

NOTICE OF FORECLOSURE SALE

COPY

Date: SEPTEMBER 24, 2015

Contract for Deed

Date: JANUARY 19, 2008

Seller: DAVID W. GARRETT

Buyer(s): RICARDO R. MALDONADO JR. and PEGGY GONZALEZ MALDONADO

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

On: Sep 24, 2015 at 03:40P

As a Recording

Total Fees : 2.00

Recording information: Volume 1870, Page 843, Official Public Records of Wilson County, Texas

Receipt Number - 183680
By Genevieve Sanchez

Property:

Lot 61, Oak Valley Subdivision, Unit III, Wilson County, Texas, according to plat recorded in Volume 5, Page 14, Map and Plat Records of Wilson County, Texas.

Being the same property described in instrument dated September 24, 1988, recorded in Volume 708, Page 68, Deed Records of Wilson County, Texas.

Patriot Homes of Texas, LP, Model 291, label Numbers: NTA0642181 and NTA0642180; serial number: 1PTX5074A and 1PTX5074B.

Trustee: DOMINIC CARVAJAL

Trustee's Address: 1433 Third Street, Floresville, Texas 78114

Foreclosure Sale:

Date of Sale: TUESDAY, NOVEMBER 3, 2015

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

Place of Sale: 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 office bears the address of 2 Library Lane, Floresville, Wilson County, Texas,) bearing the address of 1420 Third Street, Floresville, Wilson County, Texas, in accordance with Certified Copy of Resolution of the Commissioner's Court of Wilson County, Texas, of record in Volume 1253, Page 671, Official Public Records of Wilson County, Texas.

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 Seller's bid may be by credit against the indebtedness secured by the Contract for Deed.

Default has occurred in the Contract for Deed. Buyer has failed to cure the default after notice, and the period to cure has expired. Seller, the owner and holder of the Contract for Deed, has designated Trustee to post, file, and serve notice of the sale and conduct the sale as prescribed by section 51.002 of the Texas Property 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 Contract for Deed, and applicable Texas law.

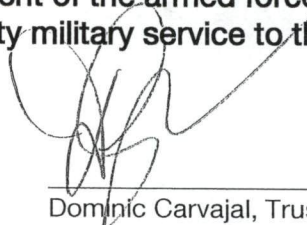
If Seller passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Contract for Deed and the Texas Property Code.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Contract for Deed, 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 Contract for Deed. Prospective bidders are strongly urged to examine the applicable property records.

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 Contract for Deed and applicable Texas law. 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.

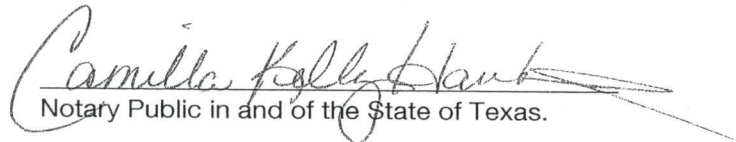
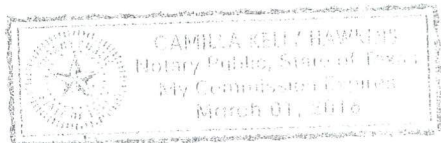


Dominic Carvajal, Trustee

STATE OF TEXAS §

COUNTY OF WILSON §

This instrument was acknowledged before me on SEPTEMBER 24, 2015 by DOMINIC CARVAJAL.



Notary Public in and of the State of Texas.

Current Borrower: BEN LOPEZ, III AND HIS WIFE CINDY LOPEZ
MH File Number: TX-15-24912-FC
VA/FHA/PMI Number:
Loan Type: FHA
Property Address: 104 LEGACY RANCH DR, LA VERNIA, TX 78121

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:
7/30/2008

Grantor(s)/Mortgagor(s):
BENITO LOPEZ, III AND HIS WIFE CINDY
LOPEZ

Original Beneficiary/Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. ("MERS") SOLELY AS A
NOMINEE FOR SOUTHWEST FUNDING LP,
ITS SUCCESSORS AND ASSIGNS

Current Beneficiary/Mortgagee:
BANK OF AMERICA, N.A.

Recorded in:
Volume: 1470
Page: 510
Instrument No: 00036902

Property County:
WILSON

Mortgage Servicer:
BANK OF AMERICA, N.A. is representing the
Current Beneficiary/Mortgagee under a servicing
agreement with the Current Beneficiary/Mortgagee.

Mortgage Servicer's Address:
7105 Corporate Drive, Plano, TX 75024

Legal Description: LOT 7, LEGACY RANCH SUBDIVISION, UNIT 1, WILSON COUNTY, TEXAS, AS
PER PLAT OF RECORD IN VOLUME 9, PAGE 60, PLAT RECORDS OF WILSON COUNTY, TEXAS.

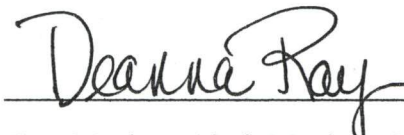
Date of Sale: 11/3/2015

Earliest Time Sale Will Begin: 12:00 PM

Place of Sale of Property: THE MOST NORTH-EASTERLY DOOR OF THE WILSON COUNTY
COURTHOUSE BEING THE COURTHOUSE DOOR FACING THE OR IN THE AREA
DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE
TEXAS PROPERTY CODE.

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.

Notice Pursuant to Tex. Prop. Code § 51.002(i):
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.



Troy Martin or Alexis Martin or Cassie Martin or
Terri Martin or Jill Nichols or Irene Salazar or
Deanna Ray
or Cole D. Patton
or Catherine Allen-Rea
MCCARTHYHOLTHUS-TEXAS, LLP
ATTN: SALES
1255 West 15th Street, Suite 1060
Plano, TX 75075

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
ON: Sep 24, 2015 at 02:25P
As a Recording

Total Fees : 2.00

Receipt Number - 183666
By: Frances Cherry



4543528

SUBSTITUTE TRUSTEE'S NOTICE OF 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
by Honorable Eva Martinez

County Clerk

On: Sep 15, 2015 at 01:11P

As a Recording

Note: Retail Installment Contract
Date: November 1, 2004
Original Creditor: Jim Walter Homes, Inc.
Debtor: Kelly M. & Josh T. Polasek
Current Holder: U. S. Bank, N.A., as trustee for Mid-State Capital
Corporaiton 2005-1 by Ditech Financial LLC f/k/a
Green Tree Servicing LLC, as servicer with delegated authority

Total Fees : 2.00

Capital Number - 183256
By Krustle Hidalgo

Mechanic's Lien Contract with Power of Sale:

Date: November 1, 2004
Grantor: Kelly M. & Josh T. Polasek
Trustee: Ronald K. Achille
Recording Information: Volume 1252 at pages 21 et seq. recorded in the
Official Records of Wilson County, Texas
Property: All that property (and improvements thereon) covered by and
described in the above Mechanic's Lien Contract with Power of
Sale (attached hereto for convenience is an **Exhibit "A"** intended
to be a copy of the property description contained in or attached to
the aforesaid Mechanic's Lien Contract with Power of Sale).
Current Holder: U. S. Bank, N.A., as trustee for Mid-State Capital
Corporaiton 2005-1 by Ditech Financial LLC f/k/a Green
Tree Servicing LLC, as servicer with delegated authority

County: Wilson, Texas

Date of Sale (first Tuesday of month): October 6, 2015

Time of Sale: 1:00 o'clock P.M. or no later than three (3) hours thereafter


Place of Sale: The sale will be held at the county courthouse in Wilson County, Texas (located at 1420 3rd Street, Floresville, Texas), the county in which the above described Property is located, and at that area of said county courthouse which has been so designated by the Commissioners' Court as follows: Most westerly courthouse door (faces Third Street).

Substitute Trustee: Current Holder has appointed Kenneth M. Culbreth, Jr. and others (identified in **Exhibit "B"** attached hereto) as Substitute Trustee, each to act individually (the "Substitute Trustee") under the Mechanic's Lien Contract with Power of Sale and has instructed Substitute Trustee to offer the above-described Property for sale toward satisfaction of the Retail Installment Contract, as a result of the default thereunder.

NOTICE IS HEREBY GIVEN that Substitute Trustee will offer the above described Property (and improvements thereon) to the highest bidder for cash on the Date of Sale, at the Time of Sale and at the Place of Sale as stated above.

Please be advised that Ditech Financial LLC f/k/a Green Tree Servicing LLC is representing Mid-State Capital Corporation 2005-1 under a Servicing Agreement with Mid-State Capital Corporation 2005-1. The address of Ditech Financial LLC f/k/a Green Tree Servicing LLC is 7360 S. Kyrene Road, Mailstop T325, Tempe, AZ 85283.

Dated: September 9, 2015



Kenneth M. Culbreth, Jr., Substitute Trustee
500 N. SHORELINE, SUITE 900
CORPUS CHRISTI, TX 78471-0341
(361) 884-5678 (361) 888-9149 telefax

Exhibit "A"

FIELD NOTES.

FIELD NOTES FOR 1.000 ACRE OF LAND OUT OF THE LUIS MANCHACA GRANT, WILSON COUNTY, TEXAS AND BEING OUT OF A 3.0 ACRE TRACT CONVEYED TO RANDY HENRY PAPE AND WIFE, LYNETTE PAPE IN VOLUME 579, PAGE 322 IN THE DEED RECORDS OF WILSON COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

COMMENCING at a 1/2 inch steel pin found on the southwest margin of Sunshine Drive and being the east corner of a 3.0 acre tract conveyed to Randy Henry Pape and wife, Lynette Pape in Volume 579, Page 322 in the Deed Records of Wilson County, Texas, thence with the southwest margin of Sunshine Drive along the east line of said 3.0 acre Pape tract, North 40° West for 136.88 feet to a 1/2 inch steel pin found for the east corner of this tract and the POINT OF BEGINNING.

THENCE with the south line of the tract, South 49° 40' 50" West for 318.69 feet to a 1/2 inch steel pin found in a fence line, on the west line of said 3.0 acre Pape tract and being the south corner of this tract;

THENCE with the fence line along the west line of said 3.0 acre Pape tract, North 40° West for 136.69 feet to a 1/2 inch steel pin set for the west corner of this tract;

THENCE with the north line of this tract, North 49° 40' 50" East for 318.69 feet to a 1/2 inch steel pin set on the southwest margin of Sunshine Drive and on the east line of said 3.0 acre Pape tract and being the north corner of this tract;

THENCE with the southwest margin of Sunshine Drive along the east line of said 3.0 acre Pape tract, South 40° East for 136.69 feet to the POINT OF BEGINNING.

As surveyed on the ground November 02, 2004.

Josh T. Polasek
Job#04K02-7

11/01/2004 JW_BAKERSFIELD
360.00 Southwest Division
San Antonio, TX
JOSH THOMAS POLASEK

S/O# _____
Q# 20008362

Exhibit "B"

Kenneth M. Culbreth, Jr.
500 North Shoreline, Suite 900
Corpus Christi, Nueces County, Texas 78471

Chris Lafond
9065 Jollyville, Suite 203A
Austin, Travis County, Texas 78759

Jim Mills
9065 Jollyville, Suite 203A
Austin, Travis County, Texas 78759

Kyle Walker
9065 Jollyville, Suite 203A
Austin, Travis County, Texas 78759

Susan Mills
9065 Jollyville, Suite 203A
Austin, Travis County, Texas 78759

Justin Holiday
9065 Jollyville, Suite 203A
Austin, Travis County, Texas 78759

Emily Northern
9065 Jollyville, Suite 203A
Austin, Travis County, Texas 78759

Alexandra Zografos
9065 Jollyville, Suite 203A
Austin, Travis County, Texas 78759

Sid Bemus
9065 Jollyville, Suite 203A
Austin, Travis County, Texas 78759

Georgia McInvale
9065 Jollyville, Suite 203A
Austin, Travis County, Texas 78759

Note: Individually and separate, each Substitute Trustee listed above is authorized to act alone without the joinder of the other Substitute Trustees.

Wilson

AFFIDAVIT OF POSTING SUBSTITUTE TRUSTEE'S NOTICE OF SALE

STATE OF TEXAS)(

COUNTY OF WILSON)(

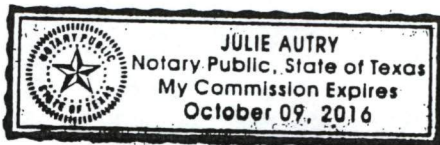
KNOW ALL MEN BY THESE PRESENTS, THAT:

BEFORE ME, the undersigned authority, personally appeared _____
Gayle Richey, who after being by my duly sworn, said
upon her oath:

"I, Gayle Richey, do solemnly swear (or affirm)
that I posted a copy of the attached Substitute Trustee's Notice of
Sale on the 14th day of September, 20 15 such date being
at least twenty-one days proceeding the date of sale set forth in the
attached Substitute Trustee's Notice of Sale, and that I accomplished
and performed the just-mentioned date by posting a copy of the
attached Substitute Trustee's Notice of Sale at the door of the county
courthouse in Wilson County, Texas, which is the county in which
the property described in the attached notice is located.

Signature *Gayle Richey*
Printed Name Gayle Richey

SWORN TO AND SUBSCRIBED BEFORE ME, this 14th day of
September, 20 15, to which witness my hand and seal of office.



Julie Autry
Notary Public State of Texas
Printed Name: Julie Autry
My Commission Expires: Oct. 9, 2016

NOTICE OF TRUSTEE'S SALE

THE STATE OF TEXAS §

COUNTY OF WILSON §

Total Fees : 2.00

Receipt Number - 183217
By:
Gayle Richey

Date: September 10, 2015

Deed of Trust:

Date: September 1, 2013

Grantor: Nathaniel Grizzle III and Lisa Grizzle

Beneficiary: Bar P Land & Cattle Ltd.

Recorded in: Volume 1760, Page 684, Official Public Records, Wilson County, Texas.

Property: Being 15.00 acres of land in the James Roden Survey, A-265, Wilson County, Texas and being more fully described by metes and bound in the attached Exhibit "A" in a Deed of Trust filed in Volume 1760, Page 684.

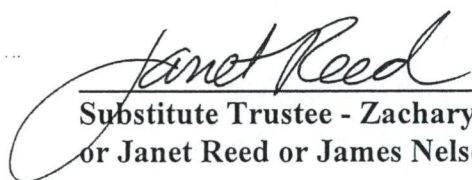
Date of Sale: October 6, 2015

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.


Substitute Trustee - Zachary Potts
or Janet Reed or James Nelson

For more information:

P.O. Box 1249
San Marcos, Texas 78667-1249
512-396-5115

COPY

C&S No. 44-15-1864 / VA / No
Cenlar FSB

NOTICE OF TRUSTEE'S SALE

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Sender is: Codilis & Stawiarski, PC, 650 North Sam Houston Parkway East, Suite 450, Houston, Texas 77060

Date of Security Instrument: October 16, 2012

Grantor(s): Dustin L. Hedrick and Markki Hedrick, husband and wife

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

Original Trustee: Edward Kershner

On: Sep 14, 2015 at 01:34P
As a Recording

Original Mortgagee: Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for SWBC Mortgage Corporation, its successors and assigns

Recording Information: Vol. 1687, Page 888, or Clerk's File No. 00017877, in the Official Public Records of Wilson County, Texas. 2.00

Receipt Number - 183200
By, Frances Cherry

Current Mortgagee: SWBC Mortgage Corporation

Mortgage Servicer: Cenlar FSB, whose address is C/O P.O. Box 77408 425 Phillip Boulevard Trenton, NJ 08628 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.

Date of Sale: 10/06/2015 Earliest Time Sale Will Begin: 12:00 PM


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.

Legal Description:
BEING AN 11.055 ACRE TRACT OF LAND CALLED TRACT 4 IN THIS SURVEY AND PARTITION, OUT OF THE S.& J. AROCHA GRANT, A-1, WILSON COUNTY, TEXAS, BEING PART OR PORTION OF THE SUN VAIL I LTD., A TEXAS LIMITED PARTNERSHIP AND W. PATRICK TOOKE LAND AS DESCRIBED IN A DEED OF RECORD IN VOLUME 1155, PAGE 763 OF THE OFFICIAL PUBLIC RECORDS OF WILSON COUNTY, TEXAS AND FURTHER BEING A PART OF PORTION OF LOT 7 OF THE LOS ENCINOS SUBDIVISION AS RECORDED IN VOLUME 1, PAGE 19 OF THE WILSON COUNTY SURVEYOR'S RECORDS; SAID 11.055 ACRES AND BEING MORE PARTICULARLY DESCRIBED IN EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES.

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.

For Information:
Codilis & Stawiarski, P.C.
650 N. Sam Houston Parkway East
Suite 450
Houston, TX 77060
(281) 925-5200


Troy Martin as Substitute Trustee, Jill Nichols as Successor Substitute Trustee, Deborah Martin as Successor Substitute Trustee, Irene Salazar as Successor Substitute Trustee, Deanna Ray as Successor Substitute Trustee, Vanessa Ramos as Successor Substitute Trustee, Richard Holton as Successor Substitute Trustee, or Mary M. Speidel as Successor Substitute Trustee
c/o Servicelink Default Abstract Solutions
7301 N. State Hwy 161. Ste 305.
Irving, TX 75039



4542554

EXHIBIT A

Being an 11.055 acre tract of land called Tract 4 in this survey and partition, out of the S. & J. Arocha Grant, A-1, Wilson County, Texas, being part or portion of the Sun Vail I Ltd., a Texas Limited Partnership and W. Patrick Tooke land as described in a deed of record in Volume 1155, Page 763 of the Official Public Records of Wilson County, Texas and further being a part of portion of Lot 7 of the Los Encinos Subdivision as recorded in Volume 1, Page 19 of the Wilson County Surveyor's Records; said 11.055 acres being more particularly described by metes and bounds as follows:

BEGINNING at a set ½" iron rod located along the northwest right-of-way line of C.R. 320, a variable width right-of-way, at the east corner of a parcel of land (called Tract 3 in this survey), said rod being **North 48°38'39" West** a distance of **1,061.49 feet** from the common corner of Lots 5 & 6 of said Los Encinos Subdivision, for the south corner and **POINT OF BEGINNING** of this herein described tract.

THENCE: **North 41°15'00" West**, departing the northwest right-of-way line of said C.R. 320, a distance of **1,359.27 feet** to a found ½" iron rod located along the southeast boundary line of Shady Oaks Subdivision as recorded in Volume 3, Page 53 of the Plat Records of Wilson County, Texas, at the north corner of said Tract 3, for the west corner of this tract;

THENCE: **North 48°47'59" East** along the southeast boundary line of said Shady Oaks Subdivision, a distance of **354.41 feet** to a found ½" iron rod located along said boundary line of the Shady Oaks at the west corner of a parcel of land (called Tract 5 in this survey), for the north corner of this tract;

THENCE: **South 41°15'00" East**, parallel to the southwest boundary line of this tract, a distance of **1,358.31 feet** to a set ½" iron rod located along the northwest right-of-way line of said C.R. 320 at the south corner of said Tract 5, for the east corner of this tract;

THENCE: **South 48°38'39" West** along the northwest right-of-way line of said C.R. 320, a distance of **354.41 feet** to the **POINT OF BEGINNING**, containing **11.055 acres** of land, more or less, according to a survey made on the ground.

COPY

NOTICE OF FORECLOSURE SALE

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

5.00 ACRES, MORE OR LESS, BEING KNOWN AS LOT 52 OF THE ESTATES AT SHANNON RIDGE SUBDIVISION, UNIT 1, OF WILSON COUNTY, TEXAS, AS SHOWN BY A MAP OR PLAT THEREOF RECORDED AT VOLUME 7, PAGES 55-58, OF THE PLAT RECORDS OF WILSON COUNTY, TEXAS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 06/09/2013 and recorded in Book 1734 Page 34 real property records of Wilson County, Texas.

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

Date: 10/06/2015

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.

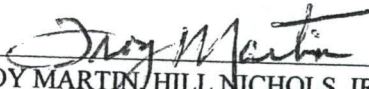
4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

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 JOHNNIE D SUPULVER AND KAROLYN S SUPULVER, provides that it secures the payment of the indebtedness in the original principal amount of \$249,365.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. FREEDOM MORTGAGE CORPORATION is the current mortgagee of the note and deed of trust and OCWEN LOAN SERVICING, LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is FREEDOM MORTGAGE CORPORATION c/o OCWEN LOAN SERVICING, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409 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 mortgagee has requested a Substitute Trustee conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.


TROY MARTIN, HILL NICHOLS, IRENE SALAZAR,
VANESSA RAMOS, RICHARD HOLTON, DEBORAH
MARTIN OR DEANNA RAY
c/o AVT Title Services, LLC
13770 Noel Road #801529
Dallas, TX 75380-1529

15-003239-670
206 SHAMROCK DR
FLORESVILLE, TX 78114

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
by Honorable Eva Martinez
County Clerk
On: Sep 14, 2015 at 01:34P
As a Recording

Total Fees : 2.00

Receipt Number - 183200
By:
Frances Cherry,



4542683

6500228

126 Shady Oaks Court
Floresville, Texas 78114

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
On: Sep 14, 2015 at 11:04A
As a Recording

Total Fees : 2.00

Receipt Number - 183191
By,
Genevieve Sanchez,

NOTICE OF TRUSTEE'S SALE and 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, on September 27, 2002, Gloria Gonzales and Robert B. Gonzales executed a Texas Home Equity Security Instrument conveying to Christine Jacobs, Trustee, the real property hereinafter described, to secure San Antonio Federal Credit Union, in the payment of a debt therein described, said Texas Home Equity Security Instrument being recorded in Volume 1125, Page 666, Real Property Records of Wilson County, Texas.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due.

WHEREAS, the owner and holder of said debt has obtained an Order of the District Court of Wilson County, Texas, 218th Judicial District, entered on March 6, 2015, in Cause No. 15-01-0016-CVW authorizing foreclosure of said Texas Home Equity Security Instrument.

WHEREAS, in my capacity as the attorney for the present owner and holder of the note, and pursuant to Section 51.0076(3) Texas Property Code, I hereby name, appoint and designate MARK CUMMINGS or PHIL WEST or DICK VETTERS or PATRICK ARMSTRONG, the Substitute Trustee(s) in the above described Deed of Trust to act under and by virtue of said Deed of Trust, including posting and filing the public notice required under Section 51.002 Texas Property Code as amended, and to proceed with a foreclosure of the Deed of Trust lien securing the payment of said note.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, October 6, 2015, at 1:00 o'clock p.m. or within three (3) hours thereafter, the Substitute Trustee sell said real property at the place hereinafter set out, to the highest bidder for cash under the provisions of said Texas Home Equity Security Instrument and Texas Property Code Section 51.002. The place of sale shall be 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 not such place is so designated, the sale will take place in the area where this Notice of Substitute Trustee's Sale is

posted), in the City of Floresville, Wilson County, Texas.

Said real property is described as follows:

Lots 26 and 27, out of the Vanaman Subdivision, situated within the limits of Wilson County, Texas, according to the map or plat thereof as recorded in Volume 1, Page 100, Map Records of Wilson County, Texas.

The Deed of Trust permits the Beneficiary 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 refileing 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 and the priority of the lien being foreclosed.

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

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

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.

In the event of a defect or other problem with the foreclosure process is discovered that may invalidate the sale, the consideration paid will be returned to the purchaser as the sole and absolute remedy. In the event of any claim or action brought by any person including the purchaser requiring or resulting in the invalidation of the sale and rescission of the Trustee's Deed of Substitute Trustee's Deed, purchaser's damages resulting therefrom are limited to the consideration paid to the Trustee of Substitute Trustee and the sole and absolute remedy shall be the return to purchaser of the consideration paid. The purchaser shall have no further recourse against the Trustee, Substitute Trustee, Mortgagor, Mortgagee or the Mortgagee's attorney.

Default has occurred under the Deed of Trust, and the beneficiary has requested the above named Substitute Trustee(s), to conduct this public sale. Notice is given that before the sale the beneficiary or the Beneficiary's attorney, agent or servicer may appoint another person substitute trustee to conduct the sale.

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

The Substitute Trustee's address is c/o WEST & WEST ATTORNEYS, 2929 Mossrock, Suite 204, San Antonio, Texas 78230.

WITNESS MY HAND on 14th day of September 14, 2015.



NORTH O. WEST, State Bar No. 21204000
Attorney or Authorized Agent for the
Mortgagee or Mortgagee's Servicer
WEST & WEST ATTORNEYS, P.C.
2929 Mossrock, Suite 204
San Antonio, Texas 78230

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
On: Sep 15, 2015 at 10:41A
As a Recording

Notice of Foreclosure Sale

Deed of Trust ("Deed of Trust"):

Dated: November 5, 2013

Grantor: DUANE PETERSON and MARY ANN PETERSON

Trustee: Tim Kleinschmidt

Substitute Trustee: Grace G. Kunde

Lender: Creekside Equity Partners, Ltd

Recorded in: Volume 1771, Page 37 of the real property records of Wilson County, Texas

Legal Description: Tract 21, Hillside Estates Subdivision, according to plat recorded in Volume 10, Page 81, of the Map and Plat Records of Wilson County, Texas

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$26,485.00, executed by DUANE PETERSON and MARY ANN PETERSON ("Borrower") and payable to the order of Lender

Total Fees : 2.00

Receipt Number - 183238
By,
Frances Cherry

Foreclosure Sale:

Date: Tuesday, October 6, 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 12:00 p.m..

Place: 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 office bears the address of 2 Library Lane, Floresville, Texas, or as designated by the County Commissioners.

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 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,

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, 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.



Grace G. Kunde
Attorney At Law
Jodi Head Lopez & Associates, P.C.
206 FM 78
Schertz, Texas 78154
Telephone (210) 658-7799
Telecopier (210) 658-9299

Notice of Foreclosure Sale

Total Fees : 2.00

Receipt Number - 183238
By,
Frances Cherry,

Deed of Trust ("Deed of Trust"):

Dated: July 18, 2014
Grantor: HAROLD HIXON and JANET BRADSAHW
Trustee: Grace G. Kunde
Lender: Creekside Equity Partners, Ltd
Recorded in: Volume 1805, Page 429 of the real property records of Wilson County, Texas
Legal Description: Tract 16, Hillside Estates Subdivision, according to plat recorded in Volume 10, Page 81, of the Map and Plat Records of Wilson County, Texas
Secures: Real Estate Lien Note ("Note") in the original principal amount of \$31,485.00, executed by HAROLD HIXSON and JANET BRADSHAW ("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date: Tuesday, October 6, 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 12:00 p.m..
Place: 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 office bears the address of 2 Library Lane, Floresville, Texas, or as designated by the County Commissioners.
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 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, 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, 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.



Grace G. Kunde
Attorney At Law
Jodi Head Lopez & Associates, P.C.
206 FM 78
Schertz, Texas 78154
Telephone (210) 658-7799
Telecopier (210) 658-9299

AFFIDAVIT OF POSTING SUBSTITUTE TRUSTEE'S NOTICE OF SALE

STATE OF TEXAS)(

COUNTY OF WILSON)(

KNOW ALL MEN BY THESE PRESENTS, THAT:

BEFORE ME, the undersigned authority, personally appeared

Oralia Vela, who after being by me duly sworn, said

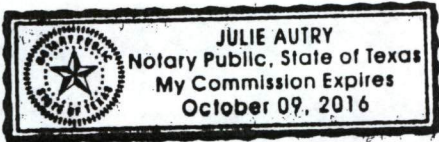
upon her oath:

“I, Oralia Vela, do solemnly swear (or affirm) that I posted a copy of the attached Substitute Trustee's Notice of Sale on the 10th day of September, 2015, such date being at least twenty-one days preceding the date of sale set forth in the attached Substitute Trustee's Notice of Sale, and that I accomplished and performed the just-mentioned date by posting a copy of the attached Substitute Trustee's Notice of Sale at the door of the county courthouse in Wilson County, Texas, which is the county in which the property described in the attached notice is located.

Signature *Oralia Vela*

Printed Name Oralia Vela

SWORN TO AND SUBSCRIBED BEFORE ME, this 10th day of September, 2015, to which witness my hand and seal of office.



Julie Autry
Notary Public State of Texas
Printed Name: Julie Autry
My Commission Expires: October 9, 2016

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
On: Sep 10, 2015 at 12:01P
As a Recording

Total Fees : 2.00

Receipt Number - 183116
By,
Oralia Vela

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF TEXAS §
 §
COUNTY OF COLLIN §

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated April 22, 2010, Angela Martinez and Melissa Garcia a/k/a Melissa A. Garcia a/k/a Melissa Ann Garcia conveyed to Tim Williams, as Trustee, the property situated in Wilson County, Texas, to wit:

Property: See Exhibit "A", as well as a 2006 American Homestar "Galaxy 649" manufactured home, 16' x 76', Serial Numbers OC010617318; HUD Label/Seal Number PFS0965582, together with all furnishings, equipment, appliances, and accessories included at the time of purchase.

To secure that certain Note executed by Angela Martinez and Melissa Garcia a/k/a Melissa A. Garcia a/k/a Melissa Ann Garcia and made payable to 21st Mortgage Corporation (hereinafter the "Note"), which such Deed of Trust filed for record on April 28, 2010 under Doc. #00051784, BK OP, Vol. 1552, Pgs. 419-437 in the Official Public Records of Wilson County, Texas (hereinafter "Deed of Trust"); and

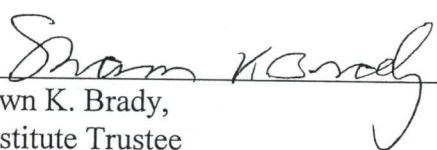
WHEREAS, the undersigned is the Substitute Trustee as appointed in the aforesaid Deed of Trust by a substitution, said appointment being in the manner authorized by the Deed of Trust; and

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

COPY

NOW, THEREFORE, notice is hereby given that on Tuesday, the 6th day of October, 2015, I will begin to sell the Property at the earliest of 10:00 a.m. or no later than three (3) hours after that time 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 office bears the address of 2 Library Lane, Floresville, Texas), or as designated by the County Commissioners, to the highest bidder for cash. The Trustee's sale will occur between the earliest time to begin the sale as specified above, and 1:00 p.m.

Witness my hand this the 9th day of September, 2015.


Shawn K. Brady,
Substitute Trustee

BRADY LAW FIRM, PLLC
6351 Preston Road, Suite 160
Frisco, Texas 75034
(972) 424-7200 Telephone
(972) 424-7244 Facsimile

GRANTEE'S MAILING ADDRESS:

21st Mortgage Corporation
620 Market Street
One Centre Square
Knoxville, Tennessee 37902

EXHIBIT "A"

All that certain 0.83 acres of land within the City of Floresville out of the S. & J. Arocha Grant, Abstract No.1, Wilson County, Texas, being a part or portion of the land described in conveyances to Johnny P. Martinez and Rose Mary Martinez of record in Volume 1158, Page 37, Wilson County Official Public Records, and being more particularly described by metes and bounds as follows:

BEGINNING at a set 1/2 inch rebar with a "Pollok & Sons" cap on the northwesterly right-of-way line of Sutherland Springs Road for the southerly corner of this tract, lower southeasterly corner of a 9.27 acre tract also surveyed this day, being North 47° 59' 14" South, a distance of 208.18 feet from the southerly corner of the Johnny P. Martinez and Rose Mary Martinez land;

THENCE North 42° 23' 07" West, into the Martinez land with the common line of the 9.27 acre tract and of this tract, a distance of 390.86 feet to a set 1/2 inch rebar with a "Pollok & Sons" cap for the northwesterly corner of this tract and inner corner of the 9.27 acre tract;

THENCE North 73° 56' 28" East, continuing with last said common line, a distance of 92.63 feet to a set 1/2 inch rebar with a "Pollok & Sons" cap for the PC of a curve to the left;

THENCE with said curve having a radius of 215.00 feet, chord bearing of North 71° 32' 19" East, chord distance of 18.02 feet and arc length of 18.02 feet to a set 1/2 inch rebar with a "Pollok & Sons" cap for the northeasterly corner of a 0.43 acre tract also surveyed this day;

THENCE South 42° 10' 28" East, with the northeasterly line of this tract, southwesterly line of the 0.43 acre tract and the Rose Mary Martinez land described in Volume 1240, Page 74, Wilson County Official Public Records, total distance of 343.12 feet to a found pin for the southeasterly corner of this tract on the northwesterly right-of-way line of Sutherland Springs Road;

THENCE South 47° 59' 14" West, with said road right-of-way line, a distance of 90.00 feet to the POINT OF BEGINNING containing 0.83 acres of land as shown on a plat that accompanies this description.

THE bearing system is based on WGS'84.

Notice of Trustee's Sale

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
On: Sep 04, 2015 at 01:50P
As a Recording

Date: September 3 2015

Trustee: David L. Ricker

Total Fees : 2.00

Trustee's Address: P. O. Box 1571
Boerne, Texas 78006

Receipt Number - 182961
By:
Krystle Hidalgo,

Mortgagee: John Sytsma d/b/a Alamo Homes

Note: Note dated October 1, 2013 in the amount of \$55,399.00

Deed of Trust:

Date: October 1, 2013

Grantor: Virginia L. Perez

Mortgagee: John Sytsma d/b/a Alamo Homes

Recording information: Volume 1755, Page 762 of the Official Public Records of Wilson County, Texas.

Property:

Lot 18 of MARIANA ACRES SUBDIVISION, Wilson County, Texas, as per plat of record in Volume 3, Pages 40-42, Plat Records of Wilson County, Texas, together with a 1996 Redman/Walden Manufactured Home, Serial Number 12323300A/B, including all personal property secured by the security agreement included in the Deed of Trust.

County: Wilson

Date of Sale (first Tuesday of month): October 6, 2015

Time of Sale: 10:00 a.m.

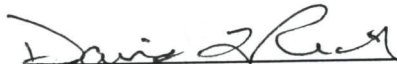
Place of Sale: Area at the Wilson County Courthouse as designated by the Wilson County Commissioners

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.

David L. Ricker is Trustee under the Deed of Trust. Mortgagee has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS". The sale will begin at the Time of Sale or not later than three hours thereafter.



David L. Ricker
P. O. Box 1571
Boerne, Texas 78006