

COPY

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
On: Oct 25, 2018 at 09:57A
As a Recording

Total Fees : 2.00
Receipt Number - 224466
By:
Krystle Hidalgo

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WILSON County
Deed of Trust Dated: December 19, 2016
Amount: \$314,204.00
Grantor(s): JESSE D BURLESON and YOLANDA D BURLESON

Original Mortgagee: GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION
Current Mortgagee: GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION

Mortgagee Address: GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION, 5898 COPLEY DR. 4TH FLOOR, SAN DIEGO, CA 92111

Recording Information: Document No. 00060155

Legal Description: BEING LOT 147, ROSEWOOD SUBDIVISION, UNIT 4, AS SHOWN IN PLAT RECORDED THEREOF IN VOLUME 9, PAGE 52, PLAT RECORDS OF WILSON COUNTY, TEXAS.

Date of Sale: January 2, 2019 between the hours of 12:00 PM and 3:00 PM.

Earliest Time Sale Will Begin: 12:00 PM

Place of Sale: The foreclosure sale will be conducted at public venue in the area designated by the WILSON County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

FREDERICK BRITTON OR PAMELA THOMAS, STACEY BENNETT, AMY ORTIZ, YELENA LANTSOVA, GARRETT SANDERS, TROY MARTIN, DEBORAH MARTIN, IRENE SALAZAR, DEANNA RAY, VANESSA RAMOS, RICHARD HOLTON, ALEXIS MARTIN, CASSIE MARTIN, TERRI MARTIN, SHELBY MARTIN OR CHRIS LAFOND have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust.

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

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

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice.

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.


Aaron Espinoza, Attorney at Law

HUGHES, WATTERS & ASKANASE, L.L.P.
1201 Louisiana, SUITE 2800
Houston, Texas 77002
Reference: 2018-006547


FREDERICK BRITTON OR PAMELA THOMAS, STACEY BENNETT, AMY ORTIZ, YELENA LANTSOVA, GARRETT SANDERS, TROY MARTIN, DEBORAH MARTIN, IRENE SALAZAR, DEANNA RAY, VANESSA RAMOS, RICHARD HOLTON, ALEXIS MARTIN, CASSIE MARTIN, TERRI MARTIN, SHELBY MARTIN OR CHRIS LAFOND
c/o ServiceLink Auction * Powered by Hudson & Marshall, LLC
3220 El Camino Real 1st Floor
Irvine, CA 92602

COPY

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk

On: Oct 18, 2018 at 08:51A

As a Recording

Total Fees : 2.00

Receipt Number - 224215

By: ina Lira

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WILSON County

Deed of Trust Dated: March 14, 2006

Amount: \$126,225.00

Grantor(s): JIMMY RODRIGUEZ and MARY LOU RODRIGUEZ

Original Mortgagee: COUNTRYWIDE HOME LOANS, INC.

Current Mortgagee: THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWABS 2006-10)

Mortgagee Servicer and Address: c/o BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED LIABILITY COMPANY, 4425 Ponce de Leon Blvd., Suite 500, Coral Gables, FL 33146

Pursuant to a Servicing Agreement between the Mortgage Servicer and Mortgagee, the Mortgage Servicer is authorized to represent the Mortgagee. Pursuant to the Servicing Agreement and Section 51.0025 of the Texas Property Code, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property

Recording Information: Document No. 00012797

Legal Description: LOT 1, BLOCK 4, CREEKWOOD PARK SUBDIVISION, PHASE II, AS SHOWN BY PLAT RECORDED IN VOLUME 5, PAGE 17, MAP AND PLAT RECORDS, WILSON COUNTY, TEXAS.

Whereas, an Order to Proceed with Expedited Foreclosure under the Texas Rule Civil Procedure 736 was entered on September 19, 2018 under Cause No. 18-05-0359-CVW in the 81 Judicial District Court of WILSON County, Texas

Date of Sale: December 4, 2018 between the hours of 12:00 PM and 3:00 PM.

Earliest Time Sale Will Begin: 12:00 PM

Place of Sale: The foreclosure sale will be conducted at public venue in the area designated by the WILSON County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

FREDERICK BRITTON OR PAMELA THOMAS, STACEY BENNETT, AMY ORTIZ, YELENA LANTSOVA, GARRETT SANDERS, TROY MARTIN, DEBORAH MARTIN, IRENE SALAZAR, DEANNA RAY, VANESSA RAMOS, RICHARD HOLTON, ALEXIS MARTIN, CASSIE MARTIN, TERRI MARTIN, SHELBY MARTIN OR CHRIS LAFOND have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust.

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

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

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice.

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.



RACHEL U. DONNELLY, ATTORNEY AT LAW

HUGHES, WATTERS & ASKANASE, L.L.P.
1201 Louisiana, SUITE 2800
Houston, Texas 77002
Reference: 2018-002276



FREDERICK BRITTON OR PAMELA THOMAS, STACEY
BENNETT, AMY ORTIZ, YELENA LANTSOVA, GARRETT
SANDERS, TROY MARTIN, DEBORAH MARTIN, IRENE
SALAZAR, DEANNA RAY, VANESSA RAMOS, RICHARD
HOLTON, ALEXIS MARTIN, CASSIE MARTIN, TERRI MARTIN,
SHELBY MARTIN OR CHRIS LAFOND
c/o Auction.com, LLC
1 Mauchly
Irvine, California 92618

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
On: Oct 16, 2018 at 03:14P
As a Recording

Notice of Substitute Trustee's Sale

Date: October 16, 2018

Total Fees 1 2.00

Substitute Trustee and Address: Judith A. Gray, 141 Danube, Suite 202, San Antonio, Texas 78213

Receipt Number - 224157
By
Gayle Richey

Lender: 164 CR 158 Land Trust

Deed of Trust dated April 4, 2018 recorded in Document Number 00075025 of the Official Public Records of Wilson County, Texas, from Christopher A. Council to 164 CR 158 Land Trust in the amount of \$122,000.00

Property: See attached Exhibit A attached hereto and made a part thereof

More commonly known as: 164 CR 158 Floresville, TX 78114

County: Wilson

Date of Sale: November 6, 2018

Time of Sale: 1:00 p.m. to 4:00 p.m.

Place of Sale: The Foreclosure sale will be conducted at a public venue in the area designated by the Wilson County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee Sale was posted.

Judith Gray is Substitute Trustee appointed under the terms of the Deed of Trust. Lender has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS." There will be no warranty relating to title, possession, quiet enjoyment, or the like for personal property in this disposition. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

Respectfully,



Judith Gray



IMPORTANT NOTICE

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

METES AND BOUNDS

TRACT 2

Being 4.296 acres of land, more or less, out of and a part of Lots 50 and 51, Independence Hills Subdivision, Wilson County, Texas, according to the Plat thereof recorded in Volume 2, Page 22, Deed and Plat Records, and being out of that property described in the Home Equity Conversion recorded in Volume 1551, Page 691, Official Public Records, Wilson County, Texas, said 4.296 acres being more particularly described by metes and bounds as follows:

COMMENCING at a 1/2 inch iron rod found for the South corner of said Lot 50, same being the southeast corner of Tract 1, surveyed this same date and on the northwest Right-of-Way line of C.R. 158, same also being the **POINT OF COMMENCEMENT**;

THENCE along the northwest Right-of-Way line of said C.R. 158, North 29 degrees 53 minutes 54 seconds West (called North 29 degrees 30 minutes 00 seconds East), a distance of 376.67 feet to a 1/2 inch iron rod set for the southeast corner of this 4.296 acres, same being the **POINT OF BEGINNING**;

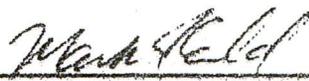
THENCE departing the East line of and severing said Lot 50, North 61 degrees 23 minutes 00 seconds West, a distance of 582.29 feet to a 1/2 inch iron rod set for the West corner of this 4.296 acres, same being the northwest corner of said Tract 1 and on the southeast line of the James A. Perez 2.00 acres (Volume 1480, Page 227);

THENCE along the line common to this 4.296 acres and said Perez 2.00 acres, North 28 degrees 42 minutes 22 seconds East (called North 29 degrees 30 minutes 00 seconds East), at a distance of 112.24 feet passing a 1/2 inch iron rod found for the southeast corner of the Rudy A. Perez 2.0 acres (Volume 820, Page 710), and continuing for a total distance of 319.54 feet to a 1/2 inch iron rod set for the northwest corner of this 4.296 acres, same being on the southeast line of the Mary Helen Garcia Estrada 28 acres (Volume 944, Page 673) and the West corner of Tract 3, surveyed this same date;

THENCE departing the West line of and severing said Lot 51, South 61 degrees 23 minutes 00 seconds East, a distance of 588.94 feet to a 1/2 inch iron rod set for the East corner of this 4.296 acres, same being the South corner of said Tract 3 and on the northwest Right-of-Way line of C.R. 158;

THENCE along the northwest Right-of-Way line of said C.R. 158, South 29 degrees 53 minutes 54 seconds West (called South 29 degrees 30 minutes 00 seconds West), a distance of 319.63 feet to the **POINT OF BEGINNING** and containing 4.296 acres of land, more or less.

I hereby certify that these field notes were prepared from an actual survey made on the ground under my supervision and are true and correct to the best of my knowledge and belief. A survey plat of the above described tract prepared this day is hereby attached to and made a part hereof. Bearings are based on actual GPS Observations, Texas State Plane Coordinates, South Central Zone, Grid.


Mark J. Ewald
Registered Professional Land Surveyor
Texas Registration No. 5095
December 22, 2017



COPY

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: October 4, 2018

DEED OF TRUST:

Date: June 28, 2016

Grantor: BALDEMAR MONTES and ELISA MONTES

Grantor's County: WILSON

Beneficiary: COMMAND DECISIONS, INC.

Trustee: ROBERT BLACK

Substitute Trustee: ROBERT E. BLACK, JIM MILLS, SUSAN MILLS, ED
HENDERSON, GEORGIE MCINVALLE, KYLE WALKER and
LENETTE REESE, or any of them

Substitute Trustee's Address:

ROBERT E. BLACK
2499 S. Capital of Texas Hwy, Ste. A-205
Austin, Travis County, Texas 78746
(512) 477-1964

JIM MILLS, SUSAN MILLS, ED HENDERSON, GEORGIE MCINVALLE,
KYLE WALKER and LENETTE REESE
P.O. Box 9932
Austin, Travis County, Texas 78766
(512) 340-0331

Recorded in: Document No. 0056694, Volume 1924, Page 648, Real Property Records,
Wilson County, Texas

PROPERTY:

Tract 3 being 10.147 acres, out of the Jesse Mapping Survey No. 27, Abstract 209,
Wilson County, Texas, being the same property described in Deed of Trust recorded in
Document No. 0056694, Volume 1924, Page 648, Real Property Records of Wilson

Filed for Record, in:
Wilson County
by Honorable Eva Martinez
County Clerk
On: Oct 16, 2018 at 01:18P
As a Recording
Total Fees : 2.00
Receipt Number - 224142
By:
Gayle Richey,

County, Texas, and being further described on the attached Exhibit "A".

NOTE SECURED BY DEED OF TRUST:

Date: June 28, 2016

Original Principal Amount: \$83,500.00

Holder: COMMAND DECISIONS, INC.

DATE OF SALE OF PROPERTY (first Tuesday of month, between 10:00 a.m. and 4:00 p.m.): 6th day of November, 2018.

PLACE OF SALE OF PROPERTY (including county):

County Courthouse of Wilson County, Floresville, Texas, at area designated by County Commissioners for said sales.

The earliest time at which a sale will occur is 1:00 p.m., provided the sale must begin at such time or not later than three hours after that time.

Because of default in performance of the obligations of the Deed of Trust, Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified to satisfy the debt secured by the Deed of Trust.

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 services to the sender of this notice immediately.

Susan Mills

JIM MILLS, SUSAN MILLS, ED
HENDERSON, GEORGIE MCINVALE,
KYLE WALKER and LENETTE REESE
P.O. Box 9932
Austin, Travis County, Texas 78766
(512) 340-0331

BEING 10.147 acres of land, more or less, out of the Jesse Mapping Survey No. 27, Abstract 209, Wilson County, Texas and also being out of a 38.137 acre tract described in Volume 1244, Page 390 of the Official Records of Wilson County, Texas and being more particularly described as follows:

BEGINNING at an iron rod set in the existing southeast R.O.W. line of County Road No. 477 for the most northwesterly corner of this tract, said point also being the most northwesterly corner of the above referenced 38.137 acre tract, said point also being the most northerly corner of a 2.1 acre tract described in Volume 94, Page 314 of the Deed Records of Wilson County, Texas;

THENCE, along said southeast R.O.W. line N 85°23'54" E, 55.56 feet to a nail set in a fence post for an angle point and N 62°26'58" E, 715.30 feet to a Railroad Tie for the most northerly corner of this tract;

THENCE, S 14°18'16" E, 430.27 feet crossing said 38.137 acre tract along the common line with a 17.891 acre tract, surveyed this day, to an iron rod found in the old centerline of Roosevelt Ave., abandoned in Volume N, Page 77 of the Minutes of Commissioners Court, Wilson County, Texas for the most easterly corner of this tract;

THENCE, S 75°50'00" W, 360.00 feet along the north line of Block 8 of the Town of Pandora described in Volume 54, Page 506 of the Deed Records of Wilson County, Texas to an iron rod found in the centerline of Euclid Ave. (undeveloped) for an interior corner of this tract;

THENCE, S 14°10'00" E, 300.00 feet along said centerline to an iron rod found in the north R.O.W. line of Dallas St. (County Road No. 478) for a corner of this tract;

THENCE, S 75°50'00" W, 490.00 feet along said north R.O.W. line to an iron rod found in same for a corner of this tract and the common corner of Lot 8 and Lot 9, Block 6 of the Town of Pandora;

THENCE, N 14°10'00" W, 140.00 feet along the common line with said Lot 9 to an iron rod found in the south line of a 20' alley (undeveloped) for an interior corner of this tract;

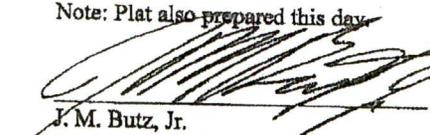
THENCE, S 75°50'00" W, 200.00 feet along said south line to an iron rod set in the existing east R.O.W. line of F. M. Highway 1107 for a corner of this tract;

THENCE, N 16°50'00" W, 160.17 feet along said east R.O.W. line of F. M. Highway 1107 to an iron rod set in same for the most westerly corner of this tract;

THENCE, N 75°50'00" E, 264.82 feet along the north line of the Town of Pandora and the common line with said 2.1 acre tract to an iron rod found for an interior corner of this tract and the most easterly corner of said 2.1 acre tract;

THENCE, N 05°40'00" W, 276.97 feet along the common line with said 2.1 acre tract to the POINT OF BEGINNING and containing 10.147 acres of land, more or less.

Note: Plat also prepared this day


J. M. Butz, Jr.
Registered Professional Land Surveyor
No. 2024



Any provision herein which restricts the sale, rental, or use of the described real property because of color or race is invalid and

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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

Information regarding the indebtedness and deed of trust lien that is the subject of this appointment:

Promissory Note :

Capital Farm Credit Loan No. 482667

Date: September 29, 2014
Maker(s): Richard Randall Torres and Sara Ruth Torres
Payee: Capital Farm Credit, FLCA
Original Principal Amount: \$88,000.00

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
On: Oct 16, 2018 at 10:09A
As a Recording
Total Fees : 2.00
Receipt Number - 224128
By:
Georgina Lira

Deed of Trust:

Date: September 29, 2014
Grantor(s): Richard Randall Torres A/K/A Richard Torres and spouse, Sara Ruth Torres A/K/A Sara Torres; whose address is 1715 Watson Ct., Carlsbad, NM 88220
Trustee: Ben R. Novosad
Recorded in: Clerk's File, Document No. 00039154, Volume 1815, Page 798, Official Records of Wilson County, Texas

Property:

The property described in "Exhibit A" attached hereto and made a part hereof (the "Property"); together with all rights, easements, appurtenances, royalties, surface, subsurface and/or mineral rights, oil and gas rights, crops, timber, all diversion payments or third party payments made to crop producers, all water and riparian rights, wells, ditches, reservoirs, and water stock, and all improvements, structures, fixtures and replacements being a part of said Property and subject to the Deed of Trust.

Present Owner of Note and Beneficiary under Deed of Trust:

Capital Farm Credit, FLCA

Information regarding the public sale to be held:

Substitute Trustee: Alan Castetter
U.S. Legal Support
5100 Lassant Cove
Austin, Texas 78749

Appointed by written instrument dated October 8, 2018, executed by Capital Farm Credit, FLCA, and recorded or to be recorded in the Official Public Records of Wilson County, Texas.

Date of Sale: November 6, 2018, being the first Tuesday in said month.

Time of Sale: The earliest time at which the sale will occur is 1:00 p.m., Wilson County, Texas, local time, but in no event later than 3 hours thereafter.

Place of Sale: In the area designated by the Commissioners Court of such County, 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).

Default has occurred in the payment of the indebtedness evidenced by the Note. Because of such default, Capital Farm Credit, FLCA appointed a Substitute Trustee and has requested the Substitute Trustee to enforce the Deed of Trust.

Therefore, notice is given that, on the date and time and at the place set forth hereinabove, I, as Substitute Trustee, will sell the above-referenced Property by public sale to the highest bidder for cash in accordance with the Deed of Trust and the laws of the State of Texas.

Prospective bidders are advised to make their own examination of title to the Property to determine the existence of any easements, restrictions, liens, or other matters affecting the title to the Property. Neither the Substitute Trustee nor Capital Farm Credit, FLCA makes any representation of warranty (express or implied) regarding the title to or the condition of the Property. The Property to be sold at the public sale will be sold in its present "AS IS" condition and subject to all ad valorem taxes then-owing with respect to the Property.



Alan Castetter, Substitute Trustee

Loan No.: 482667
Borrower: Richard Randall Torres
Assn.: Capital Farm Credit, FLCA
Branch: Hondo

088 39154 BK Vol 1815 PG 807

EXHIBIT "A"

Lots 21 and 22, The Arrowhead Subdivision, Unit 1, as shown on plat of record in Volume 6, Page 70, Map and Plat Records of Wilson County, Texas.

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
On: Oct 02, 2014 at 12:43P
As a Recording

Document Number: 00039154
Total Fees : 62.00

Receipt Number - 171283
By: Yvonne G Garcia

CERTIFIED COPY CERTIFICATE
STATE OF TEXAS
COUNTY OF WILSON

The above is a full, true and correct photographic copy of the original record now in my lawful custody and possession, as the same is recorded in the Official Public Records in my office as stamped thereon. I hereby certify on:



DATE January 15, 2015
EVA S. MARTINEZ
County Clerk
Wilson County, Texas
By Krystle C. Hidalgo
Deputy KRYSTLE C. HIDALGO

Any provision herein which restricts the sale, rental, or use of the described real property because of color or race is invalid and unenforceable under federal law.

THE STATE OF TEXAS
COUNTY OF WILSON
I hereby certify that this instrument was FILED in File Number Sequence on the date and at the time stamped hereon by me and was duly RECORDED in Official Public Records the Volume: 1815 and Page: 798 of the named records of: Wilson County as stamped hereon by me.

Oct 02, 2014



Eva S. Martinez
COUNTY CLERK
WILSON COUNTY, TEXAS

STATE OF TEXAS, COUNTY OF WILSON
The above and foregoing is a true and correct copy of the same upon which the same was recorded in the Official Public Records of Wilson County, Texas.
Eva S. Martinez, County Clerk
Wilson County, Texas
171283
KRYSTLE C. HIDALGO

Notice of Property Sale

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
On: Oct 15, 2018 at 04:22P
As a Recording

Total Fees : 2.00

Receipt Number - 724116
By:
Krystle Hidalgo

DEED OF TRUST:

Dated: March 7, 2018

Grantor: Ernestina Montoya

Trustee: Pablo V. Bustamante

Lender: Ernest Montoya

Recorded in: Property Deed of Trust Records of Wilson County, Texas

Legal Description: Being 0.56 acres, more or less, situated in the Francisco Flores Survey Abstract 10, Wilson County, Texas as described in Deed Dated March 26, 2009 from Ernesto Montoya to Ernestina Montoya Ozuna, in Volume 1500, page 364 of the Official Records of Wilson County, Texas

Secures: Promissory Note and Agreement in the original principal amount of \$7,611.89 dollars executed by Ernestina Montoya ("Borrower") and payable to the order of Lender, Ernest Montoya.

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

Trustee: Pablo V. Bustamante

Trustee's Address: P.O. Box 461286, San Antonio, Texas 78246

Foreclosure Sale:

- Date: November 6, 2018
- 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 12 Noon and not later than three hours thereafter.
- Place: Wilson County Courthouse designated location
- 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 Ernest Montoya's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Ernest Montoya's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Ernest Montoya'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, Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

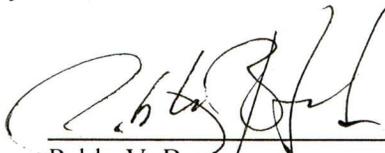
If Ernest Montoya passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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 Ernest Montoya. 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, 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 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.



Pablo V. Bustamante
P.O. Box 461286
San Antonio, Texas 78246
Ph. No. (210) 465-8555
bustamantelaw@yahoo.com

FOR ERNEST MONTOYA

Our File Number: 18-02120
Name: KATHERINE M SCHMIDT, A SINGLE WOMAN

COPY

NOTICE OF TRUSTEE'S SALE

WHEREAS, on April 30, 2015, KATHERINE M. SCHMIDT, A SINGLE WOMAN, executed a Deed of Trust/Security Instrument conveying to EASTON W, CRAFTS, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR DIRECTIONS EQUITY, LLC, its successors and assigns, in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 00044463, in Book 1848, at Page 300, in the DEED OF TRUST OR REAL PROPERTY records of WILSON COUNTY, TEXAS; and

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, DECEMBER 4, 2018**, between ten o'clock AM and four o'clock PM and beginning not earlier than 12:00 PM or not later than three hours thereafter, I will sell said Real Estate at the County Courthouse in WILSON COUNTY, TEXAS to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners' Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk

Said Real Estate is described as follows:

LOT 17, OF THE ESTATES AT EAGLE CREEK, SECTION 1, WILSON COUNTY, TEXAS, AS PER PLAT OF THE ESTATE AT EAGLE CREEK, SECTION 1 OF RECORD IN VOLUME 6, PAGES 29-33, MAP OR PLAT RECORDS OF WILSON COUNTY, TEXAS.

Oct 15, 2018 at 03:44P
As a Recording

Total Fees : 2.00

Property Address: 115 SKY HAWK LN
FLORESVILLE, TX 78114
Mortgage Servicer: LOANCARE, LLC
Noteholder: LAKEVIEW LOAN SERVICING, LLC
3637 SENTARA WAY, SUITE 303
VIRGINIA BEACH, VA 23452

Receipt Number - 224113
By: Georgina Lira

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

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 this 15th day of October, 2018.

Jo Woolsey, Terri Martin, Deborah Martin, Bob Frisch, Alexis Martin, Cassie Martin, Deanna Ray, Yelena Lantsova, Frederick Britton, Jamie Steen, Richard Holton, Jr., Irene Salazar, Vanessa Ramos, Troy Martin, Jodi Steen, Pamela Thomas, Amy Ortiz, Stacey Bennett, Shelby Martin, Janice Stoner, Garrett Sanders, Substitute Trustees

c/o Marinosci Law Group, P.C.
14643 Dallas Parkway, Suite 750
Dallas, Texas 75254
(972) 331-2300

NOTICE OF TRUSTEE'S SALE

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk

THE STATE OF TEXAS *

On: Oct 15, 2018 at 03:41P

COUNTY OF WILSON *

As a Recording

Total Fees : 2.00

Date: October 15, 2018

Receipt Number - 224112

Deed of Trust:

By:
Mary Spooner

Date: May 16, 2018

Grantor: Zachary Dean Anderson and Brandi Nacole Anderson, 124 Mann Road,
Poteet, Texas 78065

Beneficiary: Iliad, LLC, a Texas Limited Liability Company, P.O. Box 1295
San Marcos, Texas 78667-1295

Recorded under Clerks document number 00074389, Official Public Records, Wilson County,
Texas.

Property: Lot 42 Terrace Hill Farms, Unit II, as shown in Plat Records, Volume 8, Page 23-25
Official Plat Records of Wilson County, Texas

Date of Sale: November 6, 2018

Time of Sale: The earliest time at which the sale will occur is 11:00 a.m. and no later than 2:00 p.m.

Place of sale of Property: Wilson County Courthouse, 1420 3rd Street, Floresville Texas.

Designated Area: The most westerly door facing 3rd Street, bearing the address 1420 3rd Street,
Floresville, Texas 78114

Because of the default by Grantor under the terms of the Deed of Trust and the Note secured thereby, as Substitute Trustee, I will sell the property by public auction to the highest bidder for cash at the place and date above specified to satisfy the debt secured by the Deed of Trust.

The property is being sold subject to all matter of record which are prior to the Deed of Trust, which affect title thereto, and which are a superior interest therein.

Darren Henkes

Trustee – Darren Henkes

For more information:
P.O. Box 1295
San Marcos, Texas 78667-1295
512-484-4502

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.

Filed for Record in:
Wilson County
County Clerk
Date: Oct. 15, 2018 at 01:29P
As a Recording
Total Fees : 2.00
Number - 224077
By:
Elsy Barreto

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

Date: November 06, 2018

Time: The sale will begin at 12:00PM 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 May 27, 2016 and recorded in Document CLERK'S FILE NO. 00054974 real property records of WILSON County, Texas, with JODI TRIEZENBERG, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by JODI TRIEZENBERG, securing the payment of the indebtednesses in the original principal amount of \$151,568.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. PENNYMAC LOAN SERVICES, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

c/o PENNYMAC LOAN SERVICES, LLC
3043 TOWNSGATE ROAD SUITE 200
WESTLAKE VILLAGE, CA 91361

Karen Work

TROY MARTIN, DEBORAH MARTIN, ALEXIS MARTIN, CASSIE MARTIN, TERRI MARTIN, SHELBY MARTIN, FREDERICK BRITTON, PAMELA THOMAS, STACEY BENNETT, AMY ORTIZ, YELENA LANTSOVA, GARRETT SANDERS, IRENE SALAZAR, DEANNA RAY, VANESSA RAMOS, RICHARD HOLTON OR KAREN WORK, BRUCE NEYLAND

Substitute Trustee

c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP
4004 Belt Line Road, Suite 100
Addison, Texas 75001

Certificate of Posting

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

Declarants Name: _____
Date: _____



EXHIBIT "A"

OF A 5.99 (CALLED 6.01) ACRE TRACT LYING AND BEING SITUATED IN THE S.L. NOBLES SURVEY NO. 127, ABSTRACT NO. 236, WILSON COUNTY, TEXAS, AND BEING THE SAME TRACT AS DESCRIBED IN DEEDS RECORDED IN VOLUME 451, PAGE 51, VOLUME 454, PAGE 505 AND VOLUME 474, PAGE 824 OF THE DEED RECORDS OF WILSON COUNTY, TEXAS, BEING THE SAME TRACT AS DESCRIBED IN A DEED TO NEWLANDS ASSETT HOLDING TRUST IN VOLUME 1872, PAGE 396, OFFICIAL PUBLIC RECORDS OF WILSON COUNTY, TEXAS, SAID TRACT BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A FOUND 5/8" IRON ROD IN THE EASTERLY R.O.W. LINE OF STATE HIGHWAY NO. 123 S. (A/K/A ST. HWY. 123) FOR THE SOUTHWEST CORNER OF THE HEREIN DESCRIBED TRACT, THE NORTHWEST CORNER OF A TRACT KNOWN AS THE REMAINING PORTION OF A CALLED 45.159 ACRE TRACT AS DESCRIBED IN A DEED TO GARY MILLS AND JANICE MILLS IN VOL. 825, PG. 770, OFFICIAL PUBLIC RECORDS OF WILSON COUNTY, TEXAS;

THENCE ALONG SAID R.O.W., SAME BEING THE WEST LINE OF THE HEREIN DESCRIBED TRACT, NORTH 06°44'51" WEST, A DISTANCE OF 485.79 FEET (CALLED NORTH 06°08'00" WEST, A DISTANCE OF 485.95 FEET) TO A FOUND 1/2" IRON ROD FOR THE NORTHWEST CORNER OF THE HEREIN DESCRIBED TRACT, THE SOUTHWEST CORNER OF A CALLED 3.50 ACRE TRACT (CALLED TRACT 2) AS DEEDED TO BRANDON LEE ZELLA AND DANA LEE ZELLA IN VOL. 1338, PG. 127, OFFICIAL PUBLIC RECORDS OF WILSON COUNTY, TEXAS;

THENCE ALONG THE SOUTH LINE OF SAID TRACT 2, SAME BEING THE NORTH LINE OF THE HEREIN DESCRIBED TRACT, NORTH 59°23,41" EAST, A DISTANCE OF 488.42 FEET (CALLED NORTH 60°03'13" EAST, A DISTANCE OF 489.85 FEET) TO A FOUND FENCE CORNER POST FOR THE NORTHEAST CORNER OF THE HEREIN DESCRIBED TRACT, THE SOUTHEAST CORNER OF SAID TRACT 2, A POINT IN THE WESTERLY LINE OF A CALLED 21.00 ACRE TRACT AS DEEDED TO RANDALL LINGO AND LINDA LINGO IN VOL. 1090, PG. 111, OFFICIAL PUBLIC RECORDS OF WILSON COUNTY, TEXAS;

THENCE ALONG AND WITH SAID LINE, SAME BEING THE EAST LINE OF THE HEREIN DESCRIBED TRACT, SOUTH 31°42'30" EAST, A DISTANCE OF 440.26 FEET (CALLED SOUTH 30°54'55" EAST, A DISTANCE OF 440.58 FEET) TO A FOUND FENCE CORNER POST FOR THE SOUTHEAST CORNER OF THE HEREIN DESCRIBED TRACT, THE NORTHEAST CORNER OF SAID MILLS TRACT;

THENCE ALONG THE NORTH LINE OF SAID MILLS TRACT, SOUTH 59°03'20" WEST, A DISTANCE OF 693.39 FEET (CALLED SOUTH 59°43'02" WEST, A DISTANCE OF 693.52 FEET) TO THE POINT OF BEGINNING AND CONTAINING 5.99 ACRES, MORE OR LESS.



Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
On: Oct 15, 2018 at 10:24A
As a Recording

C&S No. 44-16-1807 / Conventional / No / RECORD NOS
RoundPoint Mortgage Servicing Corporation

Total Fees : 2.00

NOTICE OF TRUSTEE'S SALE

Receipt Number - 224047

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. Sender is: Codilis & Stawiariski, PC, 400 North Sam Houston Parkway East, Suite 900A, Houston, Texas 77060

Date of Security Instrument: March 13, 2007

Grantor(s): David T. Danysh

Original Trustee: Old Republic Title

Original Mortgagee: Mortgage Electronic Registration Systems, Inc. as nominee of Mortgagee Lending, a California corporation, its successors and assigns

Recording Information: Vol. 1390, Page 92, or Clerk's File No. 00023044, in the Official Public Records of WILSON County, Texas.

Current Mortgagee: Carisbrook Asset Holding Trust

Mortgage Servicer: RoundPoint Mortgage Servicing Corporation, whose address is C/O 5016 Parkway Plaza Blvd, Buildings 6 & 8, Charlotte, NC 28217 Pursuant to a Servicing Agreement between the Mortgage Servicer and Mortgagee, the Mortgage Servicer is authorized to represent the Mortgagee. Pursuant to the Servicing Agreement and Section 51.0025 of the Texas Property Code, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property.

Legal Description:
SHADY OAKS ESTATES, LOT 50, WILSON COUNTY

Date of Sale: 11/06/2018 Earliest Time Sale Will Begin: 12:00 PM

APPOINTMENT OF SUBSTITUTE TRUSTEE

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

WHEREAS, the undersigned hereby APPOINTS AND DESIGNATES Troy Martin as Substitute Trustee, Deborah Martin as Successor Substitute Trustee, Mary C. (Chris) LaFond as Successor Substitute Trustee, Deanna Ray as Successor Substitute Trustee, Terri Martin as Successor Substitute Trustee, Cassie Martin as Successor Substitute Trustee, or Thomas Delaney as Successor Substitute Trustee or Lisa Cockrell as Successor Substitute Trustee

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above, or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

44-16-1807
WILSON



4672979

Place of Sale of Property: The foreclosure sale will be conducted in the area designated by the WILSON County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

Executed on this the 11th day of October, 2018.

For Information:

"Servicelink Default Abstract Solutions
1320 Greenway Drive, Suite 300
Irving, TX 75038



Annarose Harding, Attorney at Law
Codilis & Stawiarski, P.C.
400 N. Sam Houston Pkwy E, Suite 900A
Houston, TX 77060
(281) 925-5200

STATE OF TEXAS

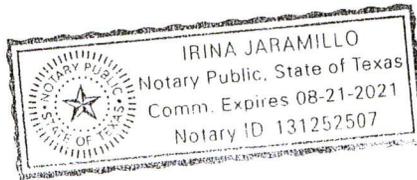
COUNTY OF HARRIS

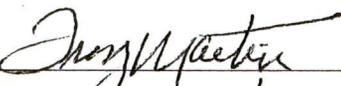
Before me, the undersigned Notary Public, on this day personally appeared Annarose Harding as Attorney for the Mortgagee and/or Mortgage Servicer known to me or proved to me through a valid State driver's license or other official identification described as *Personal Knowledge*, to be the person whose name is subscribed to the foregoing instrument and acknowledge to me that he/she executed the same for the purposes and consideration therein expressed.

Executed on this the 11th day of October, 2018.



Notary Public
Signature



Posted and filed by: 

Printed Name: TROY MARTIN

C&S No. 44-16-1807 / Conventional / No
RoundPoint Mortgage Servicing Corporation

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
On: Oct 04, 2018 at 08:45A
As a Recording

NOTICE OF FORECLOSURE SALE

STATE OF TEXAS)
)
COUNTY OF WILSON)

Total Fees = 2.00
Receipt Number - 223720
By:
Elsy Barreto

WHEREAS, on September 26, 2016, Richard R. Torres and Sara R. Torres, as Grantors, executed a Deed of Trust conveying to Ben Hayes Riggs, as Trustee, certain real property hereinafter described and situated in Wilson County, Texas, to secure Compass Bank (“**Compass**”), as Beneficiary, in the payment of that certain Note, in the original principal balance of \$600,000.00 (the “**Note**”), which Deed of Trust was recorded on October 10, 2016 under Doc. No. 00058263 in the Official Public Records of Wilson County, Texas; and

WHEREAS, in accordance with the Deed of Trust, Compass, as the current Beneficiary, appointed Sarah Santos and/or Yamil Yunes and/or Cynthia Rosen of Davis & Santos, P.C., 719 South Flores Street, San Antonio, Texas 78204, to act as Substitute Trustee; and

WHEREAS, default has occurred in the payment of the Note, and the principal balance of the Note plus accrued interest and other fees and costs are now wholly due, and Compass, as Beneficiary, has requested the undersigned to sell the property described in said Deed of Trust and hereinafter described to satisfy said indebtedness.

NOW THEREFORE, notice is given as follows:

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

Lots 21 and 22, The Arrowhead Subdivision, Unit 1, as shown on the plat of record in Volume 6, Page 70, Map and Plat Records of Wilson County, Texas.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust recorded on October 10, 2016 in Volume 01935, Page 95, Document Number 00058263 in the Official Public Records of Wilson County, Texas.

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

Date: Tuesday, November 6, 2018.

Time: The sale will begin no earlier than 10:00 a.m. or no later than three hours thereafter. The sale will be completed by no later than 4:00 p.m.

Place: At the most north-easterly 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 bears the address of 2 Library Lane, Floresville, Texas); *or* in any other area designated by the Wilson County Commissioners Court pursuant to §51.002 of the Texas Property Code as the place where the foreclosure sales are to take place; *or*, if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

If the beneficiary postpones, withdraws, or **reschedules** the sale for another day, 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 refiling may be after the date originally scheduled for this sale.

4. **Terms of sale.** The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the beneficiary thereunder to purchase the property by having its bid credited to the note up to the amount of the unpaid debt(s) secured by the Deed of Trust at the time of sale.

The purchase price is due and payable without delay upon acceptance of the bid. 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.

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 § 51.009 of the Texas Property Code, the property will be sold in its “as is, where is” present condition, subject to any ad valorem taxes or other fees owed in relation to the property for the current and prior years, without any express or implied warranties as to the nature or condition of the property or the status of the title to the property, and at the purchaser’s own risk. Prospective bidders are advised to conduct an independent investigation of the condition of the property and status of title to the property.

The property shall be subject to (a) any statutory or court ordered restraint of the sale arising out of bankruptcy, pending litigation, receivership, or other legal proceedings involving any person who claims a legal or equitable interest in the property; (b) the death or initiation of a probate proceeding of debtor(s), or any person who claims a legal or equitable interest in the property; (c) reinstatement or payoff of the loan security by the property or any other presale arrangement to satisfy the default; and (d) any matter which may affect the validity of any element of the foreclosure process or foreclosure sale or act as a defense or bar to the foreclosure process

Pursuant to § 51.009 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.

5. **Type of sale.** The sale is a non-judicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust executed by Richard R. Torres and Sara R. Torres (collectively, "**Grantor**").

The real property and personal property encumbered by the Deed of Trust will be sold at the sale in accordance with the provisions of the Deed of Trust and as permitted by § 9.604(a) of the Texas Business and Commerce Code.

6. **Obligations secured.** The Deed of Trust provides that it secures the payment of the indebtedness and obligations therein described, including, but not limited to, (a) the promissory note in the original principal amount of \$600,000.00, executed by Lagarto Ventures, LLC, and payable to the order of Compass (the "**Note**"); (b) all other and any additional debts, obligations and liabilities of ever kind and character of Grantor in favor of Lender; and (c) all renewals, modifications, rearrangements, amendments, or extensions of the thereof. Compass is the current owner and holder of the Note and is the beneficiary under the Deed of Trust.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, Compass Bank at BBVA Compass, Attn: Kyle Taylor, 8080 N. Central Expressway, 3rd Floor, Dallas, Texas 75206.

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

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

Dated: October 3, 2018



Cynthia Rosen, Substitute Trustee
Davis & Santos, P.C.
719 South Flores Street
San Antonio, TX 78204
Tel: (210) 853-5882
Fax: (210) 200-8395

This instrument was acknowledged before me on October 3, 2018 by Cynthia Rosen.



Danielle Rios

Notary Public, State of Texas