

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
On: Aug 27, 2018 at 01:21P
As a Recording

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

Date: October 02, 2018

Time: The sale will begin at 12:00PM or not later than three hours after that time.

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

Total Fees : 2.00

Or-As Number - 222295
By: Mary Spooner

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

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated November 29, 2012 and recorded in Document VOLUME 1695, PAGE 603 real property records of WILSON County, Texas, with MARY E DE LE ZERDA AND JOHNNY DE LA ZERDA, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by MARY E DE LE ZERDA AND JOHNNY DE LA ZERDA, securing the payment of the indebtednesses in the original principal amount of \$110,626.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. FIRST GUARANTY MORTGAGE CORPORATION 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. FAY SERVICING LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o FAY SERVICING LLC
440 S. LASALLE ST. 20TH FLOOR
CHICAGO, IL 60605



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

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

Certificate of Posting

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

Declarants Name: _____
Date: _____

EXHIBIT "A"

BEING 0.57 ACRES OF LAND, MORE OR LESS, WITHIN THE CORPORATE CITY LIMITS OF THE CITY OF FLORESVILLE, OUT OF THE S. & J. AROCHA GRANT, ABSTRACT NO. 1, WILSON COUNTY, TEXAS, SAID 0.57 ACRES OF LAND AND BEING THE SAME DESCRIBED IN CONVEYANCE TO ALFONSO FLORES AND WIFE, ELIDA G. FLORES, IN A DEED OF RECORD IN VOLUME 423, PAGE 135 OF THE DEED RECORDS OF WILSON COUNTY, TEXAS, SAID 0.57 ACRES BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A FOUND PIN ON THE SOUTHWEST RIGHT-OF-WAY LINE OF 4TH STREET FOR THE EAST CORNER OF THE ELIZABETH ANN PRICE LAND AS DESCRIBED IN VOLUME 654, PAGE 914 OF THE DEED RECORDS OF WILSON COUNTY, TEXAS AND THE NORTH CORNER OF THIS TRACT;

THENCE SOUTH 41 DEGREES 15' 00" EAST, (THE RECORD BEARING FOR THIS SURVEY PER THE PLAT) WITH SAID RIGHT-OF-WAY, A DISTANCE OF 112.75 FEET TO A FOUND PIN FOR THE NORTH CORNER OF THE LEONA FLIELLER LAND AS DESCRIBED IN VOLUME 487, PAGE 449 OF THE DEED RECORDS OF WILSON COUNTY, TEXAS AND THE EAST CORNER OF THIS TRACT;

THENCE SOUTH 50 DEGREES 26' 44" WEST, WITH THE COMMON LINE OF THE SAID FLIELLER LAND, A DISTANCE OF 219.24 FEET TO A FOUND PIN ON THE NORTHEAST LINE OF THE CHARLES J. FRANKLIN, ET UX LAND AS DESCRIBED IN VOLUME 903, PAGE 497 OF THE OFFICIAL PUBLIC RECORDS OF WILSON COUNTY, TEXAS FOR THE WEST CORNER OF SAID FLIELLER LAND AND THE SOUTH CORNER OF THIS TRACT;

THENCE NORTH 41 DEGREES 36' 11" WEST, WITH THE COMMON LINE OF SAID FRANKLIN LAND, A DISTANCE OF 112.97 FEET TO A FOUND PIN ON THE SOUTHEAST LINE OF THE JEANETTE FLORES LAND AS DESCRIBED IN VOLUME 883, PAGE 330 OF THE OFFICIAL PUBLIC RECORDS OF WILSON COUNTY, TEXAS FOR THE NORTH CORNER OF SAID FRANKLIN LAND AND THE WEST CORNER OF THIS TRACT;

THENCE NORTH 50 DEGREES 29' 51" EAST, WITH THE COMMON LINE OF THE SAID FLORES LAND AND OF THE AFOREMENTIONED ELIZABETH ANN PRICE LAND, A DISTANCE OF 219.94 FEET TO THE POINT OF BEGINNING CONTAINING 0.57 ACRES OF LAND IN THE CORPORATE CITY LIMITS OF THE CITY OF FLORESVILLE, WILSON COUNTY, TEXAS.

COPY

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

DEED OF TRUST INFORMATION:

Date: 11/25/2013
Grantor(s): KIT L. RAMZINSKI, A SINGLE WOMAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,
FOR HOUSTONIAN MORTGAGE GROUP, INC. DBA RESIDENCE LENDING, ITS
SUCCESSORS AND ASSIGNS
Original Principal: \$231,725.00
Recording Information: Book 1763 Page 737 Instrument 00030660
Property County: Wilson
Property:

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

On: Aug 23, 2018 at 10:14A
As of Recording

Total Fees : 2.00

Receipt Number - 222173
By:
Georgina Lira

Reported Address:

LOT 3 OF THE WESTOVER SUBDIVISION, UNIT II, BLOCK 4, ACCORDING TO PLAT
RECORDED IN VOLUME 10, PAGE 47, AMENDED IN VOLUME 10, PAGE 56 OF THE
MAP AND PLAT RECORDS OF WILSON COUNTY, TEXAS.
121 NORTH ELISE DRIVE, LA VERNIA, TX 78121

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Current Mortgagee: Wells Fargo Bank, NA
Mortgage Servicer: Wells Fargo Bank, N. A.
Current Beneficiary: Wells Fargo Bank, NA
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: 12:00PM or within three hours thereafter.
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
BEARS THE ADDRESS OF 2 LIBRARY LANE in Wilson County, Texas, or, if the preceding
area is no longer the designated area, at the area most recently designated by the Wilson
County Commissioner's Court.

Substitute Trustee(s):

Patricia Sanders, Jonathan Schendel, Doug Woodard, Aarti Patel, Maryna Danielian, Frederick
Britton, Pamela Thomas, Stacey Bennett, Amy Ortiz, Robert Gomez, Troy Martin, Deborah
Martin, Irene Salazar, Deanna Ray, Vanessa Ramos, Richard Holton, Michael Burns, Elizabeth
Hayes, Carlos R. Hernandez-Vivoni, 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 Patricia Sanders, Jonathan Schendel, Doug Woodard, Aarti Patel, Maryna Danielian, Frederick Britton, Pamela Thomas, Stacey Bennett, Amy Ortiz, Robert Gomez, Troy Martin, Deborah Martin, Irene Salazar, Deanna Ray, Vanessa Ramos, Richard Holton, Michael Burns, Elizabeth Hayes, Carlos R. Hernandez-Vivoni, 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. Patricia Sanders, Jonathan Schendel, Doug Woodard, Aarti Patel, Maryna Danielian, Frederick Britton, Pamela Thomas, Stacey Bennett, Amy Ortiz, Robert Gomez, Troy Martin, Deborah Martin, Irene Salazar, Deanna Ray, Vanessa Ramos, Richard Holton, Michael Burns, Elizabeth Hayes, Carlos R. Hernandez-Vivoni, 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, shall be made by the undersigned law firm.

NOTICE OF FORECLOSURE SALE

OCTOBER 2, 2018

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
On: Aug 17, 2018 at 04:03P
As a Recording

HOME EQUITY DEED OF TRUST ("Deed of Trust"):

Dated: FEBRUARY 26, 2008
Grantor: ADOLPH A. SOEFJE and MELISSA G. SOEFJE
Trustee: GERALD SEKULA also known as GERALD V. SEKULA
Lender: FALLS CITY NATIONAL BANK
Recorded: Volume 1447, Page 303, Official Public Records of Wilson County, Texas.
Secures: Promissory Note – Texas Home Equity ("Note") in the original principal amount of \$68,900.00, executed by ADOLPH A. SOEFJE and MELISSA G. SOEFJE ("Borrower") and payable to the order of Lender.
Property: The real property, improvements, and personal property described in and mortgaged in the Deed of Trust, including the real property described below and all rights and appurtenances thereto:

Total Fees : 2.00
Receipt Number - 221992
By: Krystle Hidalgo

6.316 acres out of the Manuel Herrera Survey No. 435, Abstract 132, Wilson County, Texas; and being same 6.68 acres described in Deed dated February 11, 1966 from Orie McCown et al, to Ray L. Rawls, recorded in Volume 389, Page 274, Deed Records of Wilson County, Texas LESS AND EXCEPT 0.364 acres described in Deed dated February 20, 1968 from Ray L. Rawls, et ux, to Delbert C. Phillips, et ux, recorded in Volume 406, Page 482, Deed Records of Wilson County, Texas, and described by metes and bounds as follows:

BEGINNING at an iron pin set for the most northerly corner of this tract, being the most northerly corner of said 6.68 acre tract, and being on the southwest boundary of U.S. Highway 123, and also being the most easterly corner of a tract of land known as the H.O. Slaughter Tract;

THENCE S. 29° 28' E., a distance of 458.50 feet with the southwest boundary of U.S. Highway 123 to an iron pin set for the most northerly east corner of this tract, and being the most northerly corner of said 0.364 acre tract;

THENCE S. 60° W., a distance of 125.00 feet with the northwest boundary of said 0.364 acre tract to an iron pin set for interior corner, and being the most westerly corner of said 0.364 acre tract;

THENCE S. 29° 28' W., a distance of 127.00 feet with the southwest boundary of said 0.364 acre tract to an iron pin set for the most southerly east corner of this tract, and being the most southerly corner of said 6.68 acre tract;

THENCE S. 60° W., a distance of 369.00 feet with the southeast boundary of said 6.68 acre tract to an iron pin set for the westerly corner of this tract, and being the most westerly corner of this tract, and being the most westerly corner of said 6.68 acre tract;

THENCE N. 29° 36' W., a distance of 591.00 feet with the southwest boundary of said 6.68 acre tract to an iron pin set for the most westerly corner of this tract, and being the most westerly corner of said 6.68 acre tract;

THENCE N. 60° 38' W., a distance of 495.40 feet with the northwest boundary of said 6.68 acre tract to the POINT OF BEGINNING.

And being the same land described in Deed dated March 31, 2003 from Hubert Roger Mills to Adolph A. Soefje and wife, Melissa G. Soefje, recorded in Volume 1152, Page 391, Official Public Records of Wilson County, Texas.

Substitute Trustee: DOMINIC CARVAJAL

Substitute Trustee

Address: 1433 Third Street, Floresville, Texas 78114

Court Order: On May 16, 2015, Wilson County District Judge Russell Wilson signed an order allowing Lender to proceed with a foreclosure pursuant to applicable law and the terms of the loan agreement. This order is attached and incorporated in this notice.

Foreclosure Sale:

Date: TUESDAY, OCTOBER 2, 2018

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

Place: At the most north-easterly door of the Wilson County Courthouse, being the Courthouse door facing the office of the Wilson County Tax Assessor-Collector in Floresville, Wilson County, Texas, (which 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 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 Trustee to sell the Property.

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

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, 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 refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

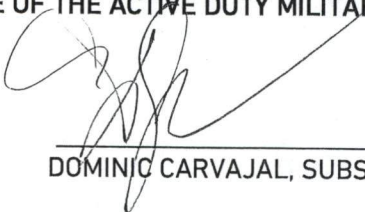
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain 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 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, 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.

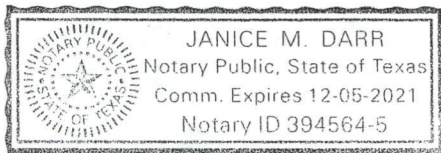


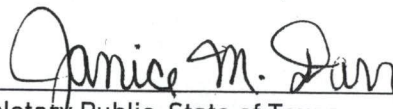
DOMINIC CARVAJAL, SUBSTITUTE TRUSTEE

State of Texas §

County of Wilson §

This instrument was acknowledged before me on AUGUST 17, 2018 by Dominic Carvajal.





Notary Public, State of Texas

COPY

Cause No. 15-02-0044-CWW

IN RE: ORDER FOR FORECLOSURE	§	IN THE DISTRICT COURT
CONCERNING	§	
	§	
<i>514 State Highway 123 N, Stockdale, Texas;</i>	§	
<i>523 State Highway 123 N, Stockdale, Texas;</i>	§	
<i>600 State Highway 123 N, Stockdale, Texas;</i>	§	218 TH JUDICIAL DISTRICT
<i>604 State Highway 123 N, Stockdale, Texas;</i>	§	
<i>and</i>	§	
<i>608 State Highway 123 N, Stockdale, Texas.</i>	§	
Under Tex. R. Civ. Proc. §736	§	
ADOLPH A. SOEFJE AND WIFE, MELISSA G.	§	
SOEFJE,	§	
RESPONDENTS	§	WILSON COUNTY, TEXAS

RULE 736 DEFAULT ORDER

On MAY 26, 2015, this cause was called for hearing. FALLS CITY NATIONAL BANK, PETITIONER, appeared through its attorney and announced ready. RESPONDENTS, ADOLPH A. SOEFJE and wife, MELISSA SOEFJE, although duly and properly cited, failed to file an answer or make an appearance and wholly defaulted. Citation was properly served by the Clerk of the Court on each Respondent and the return of service for each Respondent has been on file for more than ten days. After considering the pleadings and supporting sworn affidavit, the Court grants Petitioner's requested relief. The Court finds the following:

1. Each Respondent failed to file a timely response to Petitioner's application which was supported by an affidavit of material facts under Rule 166a(f); therefore, pursuant to Rule 736.7(a), all facts alleged in the application constitute prima facie evidence of the truth of the matters alleged pursuant to Rule 736.7(a);
2. No response being filed, the Court is directed to grant the Order in accordance with Rule 736.7(b);
3. Respondent's, ADOLPH A. SOEFJE'S, last known address is P.O. Box 542, Stockdale, Texas 78160-0542;
4. Respondent's, MELISSA G. SOEFJE'S, last known address is P.O. Box 542, Stockdale, Texas 78160-0542;
5. The real property and improvements sought to be foreclosed is commonly known as:
 - a. 514 State Highway 123 N, Stockdale, Texas;
 - b. 523 State Highway 123 N, Stockdale, Texas;
 - c. 600 State Highway 123 N, Stockdale, Texas;
 - d. 604 State Highway 123 N, Stockdale, Texas; and
 - e. 608 State Highway 123 N, Stockdale, Texas, and more particularly described by metes and bounds as follows:

BEING 6.316 acres of land out of the Manuel Herrera Survey No. 435, A-132, Wilson County, Texas; and being same 6.68 acres described in Deed dated February 11, 1966 from Orle McCown et al, to Ray L. Rawls, recorded in Volume

389, Page 274, Deed Records of Wilson County, Texas LESS AND EXCEPT 0.364 acres described in Deed dated February 20, 1968 from Ray L. Rawls, et ux, to Delbert C. Phillips, et ux, recorded in Volume 406, Page 482, Deed Records of Wilson County, Texas, and described by metes and bounds as follows:

BEGINNING at an iron pin set for the most northerly corner of this tract, being the most northerly corner of said 6.68 acre tract, and being on the southwest boundary of U.S. Highway 123, and also being the most easterly corner of a tract of land known as the H.O. Slaughter Tract;

THENCE S. 29° 28' E., a distance of 458.50 feet with the southwest boundary of U.S. Highway 123 to an iron pin set for the most northerly east corner of this tract, and being the most northerly corner of said 0.364 acre tract;

THENCE S. 60° W., a distance of 125.00 feet with the northwest boundary of said 0.364 acre tract to an iron pin set for interior corner, and being the most westerly corner of said 0.364 acre tract;

THENCE S. 29° 28' W., a distance of 127.00 feet with the southwest boundary of said 0.364 acre tract to an iron pin set for the most southerly east corner of this tract, and being the most southerly corner of said 6.68 acre tract;

THENCE S. 60° W., a distance of 369.00 feet with the southeast boundary of said 6.68 acre tract to an iron pin set for the westerly corner of this tract, and being the most westerly corner of this tract, and being the most westerly corner of said 6.68 acre tract;

THENCE N. 29° 36' W., a distance of 591.00 feet with the southwest boundary of said 6.68 acre tract to an iron pin set for the most westerly corner of this tract, and being the most westerly corner of said 6.68 acre tract;

THENCE N. 60° 38' W., a distance of 495.40 feet with the northwest boundary of said 6.68 acre tract to the POINT OF BEGINNING.

And being the same land described in Deed dated March 31, 2003 from Hubert Roger Mills to Adolph A. Soefje and wife, Melissa G. Soefje, recorded in Volume 1152, Page 391, Official Public Records of Wilson County, Texas.

The home equity lien created under article XVI, section 50(a)(6) of the Texas Constitution encumbering the property is recorded in Volume 1147, Page 303, Official Public Records of Wilson County, Texas.

6. The material facts establishing the basis of Petitioner's right to continue with a foreclosure under applicable law are:
 - a. Though given notice and opportunity to cure the default under applicable law, Respondents failed to cure the default before Petitioner filed its application in this cause;
 - b. At the time the application was filed, Respondents obligated for the home equity loan had materially breached their obligations as described below:
 - i. Falling to make thirteen scheduled loan payments and failed to pay TEN THOUSAND NINE HUNDRED SIX AND 49/100 DOLLARS (\$10,906.49), which was the amount necessary to cure the default; and

14-018cc Soefje
Cause No. 15-02-0044-CVW
In re Foreclosure: Adolph A. Soefje and Melissa G. Soefje
Rule 736 Default Order


Page 2 of 3

ii. Failing to pay late charges of TWO THOUSAND EIGHTY-FOUR AND 95/100 DOLLARS (\$2,084.95).

7. Each Respondent obligated for the home equity loan sought to be foreclosed failed to do so and the home equity loan remains in default.
8. Pursuant to Rule 736.8, this Rule 736 Default Order is not subject to a motion for rehearing, new trial, or appeal. Any challenge to this Order must be made in a suit filed in a separate, independent, original proceeding in a court of competent jurisdiction.
9. Based on Petitioner's affidavit filed with its application, each Respondent who is a natural person is not a member of the United States military or under the protection of the Servicemembers Civil Relief Act. 50 U.S.C. app 501 *et seq.*

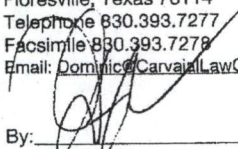
THEREFORE the Court renders judgment for Petitioner and enters a Rule 736 Default Order. Petitioner shall pay all costs of court in accordance with Rule 736.2.

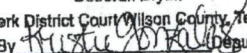
Signed this 26 day of MAY, 2015.


JUDGE PRESIDING

APPROVED:

CARVAJAL LAW FIRM
A Professional Corporation
1433 Third Street
Floresville, Texas 78114
Telephone 830.393.7277
Facsimile 830.393.7278
Email: Dominic@CarvajalLawOffice.net

By: 
DOMINIC CARVAJAL
ATTORNEY FOR FALLS CITY NATIONAL BANK
PETITIONER

Filed 26th Day of May 2015
9:51 A M
Deborah Bryan
Clerk District Court Wilson County, Texas
By:  Deputy

14-018cc Soefje
Cause No. 15-02-0044-CVW
In re Foreclosure: Adolph A. Soefje and Melissa G. Soefje
Rule 736 Default Order

Page 3 of 3

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: Aug 14, 2018 at 01:10P

As a Recording

Note: Sale Contract
Date: April 25, 2013
Original Creditor: Green Tree Servicing LLC
Debtor: Anthony Amador and Valerie Segura
Current Holder: U. S. Bank, N.A., as Trustee, successor in interest to Wachovia Bank,
National Association, as Trustee for Mid-State Capital Corporation
2005-1 Trust by Ditech Financial LLC, as servicer with delegated
authority

Total Fees : 2.00
Receipt Number - 221827
By: Mary Spooner

Security Instrument:

Purchase Money Deed of Trust
Date: April 25, 2013
Grantor: Anthony Amador and Valerie Segura
Trustee: Joseph H. Kelly
Recording Information: Volume 1725 at pages 900 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 Security Instrument and as more particularly described in
Exhibit "A" attached hereto (setting forth therein the legal description of
the property as contained in or attached to the above Security Instrument)
(referred to in this Notice of Sale as the "Property").

Current Beneficiary: U. S. Bank, N.A., as Trustee, successor in interest to Wachovia
Bank, National Association, as Trustee for Mid-State Capital
Corporation 2005-1 Trust by Ditech Financial LLC, as servicer
with delegated authority

Mortgage Servicer: Ditech Financial LLC (f/k/a Green Tree Servicing LLC), 2100 E. Elliot Road, T-
314, Tempe, Arizona 85284, by virtue of a servicing agreement with Current
Beneficiary.

**Attorney for Mortgage
Servicer Authorized to**

Appoint Substitute Trustees: Kenneth M. Culbreth, Jr.

**Appointment of
Substitute Trustees:**

**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.**

In accordance with Texas Property Code Section 51.0076, the undersigned
attorney for the Mortgage Servicer has named and appointed Kenneth M.
Culbreth, Jr. and others (identified in **Exhibit "B"** attached hereto) as Substitute
Trustees, each to act individually (the "Substitute Trustee") under and by virtue
of the Security Instrument.

Foreclosure Sale:

County: Wilson, Texas

Date of Sale (first Tuesday of month): September 4, 2018

Time of Sale: The sale of the Property will begin no earlier than 1:00 o'clock P.M. and no later than three (3) hours thereafter

Place of Sale: The sale of the Property 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 Wilson County Commissioners' Court as follows: Most norther-easterly door of courthouse (facing the Wilson County Tax Assessor-Collector office).

Type of Sale: The sale of the Property is a non-judicial sale being conducted pursuant to the power of sale granted by the Security Instrument.

Terms of Sale: The sale of the Property will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Security Instrument permitting the Beneficiary to have the bid credited against the indebtedness secured by the Security Instrument at the time of the 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 of the Property will be made expressly subject to any title matters set forth in the Security Instrument, 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 Security Instrument. The sale shall not cover any part of the Property that has been released of public record from the lien of the Security Instrument. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.


Pursuant to the Security Instrument, the Beneficiary has the right to direct the Substitute 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 Security Instrument. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Default and Notice: Default has been made in payment of the Note and Security Instrument and the Note is now unpaid, delinquent and in default. All required notices have been given to Debtor and any and all other necessary parties with regard to the defaulted indebtedness. Mortgage Servicer has requested the undersigned, Substitute Trustee, to post, file and give notice of foreclosure of the Security Instrument and the lien thereof in accordance with applicable Texas law and the terms and provisions of the Security Instrument. Mortgage Servicer is representing Mid-State Capital Corporation 2005-1 Trust under a Servicing Agreement.

Dated: August 8, 2018

By:


Kenneth M. Culbreth, Jr., as
Attorney for Mortgage Servicer

By:



Kenneth M. Culbreth, Jr., as Substitute Trustee
500 North Shoreline, Suite 612
Corpus Christi, Texas 78401-0341
(361) 884-5678 Telephone
(361) 888-9149 Telecopier

Exhibit "A"

FIELD NOTES FOR 1.000 ACRE OF LAND IN THE JOSE DE LA GARZA GRANT, A-14, WILSON COUNTY, TEXAS AND BEING OUT OF A 1.63 ACRE TRACT CONVEYED TO TERESA LUCIO MARROQUIN IN VOLUME 783, PAGE 340 IN THE DEED RECORDS OF WILSON COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING at a 1 inch steel pin found in a fence line on the east margin of Krystal Ray Lane, being a 30 foot easement, described in Volume 783, Page 340 in the Deed Records of Wilson County, Texas, being the northeast corner of a 1.63 acre tract conveyed to Teresa Lucio Marroquin in Volume 783, Page 340 in the Deed Records of Wilson County, Texas and also being the northeast corner of this tract;

THENCE with the fence line along the east margin of Krystal-Ray Lane and the east line of said 1.63 acre Marroquin tract, South $32^{\circ} 36' 00''$ East for 141.05 feet to a 1/2 inch steel pin set for the southeast corner of this tract;

THENCE with the south line of this tract, South $57^{\circ} 23' 01''$ West, passing at 30.00 feet the west margin of Krystal Ray Lane and at a total distance of 308.83 feet to a 1/2 inch steel pin set for the southwest corner of this tract;

THENCE with the west line of this tract, North $32^{\circ} 36' 00''$ West for 141.05 feet to a 1/2 inch steel pin set in a fence line on the north line of said 1.63 acre Marroquin tract for the northwest corner of this tract;

THENCE with the fence line along the north line of said 1.63 acre Marroquin tract, North $57^{\circ} 23' 01''$ East, passing at 278.83 feet the west margin of Krystal Ray Lane and at a total distance of 308.83 feet to the POINT OF BEGINNING.

Exhibit "B"

Kenneth M. Culbreth, Jr.
500 North Shoreline, Suite 612
Corpus Christi, Nueces County, Texas 78401

Ed Henderson
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

Lenette Reese
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.

COPY

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:
12/31/2013

Original Beneficiary/Mortgagee:
BOKF, NA DBA BANK OF TEXAS

Recorded in:
Volume: 1170
Page: 526
Instrument No: 00031814

Mortgage Servicer:
Bank of Oklahoma, N.A. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.

Grantor(s)/Mortgagor(s):
CHARLES S ROUSE, A MARRIED PERSON
JOINED HEREIN BY ELISA ROUSE
Current Beneficiary/Mortgagee:
BOKE, N.A.

Property County:
WILSON

Mortgage Servicer's Address:
7060 S. Yale Avenue, Suite 200,
Tulsa, OK 74136

Legal Description: LOT 58, TIERRA ROBLES SUBDIVISION, UNIT 1, AS SHOWN BY A MAP OR PLAT OF RECORD AT VOL. 8, PAGE 36 OF THE PLAT RECORDS OF WILSON COUNTY, TEXAS.

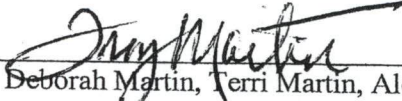
Date of Sale: 10/2/2018

Earliest Time Sale Will Begin: 12:00PM

Place of Sale of Property: THE MOST NORTH-EASTERLY DOOR OF THE WILSON COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE 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):
the armed forces of the United States. If you
or your spouse are serving on active military duty,
including active military duty as a member of the
Texas National 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


Deborah Martin, Terri Martin, Alexis Martin, Cassie
Martin, Troy Martin, Shelby Martin, Deanna Ray
or E. "Ursula" B. Willie
or Thuy Frazier
or Cindy Mendoza
or Deanna Segovia, Substitute Trustee
MCCARTHY & HOLTHUS, LLP
1255 WEST 15TH STREET, SUITE 1060
PLANO, TX 75075

sender of this notice immediately.

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
On: Aug 16, 2018 at 08:58A
As a Recording

Total Fees : 2.00

Receipt Number - 221905
By:
Elsy Barreto,

MH File Number: TX-18-55373-POS
Loan Type: Conventional Residential

COPY

TS No.: 2018-01950-TX
18-001565-673

Filed for Record in:
Wilson County
by Honorable Eva Martinez
County Clerk
On: Aug 09, 2018 at 10:18A
As a Recording

Notice of [Substitute] Trustee 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: 10/02/2018

Time: The sale will begin at 12:00 PM or not later than three hours after that time

Place: THE MOST NORTH-EASTERLY DOOR OF THE WILSON COUNTY COURTHOUSE, BEING THE COURTHOUSE DOOR FACING THE OFFICE OF THE WILSON COUNTY TAX ASSESSOR-COLLECTOR, IN FLORESVILLE, WILSON COUNTY, TEXAS, WHICH BEARS THE ADDRESS OF 2 LIBRARY LANE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS

Property Address: 216 Windcrest, Floresville, TX 78114

2. 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. Any conveyance of the property is subject to all matters of record affecting the property.

3. Instrument to be Foreclosed: The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 07/20/2004 and recorded 07/21/2004 in Book OP 1232 Page 378 Document 00016453, real property records of Wilson County, Texas, with **Nora Guerrero Joined Herein by her spouse John Guerrero** grantor(s) and Aames Funding Corporation DBA Aames Home Loan as Lender, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary.

4. Appointment of Substitute Trustee: In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint TROY MARTIN, DEBORAH MARTIN, CASSIE MARTIN, TERRI MARTIN, DEANNA RAY, BOB FRISCH, JAMIE STEEN, JODI STEEN OR JO WOOLSEY, Substitute Trustee to act under and by virtue of said Deed of Trust.

5. Obligation Secured: Deed of Trust or Contract Lien executed by **Nora Guerrero Joined Herein by her spouse John Guerrero**, securing the payment of the indebtedness in the original principal amount of **\$72,800.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **U.S. BANK N.A., IN ITS CAPACITY AS TRUSTEE FOR CSFB HOME EQUITY PASS-THROUGH CERTIFICATES, SERIES 2004**

Notice of [Substitute] Trustee Sale

6. Default: A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

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

ALL THAT CERTAIN TRACT OR PARCEL OF LAND KNOWN AS LOT 1 OF BLOCK 2 OF THE NORTHCREST SUBDIVISION, UNIT 1A, CITY OF FLORESVILLE, WILSON COUNTY, TEXAS, BEING OUT OF THE S. & J. AROCHA SURVEY, ABSTRACT 1, OF WILSON COUNTY, TEXAS, AS SHOWN ON THAT CERTAIN PLAT FILED FOR RECORD AT VOLUME 6, PAGE 44, PLAT RECORDS OF WILSON COUNTY, TEXAS.

8. 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. **Ocwen Loan Servicing, LLC**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

C/O Ocwen Loan Servicing, LLC

**1661 Worthington Rd., Suite 100
West Palm Beach, FL 33409**

Phone: 1-800-746-2936

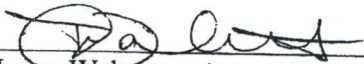
TS No.: 2018-01950-TX
18-001565-673

Notice of [Substitute] Trustee Sale

9. Limitation of Damages: 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.

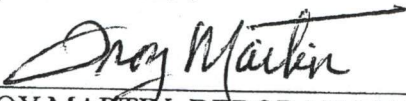
THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

Date: August 6, 2018



Iman Walcott – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

C/O Power Default Services, Inc.
Northpark Town Center
1000 Abernathy Rd NE; Bldg 400, Suite 200
Atlanta, GA 30328
Telephone: 855-427-2204
Fax: 866-960-8298



TROY MARTIN, DEBORAH MARTIN, CASSIE MARTIN, TERRI MARTIN, DEANNA RAY, BOB FRISCH, JAMIE STEEN, JODI STEEN OR JO WOOLSEY - Substitute Trustee(s)

C/O AVT Title Services, LLC
1101 Ridge Rd. Suite 222
Rockwall, TX 75087

POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

Certificate of Posting
I am _____ whose address is c/o AVT Title Services, LLC, 1101 Ridge Rd., Suite 222, Rockwall, TX 75087. I declare under penalty of perjury that on _____ I filed this Notice of Foreclosure Sale at the office of the Wilson County Clerk and caused it to be posted at the location directed by the Wilson County Commissioners Court.



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

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

On: Aug 09, 2018 at 10:19A

As a Recording

DEED OF TRUST INFORMATION:

Date: 01/26/2005
Grantor(s): JOHN FOSTER, JOINED HEREIN PRO FORMA BY HIS SPOUSE, ANGEL FOSTER: 2.00
Original Mortgage: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE
FOR WR STARKEY MORTGAGE, L.L.P., ITS SUCCESSORS AND ASSIGNS
Original Principal: \$54,767.00
Recording Information: Book 1263 Page 633 Instrument 00000633
Property County: Wilson
Property:

2.69 ACRES OF LAND OUT OT THE JOSE MARIA BALMASEDA GRANT, ABSTRACT 2, WILSON COUNTY, TEXAS, AND BEING PART OF LOT 12, POST OAK HILLS RANCHETTES SUBDIVISION, AS SHOWN ON THE PLAT OF RECORD IN VOLUME 2, PAGE 58 OF THE PLAT RECORD OF WILSON COUNTY, TEXAS, SAID 2.69 ACRE TRACT BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A SET 1/2 INCH REBAR ON THE SOUTHEASTERLY LINE OF THE JIMMY A. PARGMANN, ET UX, LAND DESCRIBED IN VOLUME 561, PAGE 705, WILSON COUNTY DEED RECORDS FOR THE NORTHERLY CORNER OF LOT 13, THE WESTERLY CORNER OF LOT 12 AND OF THIS TRACT.

THENCE NORTH 60 DEGREES 07'49" EAST, WITH THE COMMON LINE OF THE PARGMANN LAND AND OF THIS TRACT, DISTANCE OF 282.54 FEET TO A SET 1/2 INCH REBAR FOR THE NORTH CORNER OF THIS TRACT AND WEST CORNER OF THE JAMES C. BODIFORD, ET UX, LAND DESCRIBED IN VOLUME 691, PAGE 279, WILSON COUNTY DEED RECORDS.

THENCE SOUTH 30 DEGREES 01'11" EAST, WITH THE COMMON LINE OF THE BODIFORD LAND AND OF THIS TRACT, AT 60.00 FEET A FENCE CORNER POST ON THE SOUTHEAST RIGHT OF WAY LINE OF POST OAK ROAD, TOTAL DISTANCE OF 414.38 FEET TO A FOUND STEEL PIN FOR A COMMON CORNER ON THE NORTHWEST LINE OF THE HAZEL MCBRIDE LAND DESCRIBED IN VOLUME 483, PAGE 31, WILSON COUNTY DEED RECORDS.

THENCE SOUTH 59 DEGREES 49'00" WEST, (RECORD BEARING PER PLAT) WITH THE COMMON LINE OF THE MCBRIDE LAND AND OF THIS TRACT, DISTANCE OF 282.44 FEET TO A FOUND STEEL PIN FOR THE SOUTH CORNER OF THIS TRACT AND EAST CORNER OF LOT 13.

THENCE NORTH 30 DEGREES 01'56" WEST, WITH THE COMMON LINE OF LOT 13, LOT 12 AND OF THIS TRACT, AT 355.92 FEET A FOUND STEEL PIN ON THE SOUTHEAST RIGHT OF WAY LINE OF POST OAK ROAD, TOTAL DISTANCE OF 415.92 FEET TO THE POINT OF BEGINNING CONTAINING 2.69 ACRES OF LAND.

AND BEING THE SAME LAND DESCRIBED IN DEED DATED FEBRUARY 14, 1995 FROM JOHN E. MILLER, ET UX, TO IVAN F. BROWN, JR., ET UX, OF RECORD IN VOLUME 908, PAGE 743, WILSON COUNTY OFFICIAL PUBLIC RECORDS.

Reported Address: 64 POST OAK ROAD, LA VERNIA, TX 78121

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Current Mortgagee: Wells Fargo Bank, NA
Mortgage Servicer: Wells Fargo Bank, N. A.
Current Beneficiary: Wells Fargo Bank, NA
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: 12:00PM or within three hours thereafter.
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 BEARS THE ADDRESS OF 2 LIBRARY LANE in Wilson County, Texas, or, if the preceding area is no longer the designated area, at the area most recently designated by the Wilson County Commissioner's Court.


Substitute Trustee(s): Patricia Sanders, Jonathan Schendel, Doug Woodard, Aarti Patel, Maryna Danielian, Frederick Britton, Pamela Thomas, Steven D. ...

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. Patricia Sanders, Jonathan Schendel, Doug Woodard, Aarti Patel, Maryna Danielian, Frederick Britton, Pamela Thomas, Stacey Bennett, Amy Ortiz, Robert Gomez, Troy Martin, Deborah Martin, Irene Salazar, Deanna Ray, Vanessa Ramos, Richard Holton, Michael Burns, Elizabeth Hayes, Marilyn Jones, 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.