
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 200701420	<b>Property County:</b> VICTORIA
<b>Mortgage Servicer:</b> Select Portfolio Servicing, Inc. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 3217 S. Decker Lake Dr., Salt Lake City, UT 84119
<b>Date of Sale:</b> 7/2/2024	<b>Earliest Time Sale Will Begin:</b> 11am
<b>Place of Sale of Property:</b> At the area in front of the east door of the Victoria County Courthouse, 115 North Bridge Street, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** BEING LOT NUMBERS FOURTEEN (14), FIFTEEN (15), SIXTEEN (16) AND SEVENTEEN (17), IN BLOCK NUMBER SIX (6), 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 2, PAGE 20, AND CORRECTED IN VOLUME 2, PAGE 56, BOTH OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HERE MADE FOR DESCRIPTIVE PURPOSES.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Arnold Mendoza, Alexis Mendoza, Sandra Mendoza, Jennyfer Sakiewicz, Jo Woolsey, Bob Frisch, Adolfo Rodriguez, Janice Stoner or Jodi Steen, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there 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

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

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by 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.**

**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.**

Dated: 6/5/2024



Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for Select Portfolio Servicing, Inc.

Dated: 6-6-24

Printed Name: Bob Frisch

Substitute Trustee  
c/o ServiceLink Auction  
1255 West 15th Street, Suite 1060  
Plano, TX 75075

**FILED**

2024 JUN -6 P 1:02  
SD

**MH File Number:** TX-14-21930-HE  
**Loan Type:** Conventional Residential

  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

## NOTICE OF TRUSTEE'S SALE

### DEED OF TRUST INFORMATION:

Grantor(s)	Kalia D. Mancell a/k/a Kalia Derise Joseph	Deed of Trust Date	April 1, 2018
Original Mortgagee	Administrator of the U.S. Small Business Administration, an agency of the Government of the United States of America	Original Principal	\$263,600.00
Recording Information	Instrument #: 201804658 in Victoria County, Texas	Original Trustee	Andrew F. Baka
Property Address	2255 Black Bayou Rd. No. 2, Victoria, TX 77905	Property County	Victoria

### MORTGAGE SERVICER INFORMATION:

Current Mortgagee	Administrator, U.S. Small Business Administration, an agency of the United States Government	Mortgage Servicer	U.S. Small Business Administration
Current Beneficiary	Administrator, U.S. Small Business Administration, an agency of the United States Government	Mortgage Servicer Address	200 West Santa Ana Boulevard, Suite 740, Santa Ana, CA 92701

### SALE INFORMATION:

Date of Sale	07/02/2024
Time of Sale	11:00 AM or no later than 3 hours thereafter
Place of Sale	The area in front of the East door of the Courthouse building, located at 115 North Bridge Street in Victoria County, Texas, or if the preceding area is no longer the designated area, at the area most recently designated by the Victoria County Commissioner's Court.
Substitute Trustees	Jo Woolsey, Bob Frisch, Vicki Hammonds, Arnold Mendoza, Sandra Mendoza, Jodi Steen, W.D. Larew, Leslye Evans, Alexis Mendoza, Elizabeth Anderson, Janice Stoner, Adolfo Rodriguez, Selim Taherzadeh, or Michael Linke, any to act
Substitute Trustees' Address	15851 N. Dallas Parkway, Suite 410, Addison, TX 75001

### PROPERTY INFORMATION:

Legal Description as per the Deed of Trust: <b>THE 20 ACRES OF LAND LOCATED AT 2255 BLACK BAYOU ROAD, #2, BLOOMINGTON, TEXAS, ON THE VICTORIA BARGE CANAL, VICTORIA COUNTY, TEXAS, MORE SPECIFICALLY DESCRIBED AS CM CREAMER ABSTRACT 149, 20 ACRES, ON VICTORIA BARGE CANAL, VICTORIA COUNTY, TEXAS.</b>
--

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.

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

TAHERZADEH, PLLC

NOTICE OF TRUSTEE'S SALE- 225-00181

PAGE 1



## NOTICE OF TRUSTEE'S SALE

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 refiling 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 June 7, 2024.

/s/ Scott H. Crist

Scott H. Crist

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

2024 JUN 10 A 9:02

MD

Victoria County Clerk  
VICTORIA COUNTY, TEXAS

TAHERZADEH, PLLC

NOTICE OF TRUSTEE'S SALE- 225-00181

PAGE 2

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

**NOTICE OF TRUSTEE'S SALE**

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

WHEREAS, by Deed of Trust dated December 28, 2020, JOE ROSALES and BETTY RBRANDON SLOAN conveyed to DENNIS J. KOWALIK, as Trustee, the following property situated in the County of Victoria, Texas, to-wit:

BEING Lot Number Ten (10), in Block Number Four (4), of HIGHLAND ESTATES, an addition to the City of Victoria, Victoria County, Texas, according to the established map and plat in said addition of record in Volume 2, Page 54, of the Plat Records of Victoria County, Texas, to which reference is heremade for descriptive purposes.

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

(herein the "Property") to secure that one certain Promissory Note therein described in the original principal amount of \$169,000.00, executed by BRANDON SLOAN, and made payable to CAROL DeATLEY (herein the "Note"), which such Deed of Trust is recorded under Clerk's Instrument #202100136 of the Official Records of Victoria County, Texas (herein "Deed of Trust"); and

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday the 6<sup>TH</sup> day of July, 2024, I will sell for cash, the property in the area designated by the Commissioner's Court of Victoria County as the area where foreclosure sales are to take place, at the Victoria County Courthouse, Victoria, Texas, Texas, to the highest bidder. The time at which the sale will begin will be 10:00 a.m., or within three (3) hours after said time.

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

In offering this property for sale at foreclosure pursuant to its deed of trust, neither the lien holder nor the duly appointed trustee or Trustee, as the case may be, make any warranties or representations, express or implied, regarding the compliance or non-compliance of this property with the Comprehensive Environmental Response, Compensation and Liability Act, ("CERCLA"), the Resource Conservation and Recovery Act, ("RCRA"), the Texas Solid Waste and Disposal Act, the Regulations of the United States Environmental Protection Agency, the Texas Water Commission, or any other Federal, State or local environmental law or regulation, which include, but are not limited to representations that the property has not been used (i) for the storage, transportation, processing or disposal of hazardous waste, industrial solid or municipal solid waste as those terms are defined in the Texas Solid Waste and Disposal Act, Tex. Rev. Civ. Stat. Ann. Art. 4477-7, or any toxic or hazardous wastes, substances or materials as identified under the Resource Conservation and Recovery Act of 1976 (42 U.S.C. § 6901 et seq.), as amended, the Comprehensive Environmental Response, Compensation and Liability Act (42 U.S.C. § 9601 et seq.), as amended, and the regulations of the United States Environmental Protection Agency, or (ii) in such a way as to create any environmental condition that is actionable under any Federal, State or local environmental law or regulation. Any such representations or warranties are expressly disclaimed hereby.

The Purchaser of the property at the foreclosure sale shall accept and take the property in its present condition and subject to any loss, claims, liability, damages, injunctive relief, injuries to person, property or



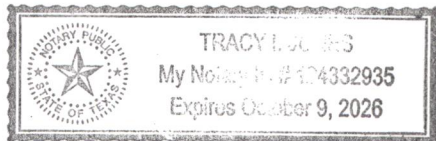
natural resources, cost, expense, action, or cause of action, pursuant to any Federal, State or local law or regulation.


WITNESS my hand this the 15<sup>th</sup> day of July, 2024.

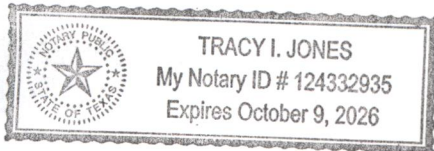
  
DENNIS J. KOWALIK  
Trustee

THE STATE OF TEXAS     §  
COUNTY OF VICTORIA   §

This instrument was acknowledged before me on this the 15<sup>th</sup> day of July, 2024, by DENNIS J. KOWALIK.



  
NOTARY PUBLIC, STATE OF TEXAS



FILED

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COUNTY CLERK  
VICTORIA COUNTY, TEXAS