

## Notice of Foreclosure Sale

April 27, 2015

Filed for Record in:  
Wilson County  
by: Honorable Eva Martinez  
County Clerk  
On: Apr 27, 2015 at 02:52P  
As a Recording

### Deed of Trust:

Dated: November 19, 2001

Grantor: David M. Valdez, Sr. and Esther A. Valdez

Trustee: Dorothy Murphy

Lender: McBride & Toeppich Properties, Inc.

Recorded: Volume 1085, Page 228 of the Official Public Records of Wilson County, Texas.

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$19,165.00 executed by David M. Valdez, Sr. and Esther A. Valdez ("Borrower") and payable to the order of McBride & Toeppich Properties, Inc., and all other indebtedness of Borrower to Lender.

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

Lot 2, Whitewing Vista Subdivision Unit 1, of Wilson County Texas, as shown on a plat recorded at Vol. 8, Page 70 of the Plat Records of Wilson County, Texas.

Total Fees : 2.00

Receipt Number - 178155  
By:  
Genevieve Sanchez

Substitute Trustee: Howard C. Berger

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

### Foreclosure Sale:

Date: Tuesday, June 2, 2015

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

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

Terms  
of Sale:

The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Lender's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Lender's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

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

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

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

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Lender. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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

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

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



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HOWARD C. BERGER

State Bar I. D. # 02191250

433A West Oaklawn, Pleasanton, Texas 78064

Telephone (830) 569-3771 / Facsimile (830) 569-5171

Email: [howard@reliabletitlecompany.com](mailto:howard@reliabletitlecompany.com)

Website: [www.howardcberger.com](http://www.howardcberger.com)

Attorney for McBride & Toeppich Properties, Inc.

Filed for Record in:  
Wilson County  
by Honorable Eva Martinez  
County Clerk  
On: Apr 14, 2015 at 10:47A  
As a Recording  
Total Fees : 2.00  
Receipt Number - 177686  
By:  
Frances Cherry

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

**Date:** April 14th, 2015

**DEED OF TRUST**

**Date:** November 13, 2006

**Grantor:** Isabell C. Lewis and Will Lewis

**Original Beneficiary:** R.G. Properties, L.P.  
A Texas Limited Partnership

**Current Beneficiary:** R.G. Properties, L.P.  
A Texas Limited Partnership

**Recorded in Document No.:** 00021341

**Property County:** Wilson

**Legal Description:**

Tract(s) 1, South Breeze Estates Subdivision, Unit 1, as shown by map or plat of said subdivision duly recorded in the Office of the County Clerk of Wilson County, Texas in Volume 8, Page(s) 80, of Map and Plat Records of Wilson County, Texas.

**Date of Sale:** May 5th, 2015

**Earliest Time Sale will Begin:** 10:00 a.m.

**Place of Sale of Property:** At the most westerly door of the Wilson County Courthouse, being the courthouse door facing Third Street in Floresville, Wilson County, Texas, bearing the address of 1420 Third Street, Wilson County, Texas, which is the area of the courthouse designated for real property foreclosure sales by the Commissioner's Court of said county in the Real Property Records of said county.

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.

  
\_\_\_\_\_  
YVONNE M. PAEZ OR ORALIA CANTO LSO  
Substitute Trustee

STATE OF TEXAS §

COUNTY OF BEXAR §

~~Oralia Cantu~~<sup>LSO</sup> BEFORE ME, the undersigned authority, on this day personally appeared Yvonne M. Paez or ~~Oralia Cantu~~ Trustee, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that she executed the same for the purposes and consideration therein expressed and in the capacity therein stated.

GIVEN under my hand and seal of office this 14<sup>th</sup> day of April, 2015.

Lidia S. Ortega  
Notary Public in and for the State of Texas

AFTER RECORDING, RETURN TO:  
R.G. PROPERTIES, L.P.  
15315 San Pedro  
San Antonio TX 78232



Current Borrower: BENITO LOPEZ, III AND HIS WIFE CINDY LOPEZ  
MHA File Number: TX-15-24, 12-FC  
VA/FHA/PMI Number:  
Loan Type: FHA  
Property Address: 104 LEGACY RANCH DR, LA VERNIA, TX 78121

Filed for Record in:  
Wilson County  
by Honorable Eva Martinez  
County Clerk  
On: Apr 14, 2015 at 10:30A  
As a Recording

Total Fees : 2.00

**COPY**

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

**Deed of Trust Date:**  
7/30/2008

**Grantor(s)/Mortgagor(s):**  
BENITO LOPEZ, III AND HIS WIFE CINDY LOPEZ  
Parcels Number - 177684  
By: Frances Cherry

**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.

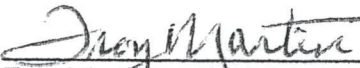
**Date of Sale:** 5/5/2015

**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  
McCarthy, Holthus & Ackerman, LLP  
ATTN: SALES  
1255 West 15th Street, Suite 1060  
Plano, TX 75075



4520370

**SUBSTITUTE TRUSTEE'S NOTICE OF SALE**

Total Fees \$ 2.00

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

**Note:** Retail Installment Contract  
Date: October 16, 1999 (corrected December 5, 1999)  
Original Creditor: Jim Walter Homes, Inc.  
Debtor: Oscar M. Garcia and Alice Morales  
Current Holder: U. S. Bank, N.A., as trustee on behalf of Mid-State Trust X by Green Tree Servicing LLC, as servicer with delegated authority

**Mechanic's Lien Contract with Power of Sale:**

Date: October 16, 1999  
Grantor: Oscar M. Garcia and Alice Morales  
Trustee: Ron Achille  
Recording Information: Volume 1021 at pages 292 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 on behalf of Mid-State Trust X by Green Tree Servicing LLC, as servicer with delegated authority

**County:** Wilson, Texas

**Date of Sale (first Tuesday of month):** May 5, 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 3<sup>rd</sup> 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 Green Tree Servicing LLC is representing Mid-State Trust X under a Servicing Agreement with Mid-State Trust X. The address of Green Tree Servicing LLC is 345 St. Peter Street, 1100 Landmark Towers, St. Paul, Minnesota 55102.

**Dated:** April 8, 2015



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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 OF 0.253 ACRES OF LAND OUT OF LOT 4, BLOCK 30 OF THE OLD TOWN OF SUTHERLAND SPRINGS AS RECORDED IN VOLUME 1, PAGE 76 OF THE PLAT RECORDS OF WILSON COUNTY, AND BEING A PART OF A TRACT OF LAND CONVEYED TO JOEL MORALES, JR. AND WIFE JANE MORALES AS RECORDED ON OCTOBER 18, 1979 IN VOLUME 528, PAGE 781, OF THE DEED RECORDS OF WILSON COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING at a  $\frac{1}{2}$  inch steel pin set on the south margin of Sixth Street and the southwest corner of Lot 4, Block 30 of the Old Town of Sutherland Springs as recorded in Volume 1, Page 76, of the Plat Records of Wilson County, Texas and the southwest corner of this tract;

THENCE with the west line of Lot 4, North  $40^{\circ}$  East for 105.00 feet to a  $\frac{1}{2}$  inch steel pin set for the northwest corner of this;

THENCE South  $50^{\circ}$  East for 105.00 feet to a  $\frac{1}{2}$  inch steel pin set on the east line of Lot 4 and being the northeast corner of this tract;

THENCE with the east line of Lot 4, South  $40^{\circ}$  West for 105.00 feet a  $\frac{1}{2}$  inch steel pin set on the south margin of Sixth Street and being the southwest corner of Lot 4 and the southwest corner of this tract;

THENCE with south margin of Sixth Street, North  $50^{\circ}$  West for 105.00 feet to the POINT OF BEGINNING.

As surveyed on the ground October 25, 1999.

Oscar Garcia  
Job#99J25-8



*Floyd W. Eiland*

Floyd W. Eiland RPLS  
Reg. Professional  
Land Surveyor  
Texas #1667

**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

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

On: Apr 13, 2015 at 03:12P

As a Recording

Total Fees : 2.00

Receipt Number - 177662  
By:  
Krustle Hidalgo

### Notice of Trustee's Sale

**Date:** April 11, 2015

**Trustee:** David L. Ricker

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

**Mortgagee:** Texas Southwest Mortgage Acceptance, LP, a Texas limited partnership

**Note:** Note dated February 25, 2013 in the amount of \$66,200.00

#### Deed of Trust

**Date:** February 25, 2013

**Grantor:** Carlton K. Phillips and Melody J. Phillips, husband and wife

**Mortgagee:** Texas Southwest Mortgage Acceptance, LP, a Texas limited partnership

**Recording information:** Volume 171, Page 789, Official Public Records of Wilson County, Texas.

#### Property:

One 1996 Manufactured Home, Model River Bend, 28X58 Double Wide Palm Harbor Homes, Inc. bearing Label #PFS0384308 and Serial #PH076760A/B along with all fixtures AND Lot #6, Phase 2, OAK HOLLOW PARK, situated at 808 Hollow Tree, La Vernia, Texas, according to map or plat recorded in Volume 5, Page 12, Map and Plat Records of Wilson County, Texas.

**County:** Wilson County, Texas

**Date of Sale (first Tuesday of month):** May 5, 2015

**Time of Sale:** 10:00 a.m.

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



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

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: May 05, 2015

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

Place: THE MOST NORTH-EASTERLY DOOR OF THE WILSON COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

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


3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated July 27, 2007 and recorded in Document VOLUME 1416, PAGE 489; AS AFFECTED BY LOAN MODIFICATION AGREEMENT VOLUME 1572, PAGE 143 real property records of WILSON County, Texas, with JAMES E ZABLOSKY AND KAREN ZABLOSKY, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by JAMES E ZABLOSKY AND KAREN ZABLOSKY, securing the payment of the indebtednesses in the original principal amount of \$96,171.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

c/o MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK  
999 N.W. GRAND BLVD STE 110  
OKLAHOMA CITY, OK 73118-6077

  
\_\_\_\_\_

BRUCE NEYLAND OR KAREN WORK  
Substitute Trustee  
c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP  
15000 Surveyor Boulevard, Suite 100  
Addison, Texas 75001

Certificate of Posting

My name is \_\_\_\_\_, and my address is c/o 15000 Surveyor Boulevard, 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: \_\_\_\_\_

Filed for Record in:  
Wilson County  
by Honorable Eva Martinez  
County Clerk  
On: Apr 13, 2015 at 02:23P  
As a Recording  
Total Fees : 2.00  
Receipt Number - 177650  
By,  
Nicole Toscano



NOS20120010600218

EXHIBIT "A"

TRACT 37, IN HILLTOP RANCH SUBDIVISION, UNIT 3 AS SHOWN BY MAP OR PLAT OF SAID SUBDIVISION DULY RECORDED IN THE OFFICE OF THE COUNTY, CLERK OF WILSON COUNTY, TEXAS IN VOLUME 7, PAGE 21-22 OF THE MAP AND PLAT RECORDS OF WILSON COUNTY, TEXAS.



NOS20120010600218

SELENE FINANCE, LP (SLE)  
PESL, TASHIA AND MARK WEBB  
4135 COUNTY ROAD 331, FLORESVILLE, TX 78114

FHA 495-7903405-703  
Our File Number: 15-020388

Filed for Record in:  
Wilson County  
by Honorable Eva Martinez  
Counts Clerk  
On: Apr 13, 2015 at 01:08P  
As a Recording

Total Fees : 2.00

**COPY**

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on June 3, 2008, TASHIA M. PESL AND MARK D. WEBB, WIFE AND HUSBAND, as Grantor(s), executed a Deed of Trust conveying to ALAMO TITLE, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR SOUTHWEST STAGE FUNDING, LLC DBA CASCADE FINANCIAL SERVICES in payment of a debt therein described. The Deed of Trust was filed in the real property records of WILSON COUNTY, TX and is recorded under Clerk's File/Instrument Number 00035431 Volume 1462, Page 627, to which reference is herein made for all purposes.

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 contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on TUESDAY, June 2, 2015 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, TX 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 of Trustee's Sale was posted.

Said Real Estate is described as follows: In the County of WILSON, State of Texas:

BEING 5.00 ACRES OF LAND OUT OF THE S.&J. AROCHA GRANT, ABSTRACT NO. 1, WILSON COUNTY, TEXAS, BEING THE LAND DESCRIBED IN A CONVEYANCE TO MARIA ROSE LINDA LARA BY DEED OF RECORD IN VOLUME 505, PAGE 910, DEED RECORDS OF WILSON COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS IN EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES.

Property Address: 4135 COUNTY ROAD 331  
FLORESVILLE, TX 78114  
Mortgage Servicer: SELENE FINANCE, LP  
Noteholder: SELENE FINANCE LP  
9990 RICHMOND AVENUE  
SUITE 400S  
HOUSTON, TEXAS 77042

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.

Shoy Martin  
SUBSTITUTE TRUSTEE  
DEBORAH MARTIN OR TROY MARTIN OR ALEXIS  
MARTIN OR CASSIE MARTIN OR TERRI MARTIN  
OR SHELBY MARTIN  
c/o Shapiro Schwartz, LLP  
13105 Northwest Freeway, Suite 1200  
Houston, TX 77040  
(713)462-2565

THE STATE OF Texas  
COUNTY OF Medina

BEFORE ME, the undersigned, a Notary Public in and for said County and State, on this day personally appeared Troy Martin, Substitute Trustee, known to me to be the person and officer whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes and considerations therein expressed, in the capacity therein stated.

GIVEN UNDER MY HAND AND SEAL OF OFFICE this 13 day of April, 2015.

Deborah L. Martin  
NOTARY PUBLIC in and for  
Medina COUNTY,



My commission expires: 1/16/2016  
Type or Print Name of Notary  
Deborah Martin

**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 military service to the sender of this notice immediately.**



# EXHIBIT A

STATE OF TEXAS  
COUNTY OF WILSON

## FIELD NOTES FOR 5.00 ACRES OF LAND

BEING 5.00 acres of land out of the S. & J. Arocha Grant, Abstract No. 1, Wilson County, Texas, being the land described in a conveyance to Maria Rose Linda Lara by deed of record in Volume 505, Page 910, Deed Records of Wilson County, Texas and being more particularly described by metes and bounds as follows:

**BEGINNING** at a found 1/2 pin on the northwest right-of-way line of County Road No 331 for the east corner of the Robert H. Kolb, et al land described in Volume 515, Page 555, Wilson County Deed Records and the south corner of this tract;

**THENCE** North 41° 53' 44" West, with the common line of the Kolb land and of this tract, a distance of 1434.47 feet to a found 1/2 inch pin for a common corner on the southeast line of the Gary L. Otto land described in Volume 1149, Page 487, Wilson County Official Public Records;

**THENCE** North 47° 41' 07" East, with the common line of the Otto land and of this tract, a distance of 152.05 feet to a found 1/2 inch pin for the north corner of this tract and west corner of the Rodolfo Gutierrez land described in Volume 1181, Page 521, Wilson County Official Public Records;

**THENCE** South 41° 52' 15" East, with the northeast line of this tract, southwest line of the Gutierrez land, the Silvia Gutierrez-Hoem land in Volume 1181, Page 515, the Eduardo Gutierrez land in Volume 1181, Page 518, the Concepcion Gutierrez land in Volume 1181, Page 517 and the Antonio Gutierrez land in Volume 1181, Page 524, Wilson County Official Public Records, total distance of 1437.66 feet to a 1/2 inch pin for the east corner of this tract on the northwest right-of-way line of County Road No. 331;

**THENCE** South 48° 53' 34" West, with said road right-of-way line, a distance of 151.43 feet to the **POINT OF BEGINNING** containing 5.00 acres of land as shown on a plat that accompanies this description.

THE bearing system is based on WGS84.

Any provision herein which restricts the sale, rental, or use of the described real property because of date 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 herein by me and was duly RECORDED in Official Public Records the Volume 1462 and Page 627 of the same records of Wilson County as stated herein by me.

Jun 11, 2008

 *Eva S. Martinez*  
COUNTY CLERK  
WILSON COUNTY, TEXAS

Filed for Record in:  
Wilson County  
by Eva S. Martinez  
County Clerk

On: Jun 11, 2008 at 03:33P

As a Recording

Document Number: 00035431  
Total Fees : \$2.00

Receipt Number --77848

By: *Oralia Vela,*

F: M GTR

6500228

126 Shady Oaks Court  
Floresville, Texas 78114

Filed for Record in:  
Wilson County  
by Honorable Eva Martinez  
County Clerk  
On: Apr 13, 2015 at 10:38A  
As a Recording

## NOTICE OF TRUSTEE'S SALE

Total Fees : 2.00

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.

Receipt Number - 177599  
Krystle Hidalgo

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, the owner and holder of said debt has requested the undersigned to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Texas Home Equity Security Instrument.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, May 5, 2015, at 1:00 o'clock p.m. or within three (3) hours thereafter, I will 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 refiling 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 me, Substitute Trustee, to conduct this public sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

**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.**

EFFECTIVE DATE OF THIS NOTICE: April 13, 2015.



Mark Cummings or Phil West or Dick Veters or  
Patrick Armstrong, Substitute Trustee  
C/O WEST & WEST ATTORNEYS, P.C.  
2929 Mossrock, Suite 204  
San Antonio, Texas 78230

EMC/Rosas-M

Filed for Record in:  
Wilson County  
by Honorable Eva Martinez  
County Clerk  
On: Apr 13, 2015 at 10:34A  
As a Recording

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: April 13, 2015

Total Fees : 2.00

NOTE:

Receipt Number - 177597  
By:  
Krustle Hidalgo

DATE: May 30, 2006  
AMOUNT: \$55,400.00  
MAKER: Marcario Rosas, owning, occupying and claiming other property as homestead  
PAYEE: T. E. McFadin d/b/a EMC Management Company

DEED OF TRUST:

DATE: May 30, 2006  
GRANTOR: Marcario Rosas, owning, occupying and claiming other property as homestead  
BENEFICIARY: T. E. McFadin d/b/a EMC Management Company  
COUNTY WHERE PROPERTY IS LOCATED: Wilson  
TRUSTEE: Toya Brown  
RECORDING INFORMATION: Vol. 1343, page 88, Official Public Records of Real Property of Wilson County, Texas

PROPERTY:

All that certain lot, tract or parcel of land being out of the David Harding Survey, Abstract 137, Wilson County, Texas, and being out of a 110.5 acre tract conveyed to Leonard Dodgen described in instrument recorded in Volume 288, Page 78-81, Deed Records of Wilson County, Texas, and being more particularly described as follows, to wit:

BEGINNING: at the Northeast cutback at the intersection of Floresville Road and Sulphur Springs Road, thence with the East line of the Floresville Road No. 16 deg. 26' 45" West 623.40 feet; N. 27 deg. 58' 06" West 445.63 feet; N. 27 deg. 52' 48" West 388.44 feet; N. 25 deg. 10' 31" West 143.70 feet; and N. 70 deg. 00' 00" East 1539.07 feet to the Northwest corner and Point of Beginning of the herein described tract;

THENCE: with the North line of this tract, the South line of a 60' road easement, N. 70 deg. 00' 00" East 551.48 feet to an iron pipe found at the Northeast corner of the 110.5 acre tract, the Northeast corner of this tract;

THENCE: South 07 deg. 51' 00" West 729.55 feet to an iron pin set for the Southeast corner of this tract;

THENCE: North 76 deg. 27' 10" West 252.77 feet to the Southwest corner of this tract in the center of a cul de sac of 50 feet radius, located at the East end of a 60' road easement;

THENCE; N. 20 deg. 00' 00" West 505.36 feet to the Point of Beginning, and containing 5.305 acres more or less.

Together with 60' easement as shown on Plat recorded in Volume 2, Page 62, Map and Plat Records of Wilson County, Texas.

LENDER/HOLDER NOW: T. E. McFadin d/b/a EMC Management Company

BORROWER/DEBTOR NOW: Marcario Rosas

SUBSTITUTE TRUSTEE: Mark Cummings or Phil West or Dick Veters or Patrick Armstrong or David Garvin

SUBSTITUTE TRUSTEE'S MAILING ADDRESS: 8101 Boat Club Road, # 320, Fort Worth, TX 76179

DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

May 5, 2015, being the first Tuesday of the month, to commence at 12:00 p.m.-Noon, or within three hours thereafter.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

Most westerly courthouse door (faces Third Street) of the Wilson County Courthouse, Floresville, Texas, as designated for foreclosure sales, or as designated by the County Commissioner's Court.

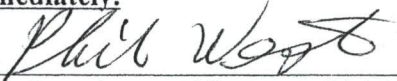
Default has occurred in the payment of the Note and in performance of the obligations of the Deed of Trust which secures the Note. Because of such default, Lender, the holder of the Note, has requested Substitute Trustee to sell the Property. Notice is given that before the sale the Beneficiary may appoint another person Substitute Trustee to conduct the sale.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust, in accordance with Lender's rights and remedies under the Deed of Trust and Section 9.501(d) of the Texas Business and Commerce Code (Texas UCC).

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, Substitute Trustee, will sell the Property at public auction, by public sale, to the highest bidder for cash, "AS IS," or other form of payment acceptable to Substitute Trustee, in accordance with the Deed of Trust. THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT OR THE LIKE FOR THE PERSONAL PROPERTY IN THIS DISPOSITION.

**ARMED SERVICES NOTICE EFFECTIVE SEPTEMBER 1, 2011**

**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.**



Mark Cummings or Phil West or Dick Veters  
or Patrick Armstrong or David Garvin, Substitute Trustee

Filed for Record in:  
Wilson County  
by Honorable Eva Martinez  
County Clerk  
On: Apr 13, 2015 at 10:22A  
As a Recording  
Total Fees : 2.00  
Receipt Number - 177594  
By:  
Nicole Toscano

**Notice of Trustee's Sale**

*Date of Notice:* April 13, 2015

*Deed of Trust*

*Date:* July 7, 2014

*Grantors:* Ronald D. Larson and Shelly A. Larson, husband and wife

*Mortgagee:* Efrain Garza, doing business as Circle G Ventures

*Trustee:* Phyllis J. Mulder

*Recorded in:* Volume 01799, Page 97 of the Official Public Records of Wilson County, Texas

*Property:* Lot 75, Block 1, Creekwood Park Subdivision, Phase 3 B, as shown on map or plat recorded in Volume 5, Page 59 of the Plat Records of Wilson County, Texas, and manufactured home identified in TDHCA Certificate Number MH00531268; HUD Label Numbers PFS0799295 and PFS0799296; Serial Numbers 12403786A and 12403786B.

*County:* Wilson County, Texas

*Date of Sale:* May 5, 2015

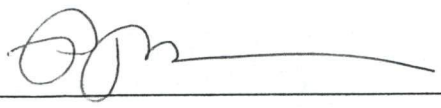
*Earliest Time*

*Sale Will Begin:* 10:00 a.m.

*Place of Sale:*

Wilson County Courthouse in the area designated by the Commissioners Court of Wilson County

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. The sale will begin at the earliest time state above or within three hours after that time.



\_\_\_\_\_  
Phyllis J. Mulder, Trustee

## Notice of Foreclosure Sale

April 10, 2015

Filed for Record in:  
Wilson County  
by Honorable Eva Martinez  
County Clerk  
On: Apr 10, 2015 at 02:43P  
As a Recording

Total Fees : 2.00

Receipt Number - 177570  
By:  
Krustle Hidalgo

### Deed of Trust:

Dated: May 15, 2013

Grantor: Arnulfo Martinez

Trustee: Terrie Diane Trip

Lender: TR Land Co., LLC, a Texas Limited Liability Company

Recorded: Volume 1781, Page 125 of the Official Public Records of Wilson County, Texas.

Secures: Real Estate Lien Note ("Note") dated May 15, 2013, in the original principal amount of \$22,500.00 executed by Arnulfo Martinez ("Borrower") and payable to the order of Lender and all other indebtedness of Borrower to Lender, secured by a lien on Lot 153, Tierra Robles Subdivision, Unit III, of Wilson County, Texas, as shown by a Plat at Volume 9, Page 18 of the Plat Records of Wilson County, Texas.

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

All that certain piece, parcel, or tract of land known as Lot 153, Tierra Robles Subdivision, Unit III, as per Plat of Tierra Robles Subdivision, Unit III, of record at Volume 9, Page 18 of the Map and Plat Records of Wilson County, Texas.

Substitute Trustee: Howard C. Berger

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

### Foreclosure Sale:

Date: Tuesday, May 5, 2015

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

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

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Lender's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Lender's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

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

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

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

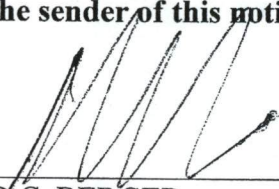
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Lender. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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



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

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



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HOWARD C. BERGER  
State Bar I. D. # 02191250  
433A West Oaklawn, Pleasanton, Texas 78064  
Telephone (830) 569-3771 / Facsimile (830) 569-5171  
Email: [howard@reliabletitlecompany.com](mailto:howard@reliabletitlecompany.com)  
Website: [www.howardcberger.com](http://www.howardcberger.com)  
Attorney for the TR Land Co., LLC

tdt/Berger/TR Land / Martinez

## Notice of Foreclosure Sale

April 10, 2015

Filed for Record in:  
Wilson County  
by Honorable Eva Martinez  
County Clerk  
On: Apr 10, 2015 at 02:43P  
As a Recording  
Total Fees : 2.00  
Receipt Number - 177570  
By:  
Krustle Hidalgo

### Deed of Trust:

Dated: May 15, 2013

Grantor: Abel Mota, Jr.

Trustee: Terrie Diane Trip

Lender: TR Land Co., LLC, a Texas Limited Liability Company

Recorded: Volume 1728, Page 818 of the Official Public Records of Wilson County, Texas.

Secures: Real Estate Lien Note ("Note") dated May 15, 2013, in the original principal amount of \$25,200.00 executed by Abel Mota, Jr. ("Borrower") and payable to the order of Lender and all other indebtedness of Borrower to Lender, secured by a lien on Lot 154, Tierra Robles Subdivision, Unit III, of Wilson County, Texas, as shown by a Plat at Volume 9, Page 18 of the Plat Records of Wilson County, Texas.

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

All that certain piece, parcel, or tract of land known as Lot 154, Tierra Robles Subdivision, Unit III, as per Plat of Tierra Robles Subdivision, Unit III, of record at Volume 9, Page 18 of the Map and Plat Records of Wilson County, Texas.

Substitute Trustee: Howard C. Berger

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

### Foreclosure Sale:

Date: Tuesday, May 5, 2015

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

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

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Lender's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Lender's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

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

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

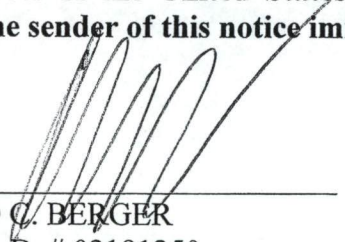
If Lender passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and re-filed in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Lender. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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

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

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



---

HOWARD C. BERGER  
State Bar I. D. # 02191250  
433A West Oaklawn, Pleasanton, Texas 78064  
Telephone (830) 569-3771 / Facsimile (830) 569-5171  
Email: [howard@reliabletitlecompany.com](mailto:howard@reliabletitlecompany.com)  
Website: [www.howardcberger.com](http://www.howardcberger.com)  
Attorney for the TR Land Co., LLC

**NOTICE OF TRUSTEE'S SALE**

Filed for Record in:  
Wilson County  
by: Honorable Eva Martinez  
County Clerk  
On: Apr 07, 2015 at 08:06A  
As a Recording  
Total Fees : 2.00  
Receipt Number - 177385  
By:  
Nicole Toscano

Date: April 7, 2015

Contract for Deed

Date: January 13, 2010  
Seller: LUCAS CABRERA, III AND MARY HELEN CABRERA  
Buyer: KRIS GONZALES  
Property: See Exhibit "A", attached hereto and incorporated herein for all purposes (commonly known as 509 North State Highway 123, Stockdale, Texas 78160)

Trustee: NEIL H. STONE

Date of Sale (first Tuesday of month): May 5, 2015

Time of Sale: 10:00 a.m.

Place of Sale: The most westerly door of the Wilson County Courthouse being the door facing Third Street, or at such other location as designated by the Commissioners Court for such sales.

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.

I, NEIL H. STONE, Trustee, hereby give notice that I will sell the Property at public auction to the highest bidder or bidders for cash at the Place of Sale on the Date of Sale to satisfy the unpaid balance of the Contract for Deed. The earliest time the sale will begin is the Time of Sale, and the sale will be conducted no later than three hours after that time.

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.

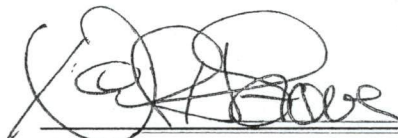
  
NEIL H. STONE, TRUSTEE

EXHIBIT "A"

STATE OF TEXAS  
COUNTY OF WILSON

FIELD NOTES FOR 0.37 ACRES OF LAND

BEING 0.37 acres of land in the City of Floresville out of the Manuel Herrera Survey, Abstract No. 132, Wilson County, Texas and being the same land described in a conveyance to Lucas Cabrera, III et ux in a deed of record in Volume 658, Page 438 of the Deed Records of Wilson County, Texas and being more particularly described by metes and bounds as follows:

**BEGINNING** at a set 1/2" rebar with cap in the northeast right-of-way of State Highway No. 123 for the west corner of the Jeanette Akin land as described in P.C. # 5607 of the Probate Records of Wilson County, Texas and the south corner of this tract;

**THENCE** North 30° 00' 00" West, with said right-of-way, a distance of 100.00 feet to a set 1/2" rebar with cap for the south corner of the Peter C. Dunn, et ux land as described in Volume 665, Page 75 of the Deed Records of Wilson County, Texas and the west corner of this tract;

**THENCE** North 60° 00' 00" East, a distance of 161.00 feet to a set 1/2" rebar with cap in the southwest line of the Salvador Urrabazo, Sr., et ux land as described in Volume 1011, Page 440 of the Official Public Records of Wilson County, Texas for the east corner of said Dunn land and the north corner of this tract;

**THENCE** South 30° 00' 00" East, with the common line of said Urrabazo land, a distance of 100.00 feet to a set 1/2" rebar with cap for the north corner of the aforementioned Akin land and the east corner of this tract;

**THENCE** South 60° 00' 00" West, (the record bearing for this survey per the deed), a distance of 161.00 feet to the POINT OF BEGINNING and containing 0.37 acres of land.

