

1005 LONGLEAF DR
FLORESVILLE, TX 78114

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
On: Feb 23, 2015 at 01:24P
As a Recording
00000004480497

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

Total Fees : 2.00

Receipt Number - 175836
By: Gayle Richey

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: April 07, 2015

Time: The sale will begin at 1:00PM or not later than three hours after that time.

Place: THE MOST NORTH-EASTERLY DOOR OF THE WILSON COUNTY COURTHOUSE 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 24, 2010 and recorded in Document VOLUME 1560, PAGE 416 real property records of WILSON County, Texas, with SHAN H BURKETT, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by SHAN H BURKETT, securing the payment of the indebtednesses in the original principal amount of \$73,016.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

ALL THAT CERTAIN TRACT OR PARCEL OF LAND KNOWN AS LOT 3 OF BLOCK 1 OF THE LONGRIDGE HEIGHTS SUBDIVISION, UNIT 2, OF THE CITY OF FLORESVILLE, WILSON COUNTY, TEXAS, AS SHOWN BY A MAP OR PLAT OF RECORD AT VOLUME 3, PAGE 28 OF THE PLAT RECORDS OF WILSON COUNTY, TEXAS; SAID PROPERTY BEING THE SAME PROPERTY DESCRIBED IN A "DEED WITHOUT WARRANTY" FROM THE UNITED STATES OF AMERICA TO EDWARD L. MCCLURE AND SHIRLEY D. MCCLURE DATED JANUARY 16, 1997, RECORDED AT VOLUME 927, PAGE 834 OF THE DEED RECORDS OF WILSON COUNTY, TEXAS.

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

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

Karen Work

BRUCE NEYLAND OR KAREN WORK
Substitute Trustee

c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP
15000 Surveyor Boulevard, Suite 100
Addison, Texas 75001



NOS00000004480497

324 HICKORY HILLS DRIVE
LAVERNIA, TX 78121

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
On: Feb 23, 2015 at 01:24P
As a Record # 00000005042049

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

Total Fees : 2.00

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.

Receipt Number - 175836
By
Gayle Richey

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

Date: May 05, 2015

Time: The sale will begin at 1:00PM or not later than three hours after that time.

Place: THE MOST NORTH-EASTERLY DOOR OF THE WILSON COUNTY COURTHOUSE 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 09, 2008 and recorded in Document VOLUME 1467, PAGE 730; AS AFFECTED BY VOLUME 1783, PAGE 283 real property records of WILSON County, Texas, with JAMES CODY LENZ AND TRACY L LENZ, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by JAMES CODY LENZ AND TRACY L LENZ, securing the payment of the indebtednesses in the original principal amount of \$120,115.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

SURFACE ONLY OF LOT 10 IN HICKORY HILLS SUBDIVISION, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED VOLUME 4, PAGE 9 OF THE MAP AND PLAT RECORDS OF WILSON COUNTY, TEXAS.

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

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



BRUCE NEYLAND OR KAREN WORK
Substitute Trustee

c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP
15000 Surveyor Boulevard, Suite 100
Addison, Texas 75001



NOS00000005042049

On: Feb 23, 2015 at 10:37A

As a Recording

Total Fees : 2.00

Receipt Number - 175803
By:
Cynthia Hinojosa

Notice of Foreclosure Sale

February 18, 2015

Deed of Trust:

Dated: December 22, 2005

Grantor: JanCo H.D., Inc.

Trustee: Gerald V. Sekula

Lender: Falls City National Bank

Recorded: Volume 1319, Page 695 of the Official Public Records of Wilson County, Texas.

Secures: Adjustable Rate Promissory Note ("Note") in the original principal amount of \$85,000.00 executed by JanCo H.D., Inc. ("Borrower") and payable to the order of Lender, and all other indebtedness of Borrower to Lender.

Property: The real property, improvements, and personal property described in and mortgaged in the Deed of Trust, including the real property described as:

All that certain tract or parcel of land known as 5.80 acres, more or less, out of the S. & J. Arocha Survey, Abstract 1 of Wilson County, Texas, said 5.80 acre tract of land being the same property described in a Deed from Naylon A. McBride and S. Scott Toeppich to the Veterans Land Board of Texas, dated June 23, 1988, recorded at Vol. 701, Page 509 of the Official Public Records of Wilson County, Texas, and also being the same property described in a Contract of Sale and Purchase from the Veterans Land Board of Texas to Jesse Seguin dated July 3, 1995, recorded at Vol. 885, Page 38 of the Official Public Records of Wilson County, Texas, said tract or parcel of land being more particularly described by metes and bounds as follows:

5.80 acres, situated within the Corporate Limits of the City of Floresville, Wilson County, Texas, being a portion of that certain 17.8 acre tract described in conveyance from Mary Ellan Riley Valbert to Naylon A. McBride, et al, by Deed dated September 4, 1987, of record in Volume 685, Page 523-525, Deed Records of Wilson County, Texas, said 17.8 acres, being a part of that certain 8.25 and 42.25 acre tract as described in a Divorce Partition Settlement dated July 8, 1966, between Alene Riley and V. L. Riley, recorded in Volume 396, Page 361, Deed Records of

Wilson County, Texas, and being out of the S. and J. Arocha Grant, A-1. Said 5.0 acre tract or parcel of land being more particularly described as follows:

BEGINNING at a 5/8 inch steel rod found at the North corner of aforesaid 17.8 acre tract and same being the East corner of a 13.84 acre tract, located on the Northeast boundary line of aforesaid 42.25 acre tract, for the North corner of this herein described tract, Whence: A steel rod found at North corner of aforesaid 42.25 acre tract, Bears: North 40 deg. 38 min. 30 sec. West, 439.76 feet;

THENCE South 40 deg. 38 min. 30 sec. East, a distance of 264.0 feet along with the Northeast boundary line of 17.8 acre tract and same being the Northeast boundary line of 42.25 acre tract to a 1/2 inch steel rod set, at the North corner of Tract 2 (6.00 acre tract), for the East corner of this herein described

THENCE South 33 deg. 58 min. 29 sec. West, a distance of 100933 feet to a 1/2 inch steel rod set, on the Northeast Right-of-Way line of U.S. Highway No. 181 (Business Loop) for the South corner of this herein described tract;

THENCE North 57 deg. 23 min. 08 sec. West, a distance of 228.83 feet along with the Northeast Right-of-Way line of U. S. Highway No. 181, (Business Loop), to a 5/8 inch steel rod found at the West corner of aforesaid 17.8 acre tract, for the West corner of this herein described tract;

THENCE North 32 deg. 36 min. 52 sec. East, a distance of 1085.14 feet along with fence line on the Northwest boundary of aforesaid 17.8 acre tract and same being the Southeast boundary line of a 13.84 acre tract to the POINT OF BEGINNING.

And being a part of the same property described in Deed dated August 19, 1987, executed by Mary Ellan Riley Valbert to Naylon A. McBride and S. Scott Toeppich, of record in Volume 685, Page 523, Deed Records of Wilson County, Texas.

TOGETHER WITH all buildings and other improvements thereon or hereafter placed thereon; all rights, titles, and interests now owned or hereinafter acquired by Grantors in and to all easements, streets and rights-of-way of every kind and nature adjoining the above described land and all public or private utility connections thereto and all appurtenances, servitudes, rights, ways, privileges, prescriptions, and advantages thereunto belonging or in anywise appertaining; all fixtures, materials, goods, equipment, appliances, apparatus, furniture, furnishings, inventory, and other property, real or personal, now owned or hereafter acquired by

Place: At the Northwest door of the Wilson County Courthouse, being the door facing Library Lane, 1420 Third Street, Floresville, Texas 78114, in Floresville, Wilson County, Texas and being the officially designated location for foreclosure sales.

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.

Mortgage Servicer is representing Lender in connection with the loan evidenced by the Note and secured by the Deed of Trust under a servicing agreement with Lender. 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.

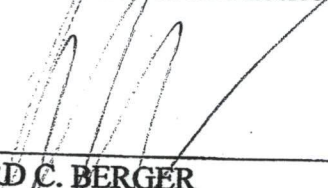
If Lender passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and re-filed in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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.



HOWARD C. BERGER
State Bar I. D. # 02191250
433A West Oaklawn, Pleasanton, Texas 78064
Telephone (830) 569-3771 / Facsimile (830) 569-5171
Email: howard@reliabletitlecompany.com
Website: www.howardcberger.com
Attorney for the Falls City National Bank

Notice of Foreclosure Sale

February 18, 2015

Total Fees \$ 2.00

Receipt Number - 175804
By:
Cynthia Hinojosa

Deed of Trust:

Dated: July 28, 2008

Grantor: JanCo H.D., Inc.

Trustee: Gerald V. Sekula

Lender: Falls City National Bank

Recorded: Volume 1470, Page 233 of the Official Public Records of Wilson County, Texas.

Secures: Adjustable Rate Promissory Note ("Note") in the original principal amount of \$47,740.90 executed by JanCo H.D., Inc. ("Borrower") and payable to the order of Lender, and all other indebtedness of Borrower to Lender.

Property: The real property, improvements, and personal property described in and mortgaged in the Deed of Trust, including the real property described as:

BEING 12.99 acres out of the S. & J. Arocha Grant, A-1 in Wilson County, Texas; and being the same property known as Tract One in partition of a 25.98 acre tract described in Deed to eMenEe's, Inc. and JanCo HD, Inc. recorded in Volume 1060, Page 129 of the Official Public Records of Wilson County, Texas, and being more particularly described by metes and bounds as follows:

BEGINNING at a found pin on the northwest right-of-way line of St. Hwy. 97 for the east corner of the Mike Yeater and Patsy A. Yeater land as recorded in Volume 1050, Page 728 of the Official Public Records of Wilson County, Texas, and the south corner of said 25.98 acre parent tract;

THENCE N. 49° 39' 02" W., with the southwest line of said 25.98 acre parent tract and northeast line of said Yeater land, a distance of 1975.46 feet to a found pin for the west corner of this tract on the southeast line of the Allen L. Gilley, Jr. land as recorded in Volume 944, Page 693 of the Official Public Records of Wilson County, Texas;

THENCE N. 48° 48' 40" E., {record bearing per the Deed} with the common line of said Gilley land and of this tract, a distance of 286.51 feet to a set ½" rebar for the north corner of this tract and west corner of a second 12.99 acre tract known as Tract 2;

THENCE S. 40° 39' 02" E., across said 25.98 acre parent tract with the common line of said 12.99 acre tracts, a distance of 1974.64 feet to a set 1/2" rebar for a common corner on the northwest right-of-way line of St. Hwy. 97;

THENCE S. 48° 38' 53" W., with said right-of-way line, a distance of 286.52 feet to the POINT OF BEGINNING.

And being the same property described in Deed dated December 10, 2007, executed by eMenEe's, Inc. to JanCo H.D., Inc., recorded in Volume 1436, Page 398 of the Official Public Records of Wilson County, Texas.

Substitute Trustee: Howard C. Berger

Substitute Trustee's Address: 433A West Oaklawn, Pleasanton, Texas 78064

Foreclosure Sale:

Date: Tuesday, April 7, 2015

Time: The sale of the Property will be held between the hours of 10:00 a.m. and 4:00 p.m. local time; the earliest time at which the Foreclosure Sale will begin is 10:00 a.m.

Place: At the Northwest door of the Wilson County Courthouse, being the door facing Library Lane, 1420 Third Street, Floresville, Texas 78114, in Floresville, Wilson County, Texas and being the officially designated location for foreclosure sales.

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.

Mortgage Servicer is representing Lender in connection with the loan evidenced by the Note and secured by the Deed of Trust under a servicing agreement with Lender. 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.

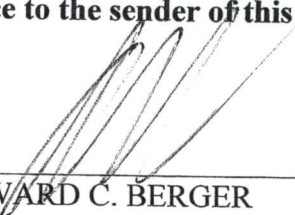
If Lender passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and re-filed in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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.



HOWARD C. BERGER
State Bar I. D. # 02191250
433A West Oaklawn, Pleasanton, Texas 78064
Telephone (830) 569-3771 / Facsimile (830) 569-5171
Email: howard@reliabletitlecompany.com
Website: www.howardcberger.com
Attorney for the Falls City National Bank

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
On: Feb 17, 2015 at 11:26A
As a Recording
Total Fees : 2.00
Receipt Number - 175582
By:
Frances Cherry

Notice of Foreclosure Sale

February 17, 2015

Deed of Trust:

Dated: January 10, 2008

Grantor: Kristi Ximenez Montez, formerly known as Kristi Ximenez, joined by her husband, Henry Joseph Montez

Trustee: Gerald V. Sekula

Lender: Falls City National Bank

Recorded: Volume 1440, Page 471 of the Official Public Records of Wilson County, Texas.

Secures: Adjustable Rate Promissory Note ("Note") in the original principal amount of \$106,847.62 executed by Kristi Ximenez Montez and Henry Joseph Montez ("Borrower") and payable to the order of the Falls City National Bank, Lender, and all other indebtedness of Borrower to Lender.

Property: The real property, improvements, and personal property described in and mortgaged in the Deed of Trust, including the real property described as Tract 16, Block 3, of the Richland Heritage Subdivision of the City of Poth, Wilson County, Texas, as shown by a Plat of record at Volume 3, Page 70 of the Plat Records of Wilson County, Texas; and being the same property described in a deed dated January 19, 2001, from David F. Richter and Ethelyn A. Richter to Kristi Ximenez recorded at Volume 1060, Page 618 of the Official Public Records of Wilson County, Texas.

Substitute Trustee: Howard C. Berger

Substitute Trustee's
Address: 433A West Oaklawn, Pleasanton, Texas 78064

Foreclosure Sale:

Date: April 7, 2015

Time: The sale of the Property will be held between the hours of 10:00 a.m. and 4:00 p.m. local time; the earliest time at which the Foreclosure Sale will begin is 10:00 a.m.

Place: At the Northwest door of the Wilson County Courthouse, being the door

facing Library Lane, 1420 Third Street, Floresville, Texas 78114, in Floresville, Wilson County, Texas and being the officially designated location for foreclosure sales.

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.

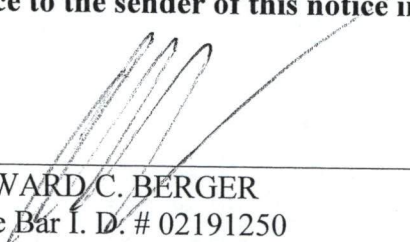
If Lender passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and re-filed in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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.



HOWARD C. BERGER
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Telephone (830) 569-3771 / Facsimile (830) 569-5171
Email: Howardcberger1@aol.com
Website: www.howardcberger.com
Attorney for the Falls City National Bank

tdt/Berger/FCNB foreclosure on Montez

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
On: Feb 09, 2015 at 02:47P
As a Recording

Notice of Foreclosure Sale

March 3, 2015

Total Fees : 2.00

Receipt Number - 175350
By,
Krystle Hidalgo

DEED OF TRUST ("Deed of Trust"):

Dated: August 17, 2011

Grantor: Kristen Gonzales

Trustee: Tim Kleinschmidt

Lender: Creekside Equity Partners, Ltd.

Recorded in: Volume 1667, Page 846 of the real property records of Wilson County, Texas

Legal Description: Tract 15, Hillside Estates Subdivision, a recorded subdivision in Wilson County, Texas, according to, Plat Records of Wilson County, Texas.

Secures: **REAL ESTATE LIEN NOTE** ("Note") in the original principal amount of \$116,000.00, executed by Kristen Gonzales ("Borrower") and payable to the order of Lender

Substitute Trustee: Grace G. Kunde

Substitute Trustee's Address: 112 N. Travis Street, Seguin, Texas, 78155

Foreclosure Sale:

Date: Tuesday, March 3, 2015

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 at 10:00 a.m. on March 3, 2015 or within 3 hours thereafter.

Place: Wilson County Courthouse in Floresville, Texas, at the following location: Being the most northeasterly door of the Wilson County Courthouse being the Courthouse door facing the office of the Wilson County Tax Assessor Collector in Floresville, Wilson County, Texas which office bears the address of 2 Library Lane, Floresville, Texas or at other location as designated by the commissioner's court for such sales.

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 Creekside Equity Partners, Ltd.'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, Creekside Equity Partners, Ltd., 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 Creekside Equity Partners, Ltd.'s election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Creekside Equity Partners, Ltd.'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 Creekside Equity Partners, Ltd. 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 Creekside Equity Partners, Ltd.. 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.



Grace G. Kunde
112 N. Travis Street
Seguin, Texas 78155
Telephone (830) 379-1487
Telecopier (830) 379-9319

COPY

Wilson County
by Honorable Eva Martinez
County Clerk
On: Feb 09, 2015 at 01:13P
As a Recording

NOTICE OF FORECLOSURE SALE

Total Fees : 2.00
Receipt Number - 175342
By: Frances Cherry

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

SEE EXHIBIT "A"

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 07/17/2006 and recorded in Document 00016403 real property records of Wilson County, Texas.

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

Date: 03/03/2015

Time: The sale will begin no earlier than 12:00 PM or no later than three hours thereafter.

Place: Wilson County Courthouse, Texas, at the following location: THE MOST WESTERLY DOOR OF THE WILSON COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.


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

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

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

5. **Obligations Secured.** The Deed of Trust executed by RICHARD D. KRAMER AND JANET K. KRAMER, provides that it secures the payment of the indebtedness in the original principal amount of \$99,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2006-13 is the current mortgagee of the note and deed of trust and SPECIALIZED LOAN SERVICING LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2006-13 c/o SPECIALIZED LOAN SERVICING LLC, 8742 LUCENT BLVD., STE. 300, HIGHLANDS RANCH, CO 80129 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. **Default and Request to Act.** Default has occurred under the deed of trust and THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2006-13 obtained a Home Equity Foreclosure Order from the 81st District Court of Wilson County on 02/03/2015 under Cause No. 14-08-0543-CVW. The mortgagee has requested a Substitute Trustee conduct this sale pursuant to the Court's Order and notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.


TROY MARTIN, MELODY SPEER OR WENDY SPEER
c/o AVT Title Services, LLC
13770 Noel Road #801529
Dallas, TX 75380-1529

14-000031-370
2273 COUNTY ROAD 321
LA VERNIA, TX 78121

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.



4510434

LEGAL DESCRIPTION EXHIBIT A

All that certain tract or parcel of land containing 1.83 acres in Wilson County, Texas, out of Lot 2, DODGEN SUBDIVISION, according to map or plat thereof recorded in Volume 2, Page 52, Plat Records of Wilson County, Texas.

Said 1.83 acre tract, being more particularly described by metes and bounds as follows:

- BEGINNING:** at a point located at the intersection of the East right-of-way line of County Road No. 321 (shown on plat as Floresville Road) with the centerline of a 60 foot road easement shown on said subdivision plat at the Southwest corner of Lot 2 and same being the Northwest corner of Lot 11, for the Southwest corner of this herein described tract;
- THENCE:** North 07 deg. 59 min. 39 sec. West, along with the common line between said Lot 2 and said County Road No. 321, at 30.72 feet passing a reference 1/2" iron pin set with cap on the North line of said 60 foot wide road easement and continuing in all a total distance of 189.74 feet, for the Northwest corner of this herein described tract;
- THENCE:** into said Lot 2, the following courses and distances:
North 76 deg. 01 min. 20 sec. East, 168.14 feet to a fence post found;
North 31 deg. 03 min. 38 sec. East, 60.71 feet to a 1/2" iron pin set with cap;
North 83 deg. 46 min. 04 sec. East, 138.74 feet to a fence post found;
North 83 deg. 21 min. 17 sec. East, 73.82 feet to a fence post found on the common line between said Lot 2 and Lot 3, for the Northeast corner of this herein described tract;
- THENCE:** South 12 deg. 11 min. 47 sec. East, at 134.24 feet passing a reference 1/2" iron pin found on the North right-of-way line of said 60 foot wide road easement and continuing in all a total distance of 169.53 feet to a point located in the centerline of said 60 foot wide road easement on the North boundary line of Lot 12 at the Southwest corner of said Lot 3 and same being the Southeast corner of Lot 2, for the Southeast corner of this herein described tract;
- THENCE:** along with the centerline of said 60 foot wide road easement, the following courses and distances:
South 48 deg. 00 min. 37 sec. West, 130.71 feet to a point and
South 82 deg. 00 min. 21 sec. West, 262.32 feet to the POINT OF BEGINNING.

Bearing Basis - North 07 deg. 59 min. 39 sec. West - from the East right-of-way line of said County Road No. 321, of record in Volume 2, Page 52, Plat Records of Wilson County, Texas.

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
On: Feb 09, 2015 at 10:51A
As a Recording
Total Fees : 2.00
Receipt Number - 175304
By,
Krystle Hidalgo

NOTICE OF FORECLOSURE SALE

State of Texas §
 §
County of Wilson §

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:

LOT 134, ABREGO LAKE SUBDIVISION, UNIT 4, IN WILSON COUNTY, TEXAS AS PER PLAT OF RECORD IN VOLUME 10, PAGES 64-65, MAP OR PLAT RECORDS OF WILSON COUNTY, TEXAS.

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

Date: **March 3, 2015**

Time: The sale shall begin no earlier than **01:00 PM** or no later than three hours thereafter.

Place: **Wilson County Courthouse in Floresville, Texas**, at the following location: the area designated by the Commissioners Court of **Floresville, Wilson 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.

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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 **Joshua Reynolds, Jolene Reynolds.**
5. Obligations Secured. The Deed of Trust is dated **October 1, 2008**, and is recorded in the office of the County Clerk of **Wilson County, Texas**, in/under **00038507, Book 1479, Page 696, Official Public Records of Wilson 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 **\$311,600.00**, executed by **Joshua Reynolds, Jolene Reynolds**, and payable to the order of **First National Bank.**

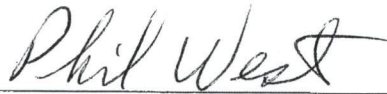
Original Mortgagee: First National Bank.

Current Mortgagee of Record: TIB - The Independent Bankers Bank whose address is **11701 Luna Road, Farmers Branch, TX 75234.**

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: Jeffry B. Lewis
Robertson Anschutz Veters
10333 Richmond Avenue, Suite 550
Houston, TX 77042

DATED February 5, 2015.



**Mark Cummings and/or Phil West and/or Dick Veters
and/or Patrick Armstrong, Substitute Trustee**
c/o Robertson Anschutz Veters
10333 Richmond Avenue, Suite 550
Houston, TX 77042
Phone: 713-980-9500

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