

Notice of Substitute Trustee's Sale

Date: August 31, 2018

Substitute Trustee: San Juana Loa

Substitute Trustee's Address: P. O. Box 365
La Blanca, Texas 78756

Lender: EAGLE PASS CORONADO ESTATES, L.P. a Texas Limited partnership

Note: TWENTY EIGHT THOUSAND NINE HUNDRED SEVENTY FIVE
AND NO/100THS DOLLARS (\$28,975.00)

Deed of Trust

Date: April 11, 2018

Grantor: FIDENCIO SANCHEZ JR., a single person

Lender: EAGLE PASS CORONADO ESTATES, L.P. a Texas Limited partnership

Recording information: A Warranty Deed with Vendor's Lien dated April 11, 2018, executed by EAGLE PASS CORONADO ESTATES, L.P., a Texas Limited partnership to FIDENCIO SANCHEZ JR., a single person, recorded under Clerk's Document No. 202337, Book 1703, Pages 18-21, Official Records, Maverick County, Texas, and being further secured by Deed of Trust of even date therewith from FIDENCIO SANCHEZ JR., a single person, to MATTHEW LONG, Trustee, recorded under Clerk's Document No. 202338, Book 1703, Pages 22-31, Official Records, Maverick County, Texas.

Property: (including any improvements), All of Lot 10, Block 2, CORONADO ESTATES UNIT 1 SUBDIVISION, Maverick County, Texas, according to the map or plat thereof recorded in Envelope 373 Side A, Official Records of Maverick County, Texas.

County: Maverick

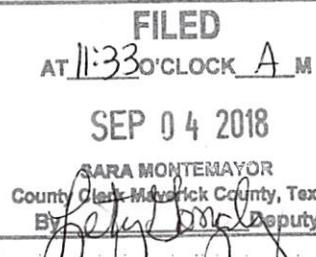
Date of Sale (first Tuesday of month): October 2, 2018

Time of Sale: 10:00 a.m.

Place of Sale: The front entrance of the Maverick County Courthouse located at 500 Quarry St Suite 2, Eagle Pass, Texas 78852.

San Juana Loa is Substitute Trustee under the Deed of Trust. Lender has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

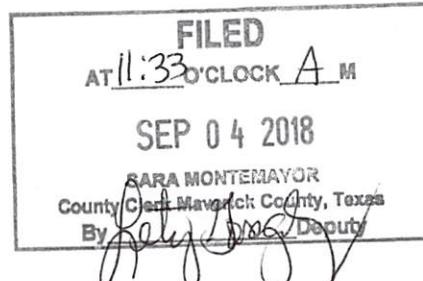
Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, AS IS. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter. 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. Such reposting or refiling may be after the date originally scheduled for this sale.



San Juana Loa
SAN JUANA LOA, SUBSTITUTE TRUSTEE

Notice of Substitute Trustee's Sale

Date: August 31, 2018
Substitute Trustee: San Juana Loa
Substitute Trustee's Address: P. O. Box 365
La Blanca, Texas 78756
Lender: EAGLE PASS CORONADO ESTATES, L.P. a Texas Limited partnership
Note: TWENTY SEVEN THOUSAND FIVE HUNDRED FIFTY AND NO/100THS DOLLARS (\$27,250.00)



Deed of Trust

Date: January 26, 2016
Grantor: ERNESTO FLORES JR., and wife, ELIZABETH JEANNETTE ZAVALA
Lender: EAGLE PASS CORONADO ESTATES, L.P. a Texas Limited partnership

Recording information: A Warranty Deed with Vendor's Lien dated January 26, 2016, executed by EAGLE PASS CORONADO ESTATES, L.P., a Texas Limited partnership to ERNESTO FLORES JR., and wife, ELIZABETH JEANNETTE ZAVALA, recorded under Clerk's Document No. 190957, Book 1569, Pages 352-355, Official Records, Maverick County, Texas, and being further secured by Deed of Trust of even date therewith from ERNESTO FLORES JR., and wife, ELIZABETH JEANNETTE ZAVALA, to MATTHEW LONG, Trustee, recorded under Clerk's Document No. 190958, Book 1569, Pages 356-364, Official Records, Maverick County, Texas.

Property: (including any improvements), All of Lot 2, Block 6, CORONADO ESTATES UNIT 1 SUBDIVISION, Maverick County, Texas, according to the map or plat thereof recorded in Envelope 373 Side A, Official Records of Maverick County, Texas.

County: Maverick
Date of Sale (first Tuesday of month): October 2, 2018
Time of Sale: 10:00 a.m.
Place of Sale: The front entrance of the Maverick County Courthouse located at 500 Quarry St Suite 2, Eagle Pass, Texas 78852.

San Juana Loa is Substitute Trustee under 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, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, AS IS. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter. 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. Such reposting or refiling may be after the date originally scheduled for this sale.

San Juana Loa
SAN JUANA LOA, SUBSTITUTE TRUSTEE

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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

1. Date, Time, and Place of Sale.

Date: October 02, 2018

Time: The sale will begin at 10:00AM or not later than three hours after that time.

Place THE STEPS AT THE FRONT OF THE MAVERICK COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated June 18, 2004 and recorded in Document VOLUME 810, PAGE 81 real property records of MAVERICK County, Texas, with SANTIAGO IBARRA, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by SANTIAGO IBARRA, securing the payment of the indebtedness in the original principal amount of \$116,176.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

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

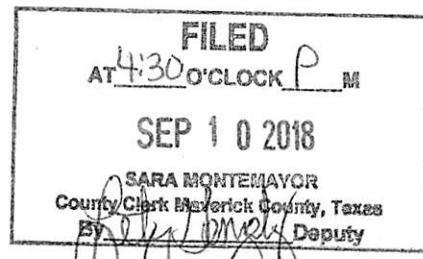
Bertha Cardenas

CALVIN SPEER, MELODY SPEER, WENDY SPEER, FREDERICK BRITTON, RAYMOND PEREZ, AMY ORTIZ,
PATRICIA SANDERS, CHRIS LAFOND, NANCY GOMEZ, LEO GOMEZ, BERTHA CARDENAS, OR DORIS S SANCHEZ
Substitute Trustee

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

My name is Bertha Cardenas, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001. I declare under penalty of perjury that on 9/10/18 I filed at the office of the MAVERICK County Clerk and caused to be posted at the MAVERICK County courthouse this notice of sale.

Declarant's Name: Bertha Cardenas
Date: 9/10/18



NOS00000007087877

EXHIBIT A

BEING 8.47 ACRES LYING AND SITUATED IN MAVERICK COUNTY, TEXAS AND BEING OUT OF BLOCK 2, QUEMADO VALLEY LANDS OF G. BEDELL MOORE, WHOSE PLAT OF RECORD IS RECORDED IN VOL. 1, PAGE 14, MAVERICK COUNTY MAP RECORDS. SAID 8.47 ACRE TRACT LIES EAST OF THE MAVERICK COUNTY WATER CONTROL AND IMPROVEMENT DISTRICT #1, LATERAL 2, IN TRACT 27; SAID 8.47 ACRE TRACT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

STARTING AT THE SOUTHWEST CORNER OF SAID 8.47 ACRE TRACT, A POINT ON THE INTERSECTION OF THE EXTENSION OF AN EXISTING FENCE AND THE EAST R.O.W. LINE OF MAVERICK COUNTY WATER CONTROL AND IMPROVEMENT DISTRICT #1, LATERAL 2; SAID POINT LIES S $16^{\circ} 24'$ W, 76.89 FEET FROM THE INTERSECTION OF THE EXTENSION OF THE NORTH R.O.W. LINE OF THE EXISTING FM 1664 AND THE EAST R.O.W. LINE OF THE EXISTING LATERAL 2;

THENCE ALONG THE EAST R.O.W. LINE OF LATERAL 2, N $16^{\circ} 24'$ E, 701.00 FEET TO AN ANGLE POINT;

THENCE CONTINUING ALONG THE R.O.W. OF SAID LATERAL, N $0^{\circ} 23' 22''$ W, 316.35 FEET TO THE NORTHWEST CORNER OF THE HEREIN DESCRIBED TRACT OF LAND;

THENCE EAST, 319.17 FEET TO THE NORTHEAST CORNER OF SAID TRACT;

THENCE S $0^{\circ} 31' 08''$ W, 944.90 FEET TO A POINT ON THE NORTH R.O.W. LINE OF THE EXISTING FM 1664, FOR THE SOUTHEAST CORNER OF SAID TRACT; SAID POINT BEING THE PC OF A CURVE TO THE LEFT WITH A RADIUS OF 612.93 AND A DELTA ANGLE OF $29^{\circ} 06' 04''$;

THENCE ALONG THE ARC OF SAID CURVE 311.31 FEET TO A POINT ON THE INTERSECTION OF THE NORTH R.O.W. LINE OF FM 1664 AND THE EXTENSION OF AN EXISTING FENCE;

THENCE N $85^{\circ} 48' 37''$ W, 204.65 FEET TO THE POINT OF BEGINNING OF THE HEREIN DESCRIBED TRACT OF LAND AND CONTAINING 8.47 ACRES, MORE OR LESS.



NOS00000007087877

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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

1. Date, Time, and Place of Sale.

Date: October 02, 2018

Time: The sale will begin at 10:00AM or not later than three hours after that time.

Place: THE STEPS AT THE FRONT OF THE MAVERICK COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated June 19, 2017 and recorded in Document CLERK'S FILE NO. 197922 real property records of MAVERICK County, Texas, with ANGEL ABEL HERNANDEZ, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by ANGEL ABEL HERNANDEZ, securing the payment of the indebtedness in the original principal amount of \$95,733.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. NEW PENN FINANCIAL LLC D/B/A SHELLPOINT MORTGAGE SERVICING 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. NEW PENN FINANCIAL, LLC d/b/a SHELLPOINT MORTGAGE SERVICING, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o NEW PENN FINANCIAL, LLC d/b/a SHELLPOINT MORTGAGE SERVICING
55 BEATTIE PLACE MAILSTOP 015
GREENVILLE, SC 29601

Bertha Cardenas
CALVIN SPEER, MELODY SPEER, WENDY SPEER, FREDERICK BRITTON, RAYMOND PEREZ, AMY ORTIZ,
PATRICIA SANDERS, CHRIS LAFOND, NANCY GOMEZ, LEO GOMEZ, BERTHA CARDENAS, OR DORIS S SANCHEZ
Substitute Trustee

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

Bertha Cardenas Certificate of Posting
My name is Bertha Cardenas and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001. I
declare under penalty of perjury that on 9/10/18 I filed at the office of the MAVERICK County Clerk and caused to be posted at
the MAVERICK County courthouse this notice of sale.

Declarant's Name: Bertha Cardenas
Date: _____



NOS00000007673700

EXHIBIT "A"

FIELD NOTES FOR A 0.398 ACRE TRACT
(PORTION OF LOT 2E)

BEING A 0.398 ACRE TRACT OF LAND LYING AND SITUATED IN MAVERICK COUNTY TEXAS, AND BEING A PORTION OF THAT CERTAIN 0.583 ACRES DESCRIBED BY METES AND BOUNDS IN CONVEYANCE TO REYNALDO GOMEZ FROM JESUS DELEON AND YOLANDA DELEON, BY DEED RECORDED IN VOLUME 709, PAGE 427 OF THE MAVERICK COUNTY DEED RECORDS, AND KNOWN AS LOT 2E, OUT OF A SUBDIVISION OF TRACT 11, BLOCK 1, OF QUINTAS FRONTERIZAS SUBDIVISION (UNRECORDED PLAT), IN MAVERICK COUNTY, TEXAS. SAID 0.398 ACRES BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS;

BEGINNING AT SOUTHWEST CORNER OF SAID REYNALDO GOMEZ 0.583 ACRES, DESCRIBED TO BE LOCATED N 11 DEG. 08' 43" W, 53.45 FEET, FROM THE INTERSECTION OF THE EAST LINE OF EXISTING STREET, KNOWN AS CHILO STREET WITH THE NORTH LINE OF COUNTY ROAD KNOWN AS LAS QUINTAS BOULEVARD, ALSO BEING THE NORTHWEST CORNER OF THAT ROBERTO RAMIREZ 0.477 ACRES, KNOWN AS LOT 1E AS DESCRIBED BY METES AND BOUNDS IN CONVEYANCE FROM VICTOR ROMERO AND RECORDED IN VOLUME 261, PAGE 279 OF THE MAVERICK COUNTY DEED RECORDS,

THENCE CONTINUING ALONG THE EAST LINE OF SAID CHILO STREET, ALSO THE WEST LINE OF SAID REYNALDO 0.583 ACRES, LOT 2E, N 11 DEG 08' 43" W, 50.0 FEET, TO A 1/2" IRON ROD SET TO MARK THE NORTHWEST CORNER OF SAID REYNALDO GOMEZ 0.583 ACRES, LOT 2E, AND ALSO NORTHWEST CORNER OF THIS 0.398 ACRES,

THENCE ALONG EXISTING FENCE, THE COMMON LINE OF THIS 0.398 ACRES, WITH MARIA DEL CARMEN SANCHEZ 0.284 ACRES, KNOWN AS LOT 3E, DESCRIBED IN VOLUME 163, PAGE 404, OF THE MAVERICK COUNTY DEED RECORDS; N 89 DEG 24' 50" E, 262.44 FEET, TO A 1/2" IRON ROD SET TO MARK THE NORTHEAST CORNER OF THIS 0.398 ACRES, ALSO THE NORTHEAST CORNER OF THE REYNALDO GOMEZ 0.583 ACRES, FALLING ON THE WESTERLY RIGHT OF WAY LINE OF THE MAVERICK COUNTY WATER CONTROL AND IMPROVEMENTS DISTRICT NO. 1, MAIN CANAL, A 150.0 FOOT RIGHT OF WAY,

THENCE ALONG THE WESTERLY LINE OF SAID MAIN CANAL, S 20 DEG 13' 45" E, 85.26 FEET, TO A 1/2" IRON ROD SET TO MARK THE SOUTHWEST CORNER OF THIS 0.398 ACRES, AND BEING THE INTERSECTION WITH THE WEST LINE OF LATERAL NO. 43, A 80.0 FOOT RIGHT OF WAY,

THENCE DEPARTING SAID RIGHT OF WAY LINE, NOW ACROSS THE REYNALDO GOMEZ 0.583 ACRES, LOT 2E, N 84 DEG 16' 47" W, PASSING AT 119.4 EXISTING LINK FENCE CORNER, CONTINUING WITH FENCE FOR A TOTAL DISTANCE OF 283.67 FEET, TO THE POINT OF BEGINNING



NOS00000007673700

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

DEED OF TRUST INFORMATION:

Date: 06/29/2005
Grantor(s): HELEN HILLER, A SINGLE PERSON
Original Mortgagee: WELLS FARGO BANK, N.A.
Original Principal: \$21,550.00
Recording Information: Book 883 Page 326 Instrument 130517
Property County: Maverick
Property:

BEING ALL THAT CERTAIN TRACT OR PARCEL OF LAND TOGETHER WITH ALL IMPROVEMENTS THEREON, AND BEING LOT 4, BLOCK 5, HOLLY PARK ADDITION, UNIT 3, AN ADDITION TO THE CITY OF EAGLE PASS, MAVERICK COUNTY, TEXAS, AS SHOWN ON THE PLAT OF SAID UNIT 3 WHICH IS OF RECORD IN ENVELOPE 42, SLIDE B, (FORMERLY VOL. 1 PAGE 82) MAP RECORDS OF MAVERICK COUNTY, TEXAS.

Reported Address: 2321 EDNA DRIVE, EAGLE PASS, TX 78852

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.
Current Mortgagee: U.S. Bank National Association, as Trustee for SASCO Mortgage Loan Trust 2005-WF4
Mortgage Servicer: Wells Fargo Bank, N.A.
Current Beneficiary: U.S. Bank National Association, as Trustee for SASCO Mortgage Loan Trust 2005-WF4
Mortgage Servicer Address: 3476 Stateview Boulevard, Fort Mill, SC 29715

SALE INFORMATION:

Date of Sale: Tuesday, the 2nd day of October, 2018
Time of Sale: 10:00AM or within three hours thereafter.
Place of Sale: AT THE STEPS AT THE FRONT OF THE COURTHOUSE ON QUARRY STREET in Maverick County, Texas, or, if the preceding area is no longer the designated area, at the area most recently designated by the Maverick County Commissioner's Court.
Substitute Trustee(s): Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer, Melody Speer, Michael Burns, Elizabeth Hayes, Sammy Hooda, or Suzanne Suarez, any to act
Substitute Trustee Address: 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

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

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

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer, Melody Speer, Michael Burns, Elizabeth Hayes, Sammy Hooda, or Suzanne Suarez, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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

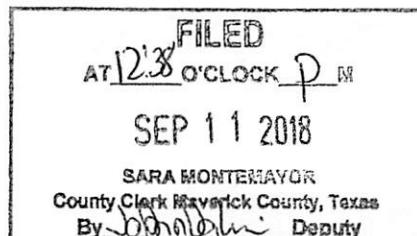
NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer, Melody Speer, Michael Burns, Elizabeth Hayes, Sammy Hooda, or Suzanne Suarez, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Very truly yours,

Bonial & Associates, P.C.

Leo Gomez



Notice of Substitute Trustee's Sale

Date: September 10, 2018

FILED
AT 10:12 O'CLOCK A.M.
SEP 11 2018
SARA MONTEMAYOR
County Clerk, Maverick County, Texas
By: <i>[Signature]</i> Deputy

Substitute Trustee: Cristina Covarrubias

Substitute Trustee's Address: 2211 N. Bedell, Del Rio, Texas 78840

Mortgagee: BORDER FEDERAL CREDIT UNION

Note: Note dated October 18, 2013 in the amount of \$87,000.00

Deed of Trust

Date: October 18, 2013

Grantor: EIRENA T RAMIREZ and RICARDO S RAMIREZ a/k/a, RICARDO RAMIREZ

Mortgagee: BORDER FEDERAL CREDIT UNION

Recording information: Document No. 178874 of the Official Public Records of Maverick County, Texas

Property:

Lot 33, in Block 6, Royal Ridge Subdivision, Unit 5, an addition to the City of Eagle Pass, Maverick County, Texas, as shown on the plat of said Unit 5 which is of record in Envelope 91, Side 2, Map Records of Maverick County, Texas.

County: Maverick

Date of Sale (first Tuesday of month): October 2, 2018

Time of Sale: 10:30 a.m. or within three hours thereafter.

Place of Sale: At the steps at the front of the Maverick County Courthouse on Quarry Street in Maverick County, Texas, or, if the preceding area is no longer the designated area, at the area most recently designated by the Maverick County Commissioner's Court

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.

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, BORDER FEDERAL CREDIT UNION, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

Mortgagee has appointed CRISTINA COVARRUBIAS as Substitute Trustee under the Deed of Trust. Mortgagee has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Substitute 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.

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.

If BORDER FEDERAL CREDIT UNION 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.

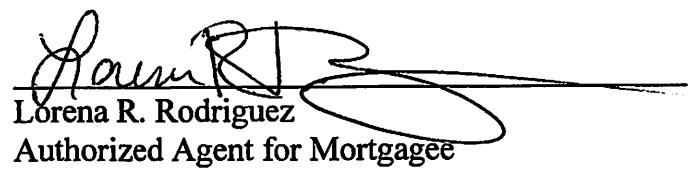
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain 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 BORDER FEDERAL CREDIT UNION. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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

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

the day held by Substitute Trustee.

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.



Lorena R. Rodriguez
Authorized Agent for Mortgagee