

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.

MARGIE R. IBARRA  
COUNTY CLERK  
FILED  
2016 NOV - 8 PM 2: 55  
WEBB COUNTY, TEXAS  
BY *Bo* DEPUTY

1. Date, Time, and Place of Sale.

Date: 12/06/2016

Time: The sale will begin at 01:00 PM or not later than three hours after that time

Place: The area outside of the Northwest (Parking Garage) 1st Floor entrance to the Webb County Justice Center, 1110 Victoria Street or any other area designated by the County Commissioners Court 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: 309 Mescalero Dr, Laredo, TX 78045

2. Terms of Sale: Cash

3. **Instrument to be Foreclosed:** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated 10/31/2006 and recorded 11/07/2006 in Document 942536, Book 2225 Page 63, real property records of Webb County Texas, with David Leobardo Rodriguez and Laura O Rodriguez, Husband and Wife, grantor(s), and New Century Mortgage Corporation, as Lender, Mortgage Electronic Registration Systems, Inc., as Beneficiary.

4. **Appointment of Substitute Trustee:** The undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon the contingency and in the manner authorized by the above referenced Deed of Trust.

5. **Obligation Secured:** Deed of Trust or Contract Lien executed by David Leobardo Rodriguez and Laura O Rodriguez, Husband and Wife securing the payment of the indebtedness in the original principal amount of \$80,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. DEUTSCHE BANK NATIONAL TRUST COMPANY, As Trustee for Securitized Asset Backed Receivables LLC Trust 2007-NC2, Mortgage-Pass Through Certificates, Series 2007-NC2 is the current mortgagee of the note and the deed of trust or contract lien.

DECEMBER -30

Clerk: *[Signature]*

**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:

**Situated in Webb County, Texas and being The Surface Only of Lot Number Nineteen (19), in Block Number Fourteen (14), INDIAN SUNSET SUBDIVISION, PHASE 3, a subdivision situated in the City of Laredo, as per Plat recorded in Volume 18, Page 90, Webb County Plat Records.**

8. **Mortgage Servicer Information:** The Mortgage Service 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**

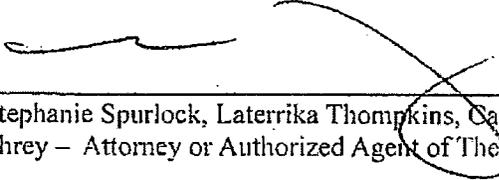
30-A

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: November 4, 2016

  
Stephanie Spurlock, Laterrika Thompkins, Camisha Scott, Keisha Lyons, Melisa Jones, Iman Walcott, Tanesha Humphrey – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

  
Sandra Mendoza, Arnold Mendoza, W.D. Larew, Martin H. Vacca, Colette Mayers, Stephen Mayers, Bob Dickerson, Troy Robinett, Frederick Britton, Evan Press, Jack Burns II, Kristie Alvarez, Julian Perrine, Kristi Knight, Zana Jackson, Matthew Wolfson, Chance Oliver, Max Murphy or Bret Allen – Substitute Trustee(s)

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

**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.**

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

MARGIE R. IBARRA  
COUNTY CLERK  
FILED  
2016 NOV 14 AM 10:40  
WEBB COUNTY, TEXAS  
BY *[Signature]*  
DEEDS

STATE OF TEXAS §  
COUNTY OF WEBB §

WHEREAS, by that certain Deed of Trust (the "Deed of Trust") dated May 31, 2013, PLACIDO RODRIGUEZ POLANCO ("Mortgagor") conveyed certain real property (the "Property") to David Z. Conoly, P.C., Trustee for JUAN M. GARZA; and,

WHEREAS, the Property is more particularly described as follows:

The Surface Only of Lot Number Thirteen (13), Block Six (6), Las Misiones Subdivision, Unit II, situated in the City of Laredo, Webb County, Texas, according to plat thereof recorded in Volume 25, Page 156, Plat Records of Webb County, Texas.

together with any other improvements and other property thereon as described in the Deed of Trust; and

WHEREAS, the above described Deed of Trust is recorded in Volume 3447 at Page 426 et seq., of the Official Public Records of Webb County, Texas, and,

WHEREAS, the Deed of Trust pledged the Property to secure the payment of that one certain Real Estate Lien Note of even date therewith, executed by Mortgagor and payable to the order of JUAN M. GARZA, the beneficiary under the Deed of Trust in the original principal amount of \$78,000.00 (the "Note"), and any and all other indebtedness secured and described in the Deed of Trust; and

WHEREAS, the Note is in default and the entire unpaid principal balance thereof has matured and is now due and payable, and demand has been made on the persons or entities obligated to pay said indebtedness; and

WHEREAS, JUAN M. GARZA, the beneficiary, intends to have the power of sale set

**DECEMBER -31**  
Clerk: *[Signature]*

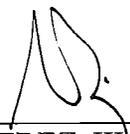
forth in the Deed of Trust enforced; and

WHEREAS, JUAN M. GARZA the beneficiary under the Deed of Trust, has appointed SIGIFREDO PEREZ, III as Substitute Trustee, to enforce the power of sale under the Deed of Trust for the purpose of collecting the indebtedness set forth therein after giving notice of the time, place and terms of said sale;

WHEREAS, JUAN M. GARZA, the beneficiary under the Deed of Trust and the owner and holder of the indebtedness thereby secured, has directed the Substitute Trustee, or his successor, to enforce the power of sale under the Deed of Trust for the purpose of collecting the indebtedness set forth therein after giving notice of the time, place and terms of said sale, and the Property to be sold, pursuant to the Deed of Trust and the Laws of the State of Texas;

NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS: That I, SIGIFREDO PEREZ, III, Substitute Trustee, hereby give notice that I will accordingly after due publication of this Notice, and after having given written notice at least twenty-one (21) days preceding the date of such sale by certified mail to each debtor obligated to pay the Note and indebtedness secured by the Deed of Trust at the address of each such debtor according to the records of the beneficiary as required by the Deed of Trust and the Laws of the State of Texas, sell the Property at public auction to the highest bidder or bidders for cash at the area designated for foreclosure sales by the County Commissioners' Court of Webb County, Texas, between the hours of eleven o'clock (11:00) a.m. and four o'clock (4:00) p.m., on the first Tuesday of December of 2016, the same being the 6<sup>th</sup> day of December, 2016. This is notice that the sale will begin at eleven o'clock (11:00) a.m. or not later than three hours after that time on Tuesday, December 6, 2016.

EXECUTED on this 14<sup>th</sup> day of November, 2016.

  
\_\_\_\_\_  
SIGIFREDO PEREZ, III

STATE OF TEXAS        §  
COUNTY OF WEBB     §

This instrument was acknowledged before me on this 14<sup>th</sup> day of November, 2016 by SIGIFREDO PEREZ, III.



  
\_\_\_\_\_  
Notary Public, State of Texas

**Assert and protect your rights as a member of the US armed forces. 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 national guard of another state or as a member of a reserve component of the US armed forces, send written notice of the active duty military service to the sender of this notice immediately.**

**NOTICE OF TRUSTEE'S SALE**

Date: November 14, 2016  
Trustee: ROBERT A. SALDAÑA  
217 W. Village Blvd., Ste. 3  
Laredo, Texas 78041  
Holder: STH Ventures, LLC, a Texas Limited Liability Company

2016 NOV 14 AM 11:02  
WEBB COUNTY, TEXAS  
BY *[Signature]* DEPUTY  
MARGIE R. IBARRA  
COUNTY CLERK  
FILED

Note(s):  
Date: May 25, 2012  
Amount: \$48,000.00  
Maker: ROBERTO I REYNOSO AND ESPERANZA C. BENAVIDES  
Payee: GREEN MINES RANCH, LTD.  
Final Maturity Date: AS THEREIN PROVIDED

Deed of Trust:  
Date: May 25, 2012  
Grantor: ROBERTO I REYNOSO AND ESPERANZA C. BENAVIDES  
Lender: GREEN MINES RANCH, LTD.  
Trustee: ROBERT A. SALDAÑA  
Recording Information: Volume 3311 pp. 573, Webb County Official Public Records  
Property: THE SURFACE ONLY to LOT NOS. 27 and 28, in BLOCK NO. 11, in the GREEN SUBDIVISION, UNIT 3, a subdivision in Laredo, Webb County, Texas, as per plat recorded in Volume 25 Page 151, Webb County Official Public Records.

County: WEBB  
Date of Sale (first Tuesday of Month): December 6, 2016  
Time of Sale: Not earlier than 1:00 p.m. and not later than 4:00 p.m.  
Place of Sale: At that area just outside the northwest (parking garage) 1st floor entrance to the Webb County Justice Center (1110 Victoria Street, and being the place designated by the Commissioners Court of Webb County, Texas, as the place where such foreclosures are to take place)

ROBERT A. SALDAÑA is Trustee under the Deed of Trust. Holder, the current holder of the Note and Deed of Trust under Transfer of Note and Liens dated September 17, 2012 (Effective Date), recorded in Volume 3321, Page 362, et seq., Webb County Official Public Records, has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale and during the Time of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash.

*[Signature]*  
ROBERT A. SALDAÑA  
Trustee

**DECEMBER- 32**  
Clerk: *[Signature]*



Place: Webb County Courthouse in Laredo, Webb County Texas, in the area designated by the County Commissioners Court (At the 1<sup>st</sup> level westside rear door and entrance to the Justice Center Garage Parking Lot, 1110 Victoria St., Laredo, Webb 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 B & B ENTERPRISES, LLC's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Additionally, written notice of the proposed sale was served by certified mail, return receipt requested, on Debtor and by certified mail, return receipt requested, on every other party obligated to pay the Indebtedness according to the records of Lender, at least 21 days preceding the date of sale, such service having been completed by deposit of the notice enclosed in a prepaid wrapper, properly addressed to each such party at the most recent address of such party as shown by the records of Lender in a post office or official depository under the care and custody of the United States Postal Service.

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, B & B ENTERPRISES, LLC, the owner and holder of the Note, has requested Richard E. Haynes, II, Trustee, to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal Notice is hereby given of B & B ENTERPRISES, LLC's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with B & B ENTERPRISES, LLC's rights and remedies under the Deed of Trust and Section 9.604 of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time and Place of Sale described above, Richard E. Haynes, II, Trustee, will sell the Property by public sale to the highest bidder for cash in accordance with the Deed of Trust.

If Lender/Beneficiary 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 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/Beneficiary. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

33-A

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.

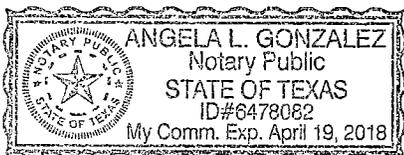
Pursuant to section 51.0075(a) of The Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

**"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."**



RICHARD E. HAYNES, II, Trustee

Subscribed and sworn before me on this 14<sup>th</sup> day of November, 2016.



NOTARY PUBLIC, STATE OF TEXAS



Place: Webb County Courthouse in Laredo, Webb County Texas, in the area designated by the County Commissioners Court (At the 1<sup>st</sup> level westside rear door and entrance to the Justice Center Garage Parking Lot, 1110 Victoria St., Laredo, Webb 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 B & B ENTERPRISES, LLC's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Additionally, written notice of the proposed sale was served by certified mail, return receipt requested, on Debtor and by certified mail, return receipt requested, on every other party obligated to pay the Indebtedness according to the records of Lender, at least 21 days preceding the date of sale, such service having been completed by deposit of the notice enclosed in a prepaid wrapper, properly addressed to each such party at the most recent address of such party as shown by the records of Lender in a post office or official depository under the care and custody of the United States Postal Service.

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, B & B ENTERPRISES, LLC, the owner and holder of the Note, has requested Richard E. Haynes, II, Trustee, to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal Notice is hereby given of B & B ENTERPRISES, LLC's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with B & B ENTERPRISES, LLC's rights and remedies under the Deed of Trust and Section 9.604 of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time and Place of Sale described above, Richard E. Haynes, II, Trustee, will sell the Property by public sale to the highest bidder for cash in accordance with the Deed of Trust.

If Lender/Beneficiary 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 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/Beneficiary. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

34-A

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.

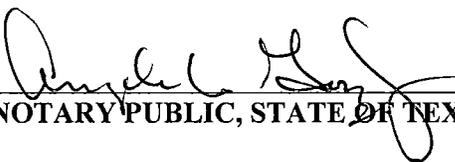
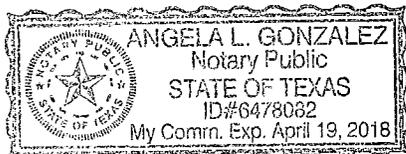
Pursuant to section 51.0075(a) of The Texas Property Code, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Trustee.

**"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."**



\_\_\_\_\_  
RICHARD E. HAYNES, II, Trustee

Subscribed and sworn before me on this 14<sup>th</sup> day of November, 2016.



\_\_\_\_\_  
NOTARY PUBLIC, STATE OF TEXAS

34-13

2016 NOV 14 PM 12: 01

WEBB COUNTY, TEXAS

BY RR DEPUTY

## NOTICE OF FORECLOSURE SALE

STATE OF TEXAS           §  
  §  
COUNTY OF WEBB       §

Date: November 10, 2016

Deed of Trust ("Deed of Trust"):

Dated: September 15, 2009  
Grantor: **ANDALAY, LTD**

Trustee: Ray A. Gonzales  
5219 McPherson Rd.  
Laredo, Texas 78041  
Ph: (956) 723-2265  
Fax: (956) 723-3136

Lender: FALCON INTERNATIONAL BANK  
Recorded in: Document No. 1049860, Volume 2822, Page 103 et. seq., of the Official Public Records of Webb County, Texas.

Modified by: Modification and Extension of Commercial Real Estate Note and Lien dated **July 26, 2012**; Further modified by Modification and Extension of Real Estate Note and Lien dated **April 15, 2014**, recorded in Document No. 1199180, Volume 3604, Page 447 et. seq., of the Official Public Records of Webb County, Texas.; Further modified by Modification and Extension of Real Estate Note and Lien dated **December 10, 2014**; Further modified by Modification and Extension of Commercial Real Estate Note dated **April 16, 2015**, recorded in Document No. 1231330, in Volume 3780, Page 248 et. seq., of the Official Public Records of Webb County, Texas; Further modified by Modification and Extension of Commercial Real Estate Note dated **July 9, 2015**, recorded in Document No. 1239535, in Volume 3826 Page 787 et. seq., of the Official Public Records of Webb County, Texas; Further modified by Modification and Extension of Commercial Real Estate Note dated **September 28, 2015**, recorded in Document No. 1246078, in Volume 3863, Page 338 et. seq., of the Official Public Records of Webb County, Texas; Further modified by Modification and Extension of Commercial Real Estate Note dated **December 10, 2015**, recorded in Document No. 1253608, in Volume 3906, Page 799 et. seq., of the Official Public Records of Webb County, Texas; Further modified by Modification and Extension of Commercial Real Estate Note dated **May 27, 2016**, recorded in Document No. 1266549, in Volume 4057, Page 834 et. seq., of the Official Public Records of Webb County, Texas.

**DECEMBER 35**  
Clerk: RR

Secures: Commercial Real Estate Lien Note ("Note") in the original principal amount of \$1,784,219.43, executed by ANDALAY, LTD and payable to the order of Lender, and all other indebtedness of ANDALAY, LTD to FALCON INTERNATIONAL BANK.

Property:

**TRACT I:** Lots Number One (1) and Ten (10), and a portion of Lots Two (2), Eight (8) and Nine (9), all in Block Number Two Hundred Eighty-one (281), situated in the Western Division of the City of Laredo, Webb County, Texas, being more particularly described as follows:

BEGINNING at the Northwest corner of said Block 281, same being the Northeast corner of Lot 1 for the Northwest corner hereof;

THENCE due South 222.22 feet to an iron pin for the Southwest corner of Lot 10, for the Southwest corner hereof;

THENCE due East, a distance of 166.67 feet to an iron pin found for the Southeast corner of Lot 8 and Southeast corner hereof;

THENCE North 106.71 feet to a point for a lower Northeast corner;

THENCE North 85 degrees, 57 minutes 35 seconds West, (called S 86 degrees 43' W on previous survey by others) 62.56 feet to a mark X on wall for an interior corner of this tract;

THENCE North 02 degrees, 08 minutes 30 seconds West, (called N 02 degrees 04' W on previous survey by others) 111.18 feet generally with a fence to a point for the Northeast corner hereof;

THENCE due West, 100.12 feet to the POINT OF BEGINNING.

**TRACT II:** Lot Six (6), Block Three Hundred Eighty-six (386), situated in the Western Division of the City of Laredo, Webb County, Texas, according to original map or plat of said City.

**TRACT III:** Lot Six (6) and the East 15.68 feet of Lot Seven (7), Block One Hundred Fifty-nine (159), situated in the Western Division of the City of Laredo, Webb County, Texas. SAVE AND EXCEPT 312.22 square feet conveyed to The City of Laredo by Deed dated June 14, 1988, recorded in Volume 1302, Page 272, Real Property Records of Webb County, Texas.

**TRACT IV:** Lot Seven A (7A), Block 359, situated in the Western Division of the City of Laredo, Webb County, Texas, according to Re-plat thereof recorded in Volume 18, Page 40, Webb County, Texas.

**TRACT V:** Lots Eight (8), Nine (9) and Ten (10), Block One Hundred Sixty (160), Western Division, situated in the City of Laredo, Webb County, Texas, according to the original map or plat of said city; save and except a tract of land being 1,169.44 square feet, more or less, out of Lot 10, Block 160, Western Division, being more particularly described by metes and bounds set out in Deed to the City of Laredo recorded in Volume 1330, Page 426, Real Property Records of Webb County, Texas.

35A

Substitute Trustee: WILLIAM T. HALE  
5219 McPherson Rd.  
Laredo, Texas 78041  
Ph: (956) 723-2265  
Fax: (956) 723-0841

Foreclosure Sale:

Date: **Tuesday, December 6, 2016**

Time: The sale of the Property ("Foreclosure Sale") will take place between the hours of 1:00 p.m. and 4:00 p.m. local time; the earliest time at which the Foreclosure Sale will begin is 1:00 p.m. and not later than three (3) hours after that time on Tuesday, December 6, 2016.

Place: Webb County Courthouse in Laredo, Webb County Texas, in the area designated by the County Commissioners Court (At the 1<sup>st</sup> level westside rear door and entrance to the Justice Center Garage Parking Lot, 1110 Victoria St., Laredo, Webb 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 FALCON INTERNATIONAL BANK's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Additionally, written notice of the proposed sale was served by certified mail, return receipt requested, on Debtor and by certified mail, return receipt requested, on every other party obligated to pay the Indebtedness according to the records of Lender, at least 21 days preceding the date of sale, such service having been completed by deposit of the notice enclosed in a prepaid wrapper, properly addressed to each such party at the most recent address of such party as shown by the records of Lender in a post office or official depository under the care and custody of the United States Postal Service.

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, FALCON INTERNATIONAL BANK, the owner and holder of the Note, has requested WILLIAM T. HALE, Substitute Trustee to sell the Property.

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

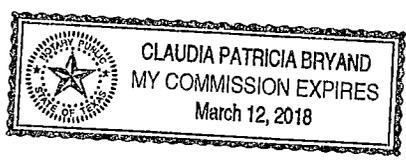
Therefore, notice is given that on and at the Date, Time and Place of Sale described above, WILLIAM T. HALE, Substitute Trustee will sell the Property by public sale to the highest bidder for cash in accordance with the Deed of Trust.

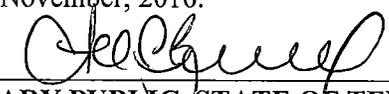
**"Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of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

35-B

  
\_\_\_\_\_  
WILLIAM T. HALE, Substitute Trustee

Subscribed and sworn before me on this 10 day of November, 2016.



  
\_\_\_\_\_  
NOTARY PUBLIC, STATE OF TEXAS

35 €

MARGIE R. IBARRA  
COUNTY CLERK  
FILED

2016 NOV 14 PM 12:03

WEBB COUNTY, TEXAS

BY [Signature] DEPUTY

## NOTICE OF FORECLOSURE SALE

STATE OF TEXAS       §  
                                  §  
COUNTY OF WEBB     §

Date:           November 10, 2016

Deed of Trust ("Deed of Trust"):

### Deed of Trust Lien No. 1

Dated:               March 30, 2012  
Grantor:             **Ro & Sons, Inc.**

Trustee:            Ray A. Gonzales  
                          5219 McPherson Rd.  
                          Laredo, Texas 78041  
                          Ph: (956) 723-2265  
                          Fax: (956) 723-3136

Lender:             FALCON INTERNATIONAL BANK  
Recorded in:        Deed of Trust dated March 30, 2012, recorded in Document No. **1130159**, Volume **3240**, Page **8**, of the Official Public Records of Webb County, Texas.

Secures:            Commercial Real Estate Lien Note ("Note") in the original principal amount of **\$1,300,000.00**, executed by **Ro & Sons, Inc.**, a Texas Corporation, and payable to the order of Lender, and all other indebtedness of **Ro & Sons, Inc.**, a Texas Corporation, to FALCON INTERNATIONAL BANK.

### Deed of Trust Lien No. 2

Dated:               March 30, 2012  
Grantor:             **Ro & Sons, Inc.**

Trustee:            Ray A. Gonzales  
                          5219 McPherson Rd.  
                          Laredo, Texas 78041

**DECEMBER- 36**  
Clerk: [Signature]

Ph: (956) 723-2265  
Fax: (956) 723-3136

Lender: FALCON INTERNATIONAL BANK  
Recorded in: Deed of Trust dated March 30, 2012, recorded in Document No. **1130161**, Volume **3240**, Page **39**, of the Official Public Records of Webb County, Texas.

Secures: Commercial Real Estate Lien Note ("Note") in the original principal amount of **\$260,000.00**, executed by **Ro & Sons, Inc.**, a Texas Corporation, and payable to the order of Lender, and all other indebtedness of **Ro & Sons, Inc.**, a Texas Corporation, to FALCON INTERNATIONAL BANK.

Cross-Default and Cross Collateralization: Cross Default and Cross Collateralization Agreement dated **March 30, 2012**, recorded in Document No. **1130160**, Volume **3240**, Page **33**, of the Official Public Records of Webb County, Texas.

Property: **Tract I:**

**Lots Number (2), Six (6), and Seven (7), Block Number One Thousand Five Hundred Twenty (1520), situated in the Eastern Division of the City of Laredo, Webb County, Texas, according to McMillan Park Subdivision replat thereof recorded in Volume 2, Page 200, Plat Records of Webb County, Texas.**

**Tract II:**

**The Surface Estate Only in and to Lot One (1), Block One (1), I.H. 35 Industrial Park, situated in the City of Laredo, Webb County, Texas, according to plat thereof recorded in Volume 8, Page 85, Plat Records of Webb County, Texas.**

Substitute Trustee: WILLIAM T. HALE  
5219 McPherson Rd.  
Laredo, Texas 78041  
Ph: (956) 723-2265  
Fax: (956) 723-0841

Foreclosure Sale:

Date: Tuesday, December 6, 2016

36-A

**Time:** The sale of the Property ("Foreclosure Sale") will take place between the hours of 1:00 p.m. and 4:00 p.m. local time; the earliest time at which the Foreclosure Sale will begin is 1:00 p.m. and not later than three (3) hours after that time on Tuesday, December 6, 2016.

**Place:** Webb County Courthouse in Laredo, Webb County Texas, in the area designated by the County Commissioners Court (At the 1<sup>st</sup> level westside rear door and entrance to the Justice Center Garage Parking Lot, 1110 Victoria St., Laredo, Webb 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 FALCON INTERNATIONAL BANK's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Additionally, written notice of the proposed sale was served by certified mail, return receipt requested, on Debtor and by certified mail, return receipt requested, on every other party obligated to pay the Indebtedness according to the records of Lender, at least 21 days preceding the date of sale, such service having been completed by deposit of the notice enclosed in a prepaid wrapper, properly addressed to each such party at the most recent address of such party as shown by the records of Lender in a post office or official depository under the care and custody of the United States Postal Service.

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, FALCON INTERNATIONAL BANK, the owner and holder of the Note, has requested WILLIAM T. HALE, Substitute Trustee to sell the Property.

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

Therefore, notice is given that on and at the Date, Time and Place of Sale described above, WILLIAM T. HALE, Substitute Trustee will sell the Property by public sale to the highest bidder for cash in accordance with the Deed of Trust.

If Lender/Beneficiary 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.

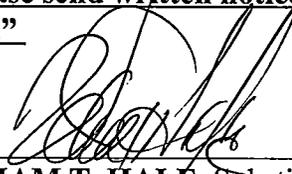
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that remain in force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

36-B

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.

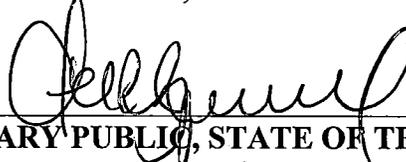
Pursuant to section 51.0075(a) of The Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

**"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."**

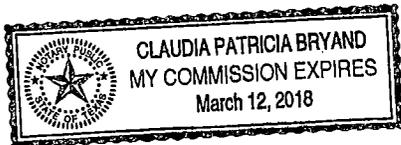


WILLIAM T. HALE, Substitute Trustee

Subscribed and sworn before me on this 10 day of November, 2016.



NOTARY PUBLIC, STATE OF TEXAS



860

MARGIE R. IBARRA  
COUNTY CLERK  
FILED

2016 NOV 14 PM 12:04

WEBB COUNTY, TEXAS

**NOTICE OF FORECLOSURE SALE**

BY PK DEPUTY

STATE OF TEXAS       §  
                                  §  
COUNTY OF WEBB     §

Date:           November 10<sup>th</sup>, 2016

Deed of Trust ("Deed of Trust"):

Dated:               December 9, 2002  
Grantor:             Melva Medellin

Trustee:            Ray A. Gonzales  
                          5219 McPherson Rd.  
                          Laredo, Texas 78041  
                          Ph: (956) 723-2265  
                          Fax: (956) 723-3136

Lender:             FALCON INTERNATIONAL BANK  
Recorded in:        Document No. **782871**, Volume **1318**, Page **860** et. seq., of the Official  
                          Public Records of Webb County, Texas

Secures:            Real Estate Lien Note ("Note") in the original principal amount of  
                          **\$79,000.00**, executed by **Melva Medellin** and payable to the order of  
                          Lender, and all other indebtedness of **Melva Medellin** to FALCON  
                          INTERNATIONAL BANK.

Modified by:        Modification and Extension of Real Estate Note and Lien dated **July 3,**  
                          **2015**, recorded in Document No. **1242212** Volume **3842**, Page **102**, of  
                          the Official Public Records of Webb County, Texas.

Property:           **Situated in Webb County, Texas and being the Surface Only of Lot**  
                          **Number Twenty-four (24), in Block Number Two (2), LONGORIA**  
                          **SUBDIVISION, a subdivision in the Northern Division of the City of**  
                          **Laredo, as per plat recorded in Volume 3, Page 91, Webb County,**  
                          **Plat Records.**

**DECEMBER-37**  
Clerk: PK

Substitute Trustee: WILLIAM T. HALE  
5219 McPherson Rd.  
Laredo, Texas 78041  
Ph: (956) 723-2265  
Fax: (956) 723-0841

Foreclosure Sale:

Date: Tuesday, December 6, 2016

Time: The sale of the Property ("Foreclosure Sale") will take place between the hours of 1:00 p.m. and 4:00 p.m. local time; the earliest time at which the Foreclosure Sale will begin is 1:00 p.m. and not later than three (3) hours after that time on Tuesday, December 6, 2016.

Place: Webb County Courthouse in Laredo, Webb County Texas, in the area designated by the County Commissioners Court (At the 1<sup>st</sup> level westside rear door and entrance to the Justice Center Garage Parking Lot, 1110 Victoria St., Laredo, Webb 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 FALCON INTERNATIONAL BANK's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Additionally, written notice of the proposed sale was served by certified mail, return receipt requested, on Debtor and by certified mail, return receipt requested, on every other party obligated to pay the Indebtedness according to the records of Lender, at least 21 days preceding the date of sale, such service having been completed by deposit of the notice enclosed in a prepaid wrapper, properly addressed to each such party at the most recent address of such party as shown by the records of Lender in a post office or official depository under the care and custody of the United States Postal Service.

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, FALCON INTERNATIONAL BANK, the owner and holder of the Note, has requested WILLIAM T. HALE, Substitute Trustee to sell the Property.

37-A

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

Therefore, notice is given that on and at the Date, Time and Place of Sale described above, WILLIAM T. HALE, Substitute Trustee will sell the Property by public sale to the highest bidder for cash in accordance with the Deed of Trust.

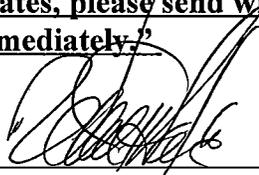
If Lender/Beneficiary passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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 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/Beneficiary. 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.

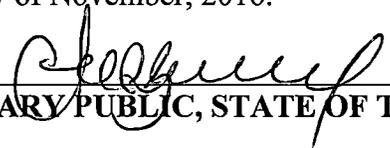
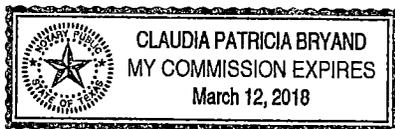
Pursuant to section 51.0075(a) of The Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

**"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."**



WILLIAM T. HALE, Substitute Trustee

Subscribed and sworn before me on this 10 day of November, 2016.



NOTARY PUBLIC, STATE OF TEXAS



WHEREAS, the **Note** is in default and the entire unpaid principal balance thereof has matured and is now due and payable, and demand has been made on the persons or entities obligated to pay said indebtedness; and,

WHEREAS, **ARTURO N. BENAVIDES, JR.**, the beneficiary, intends to have the power of sale set forth in the **Deed of Trust** enforced; and,

WHEREAS, **ARTURO N. BENAVIDES, JR.**, the beneficiary under the **Deed of Trust** and the owner and holder of the indebtedness thereby secured, has directed the Trustee to enforce the power of sale under the **Deed of Trust** for the purpose of collecting the indebtedness set forth therein after giving notice of the time, place and terms of said sale, and the **Property** to be sold, pursuant to the **Deed of Trust** and the Laws of the State of Texas.

NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS: That I, **DAVID GARCIA**, Trustee, hereby give notice that I will accordingly after due publication of this Notice, and after having given written notice at least twenty-one (21) days preceding the date of such sale by certified mail to each debtor obligated to pay the **Note** and indebtedness secured by the **Deed of Trust** at the address of each such debtor according to the records of the beneficiary as required by the **Deed of Trust** and the Laws of the State of Texas, sell the **Property** at public auction to the highest bidder or bidders for cash at the area designated for foreclosure sales by the County Commissioners' Court of Webb County, Texas, between the hours of ten o'clock (10:00) a.m. and four o'clock (4:00) p.m., on the first Tuesday of December 2016, the same being the 6<sup>th</sup> day of December 2016. This is notice that the sale will begin at ten o'clock (10:00) a.m. or not later than three (3) hours after that time on Tuesday, December 6, 2016.

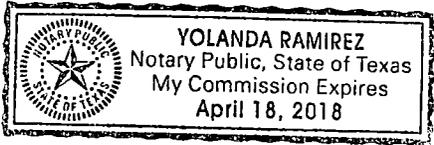
EXECUTED on this 14<sup>th</sup> day of November, 2016.

David Garcia  
DAVID GARCIA

STATE OF TEXAS §  
  §  
COUNTY OF WEBB §

This instrument was acknowledged before me on this 14<sup>th</sup> day of November, 2016 by **DAVID GARCIA.**

Yolanda Ramirez  
Notary Public in and to the State of Texas



**NOTICE OF FORECLOSURE 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 OR 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. *Property to Be Sold.* The property to be sold is described as follows: SITUATED IN WEBB COUNTY, TEXAS, AND BEING THE SURFACE ONLY OF LOT NUMBER FORTY-FOUR (44), IN BLOCK NUMBER SIX (6), LAGO DEL VALLE SUBDIVISION, PHASE II, A SUBDIVISION SITUATED IN THE CITY OF LAREDO, AS PER PLAT RECORDED IN VOLUME 27, PAGES 48-50, WEBB COUNTY PLAT RECORDS.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust dated 09/26/2014 and recorded in Book 3681 Page 669 Document 1213423 real property records of Webb County, Texas.

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

Date: 12/06/2016

Time: 01:00 PM

Place: Webb County Courthouse, Texas at the following location: THE AREA JUST OUTSIDE THE NORTHWEST (PARKING GARAGE) 1st FLOOR ENTRANCE TO THE WEBB COUNTY JUSTICE CENTER, 1110 VICTORIA STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

4. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust.

5. *Obligations Secured.* The Deed of Trust executed by OSCAR LIRA PEREZ AND CINDY N. FACUNDO, provides that it secures the payment of the indebtedness in the original principal amount of \$164,957.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. LeaderOne Financial Corporation is the current mortgagee of the note and deed of trust and PLANET HOME LENDING, LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is LeaderOne Financial Corporation c/o PLANET HOME LENDING, LLC, 321 Research Parkway, Suite 303, Meriden, CT 06450 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. *Substitute Trustee(s) Appointed to Conduct Sale.* In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint SANDRA MENDOZA, ARNOLD MENDOZA, W.D.LAREW, MARTIN H. VACCA, MICHAEL W. ZIENTZ OR BOB FRISCH, Substitute Trustee to act under and by virtue of said Deed of Trust.

**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.**

Mackie Wolf Zientz & Mann, P.C.  
Brandon Wolf, Attorney at Law  
L. Keller Mackie, Attorney at Law  
Lori Liane Long, Attorney at Law  
Tracey Midkiff, Attorney at Law  
Joseph Modric, Attorney at Law  
Parkway Office Center, Suite 900  
14160 North Dallas Parkway  
Dallas, TX 75254

SANDRA MENDOZA, ARNOLD MENDOZA,  
W.D.LAREW, MARTIN H. VACCA, MICHAEL W. ZIENTZ  
OR BOB FRISCH  
c/o AVT Title Services, LLC  
1101 Ridge Rd. Suite 222  
Rockwall, TX 75087

Certificate of Posting

I am \_\_\_\_\_ whose address is 14160 N. Dallas Pkwy, Suite 900, Dallas, TX 75254. I declare under penalty of perjury that on \_\_\_\_\_ I filed this Notice of Foreclosure Sale at the office of the Webb County Clerk and caused it to be posted at the location directed by the Webb County Commissioners Court.

**DECEMBER- 30**  
Clerk:

2016 NOV 14 PM 2:30  
WEBB COUNTY, TEXAS  
BY DEPUTY  
MARGIE R. IBARRA  
COUNTY CLERK  
FILED

**APPOINTMENT OF SUBSTITUTE TRUSTEE AND  
NOTICE OF SUBSTITUTE TRUSTEE SALE**

**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 AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

**APPOINTMENT OF  
SUBSTITUTE TRUSTEE:**

WHEREAS, in my capacity as the attorney for the Mortgage and/or its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I hereby name, appoint and designate Sandra Mendoza, Arnold Mendoza, W.D. Larew, Martin Vacca, Travis Gray, Chris Ferguson, or Jack O'Boyle, each as Substitute Trustee, to act under and by virtue of said Deed of Trust, including posting and filing the public notice required under Section 51.002 Texas Property Code as amended, and to proceed with a foreclosure of the Deed of Trust lien securing the payment of the Note.

**SUBSTITUTE TRUSTEE'S  
ADDRESS:**

c/o JACK O'BOYLE & ASSOCIATES, Mailing Address: P.O. Box 815369, Dallas, Texas 75381;  
Physical Address: 12300 Ford Road, Suite 212, Dallas, TX 75234.

**NOTICE OF SUBSTITUTE  
TRUSTEE SALE:**

WHEREAS, default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee 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 Deed of Trust.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on December 06, 2016 between the hours of 1:00-4:00 PM the Substitute Trustee will sell said real property at the place hereinafter set out and pursuant to the terms herein described. The sale will begin at the earliest time stated above or within three (3) hours after that time.

**LOCATION OF SALE:**

The place of the sale shall be: In the area outside the northwest (parking garage) first floor entrance to the Webb County Justice Center, 1110 Victoria Street, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court in WEBB County, Texas or as designated by the County Commissioners.

**INSTRUMENT TO BE  
FORECLOSED:**

Deed of Trust or Contract Lien dated 02/04/2015 and recorded under Volume, Page or Clerk's File No. 1224311 Volume 3741 Page 396 in the real property records of Webb County Texas, with Josette Flores and Carlos Flores, wife and husband as Grantor(s) and GEO Mortgage Services, Inc. as Original Mortgagee.

**OBLIGATIONS SECURED:**

Deed of Trust or Contract Lien executed by Josette Flores and Carlos Flores, wife and husband securing the payment of the indebtedness in the original principal amount of \$283444.00 and obligations therein described including but not limited to the promissory note and all the modifications, renewals and extensions of the promissory note (the "Note") executed by JOSETTE FLORES. Stonegate Mortgage Corporation is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

**MORTGAGE SERVICING  
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 property securing the above referenced loan. Stonegate Mortgage Corporation is acting as the Mortgage Servicer for Stonegate Mortgage Corporation who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. Stonegate Mortgage Corporation, as Mortgage Servicer, is representing the Mortgagee, whose address is:

Stonegate Mortgage Corporation  
c/o Stonegate Mortgage Corporation  
4849 Greenville Ave Suite 800, Dallas, TX, 75206

BY R. Chavez DEPUTY  
WEBB COUNTY, TEXAS  
2016 NOV 14 PM 2:32

MARGIE R. IBARRA  
COUNTY CLERK  
FILED

**DECEMBER-40**  
Clerk: R. Chavez

**LEGAL DESCRIPTION OF  
PROPERTY TO BE SOLD:**

SITUATED IN WEBB COUNTY, TEXAS, AND BEING THE SURFACE ONLY OF LOT NUMBER FOURTEEN (14), IN BLOCK NUMBER FOUR (4), D & J ALEXANDER SUBDIVISION, UNIT XV, A SUBDIVISION SITUATED IN THE CITY OF LAREDO, AS PER PLAT RECORDED IN VOLUME 31, PAGES 96-97, WEBB COUNTY PLAT RECORDS (the "Property")

**REPORTED PROPERTY**

**ADDRESS:** 2802 J D Salinger Drive , Laredo, TX 78041

**TERMS OF SALE:** The Substitute Trustee will sell the Property by public auction at the place and date specified herein.

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 Mortgagee and/or Mortgage Servicer 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 priority, 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 or Substitute Trustee's Deed, purchaser's damages resulting therefrom are limited to the consideration paid to the Trustee or 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, Mortgagee and/or Mortgage Servicer, or its attorney(s).

The Deed of Trust permits the Mortgagee and/or Mortgage Servicer to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee under the Deed of Trust or Substitute Trustee appointed herein 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 refiled may be after the date originally scheduled for this 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.**

40-A

WITNESS MY HAND on the 21 day of October, 2016.

Respectfully,

JACK O'BOYLE & ASSOCIATES

*[Handwritten Signature]*

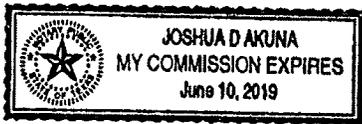
Jack O'Boyle | SBN: 15165300  
jack@jackoboyle.com  
Travis H. Gray | SBN: 24044965  
travis@jackoboyle.com  
Chris S. Ferguson | SBN: 24069714  
chris@jackoboyle.com

P.O. Box 815369  
Dallas, Texas 75381  
P: 972.247.0653 | F: 972.247.0642  
ATTORNEYS FOR MORTGAGEE AND/OR ITS MORTGAGE  
SERVICER

STATE OF Texas

COUNTY OF Dallas

BEFORE ME, the undersigned authority, on the 21 day of October, 2016, personally appeared Travis H. Gray, personally known to me (or proved to be on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed same in his/her authorized capacity.



*[Handwritten Signature]*  
Name: JOSHUA D AKUNA

Notary Public in and for The State of TEXAS

**APPOINTMENT OF SUBSTITUTE TRUSTEE AND**  
**NOTICE OF SUBSTITUTE TRUSTEE SALE** 2016 NOV 14 PM 2:32

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 AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

**APPOINTMENT OF  
SUBSTITUTE TRUSTEE:**

WHEREAS, in my capacity as the attorney for the Mortgagee and/or its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I hereby name, appoint and designate Sandra Mendoza, Arnold Mendoza, W.D. Larew, Martin Vacca, Travis Gray, Chris Ferguson, or Jack O'Boyle, each as Substitute Trustee, to act under and by virtue of said Deed of Trust, including posting and filing the public notice required under Section 51.002 Texas Property Code as amended, and to proceed with a foreclosure of the Deed of Trust lien securing the payment of the Note.

BY Kelley DEPUTY

**SUBSTITUTE TRUSTEE'S  
ADDRESS:**

c/o JACK O'BOYLE & ASSOCIATES, Mailing Address: P.O. Box 815369, Dallas, Texas 75381;  
Physical Address: 12300 Ford Road, Suite 212, Dallas, TX 75234.

**NOTICE OF SUBSTITUTE  
TRUSTEE SALE:**

WHEREAS, default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee 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 Deed of Trust.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on January 03, 2017 between the hours of 1:00-4:00 PM the Substitute Trustee will sell said real property at the place hereinafter set out and pursuant to the terms herein described. The sale will begin at the earliest time stated above or within three (3) hours after that time.

**LOCATION OF SALE:**

The place of the sale shall be: In the area outside the northwest (parking garage) first floor entrance to the Webb County Justice Center, 1110 Victoria Street, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court in WEBB County, Texas or as designated by the County Commissioners.

**INSTRUMENT TO BE  
FORECLOSED:**

Deed of Trust or Contract Lien dated 10/16/2013 and recorded under Volume, Page or Clerk's File No. 1183819 in the real property records of Webb County Texas, with Alejandro Idrogo and Rebecca A. Idrogo, Husband and Wife as Grantor(s) and GEO Mortgage Services, Inc. as Original Mortgagee.

**OBLIGATIONS SECURED:**

Deed of Trust or Contract Lien executed by Alejandro Idrogo and Rebecca A. Idrogo, Husband and Wife securing the payment of the indebtedness in the original principal amount of \$406600.00 and obligations therein described including but not limited to the promissory note and all the modifications, renewals and extensions of the promissory note (the "Note") executed by Alejandro Idrogo, Rebecca A. Idrogo. Stonegate Mortgage Corporation is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

**MORTGAGE SERVICING  
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 property securing the above referenced loan. Stonegate Mortgage Corporation is acting as the Mortgage Servicer for Stonegate Mortgage Corporation who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. Stonegate Mortgage Corporation, as Mortgage Servicer, is representing the Mortgagee, whose address is:

Stonegate Mortgage Corporation  
c/o Stonegate Mortgage Corporation  
4849 Greenville Ave Suite 800, Dallas, TX 75206

**LEGAL DESCRIPTION OF  
PROPERTY TO BE SOLD:**

SITUATED IN WEBB COUNTY, TEXAS AND BEING THE SURFACE ONLY OF LOT NUMBER

**DECEMBER-41**  
Clerk: Kelley

ONE (1), IN BLOCK NUMBER FOUR (4), D & J ALEXANDER SUBDIVISION, UNIT VIII, A SUBDIVISION SITUATED IN THE CITY OF LAREDO, AS PER PLAT RECORDED IN VOLUME 25, PAGE 162, WEBB COUNTY PLAT RECORDS. (the "Property")

**REPORTED PROPERTY**

**ADDRESS:** 3001 Chaucer Drive, Laredo, TX 78041

**TERMS OF SALE:** The Substitute Trustee will sell the Property by public auction at the place and date specified herein.

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 Mortgagee and/or Mortgage Servicer 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 priority, 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 or Substitute Trustee's Deed, purchaser's damages resulting therefrom are limited to the consideration paid to the Trustee or 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, Mortgagee and/or Mortgage Servicer, or its attorney(s).

The Deed of Trust permits the Mortgagee and/or Mortgage Servicer to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee under the Deed of Trust or Substitute Trustee appointed herein 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 refilled 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.

**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.**

41-A

WITNESS MY HAND on the 11 day of November, 2016.

Respectfully,

JACK O'BOYLE & ASSOCIATES

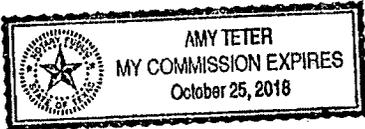
*[Handwritten signature]*

Jack O'Boyle | SBN: 15165300  
jack@jackoboyle.com  
Travis H. Gray | SBN: 24044965  
travis@jackoboyle.com  
Chris S. Ferguson | SBN: 24069714  
chris@jackoboyle.com  
P.O. Box 815369  
Dallas, Texas 75381  
P: 972.247.0653 | F: 972.247.0642  
ATTORNEYS FOR MORTGAGEE AND/OR ITS MORTGAGE  
SERVICER

STATE OF Texas

COUNTY OF Dallas

BEFORE ME, the undersigned authority, on the 11 day of November, 2016 personally appeared Travis Gray, personally known to me (or proved to be on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed same in his/her authorized capacity.



*[Handwritten signature]*

Name: Amy Teter

Notary Public in and for The State of TEXAS

41-B

MARGIE R. IBARRA  
COUNTY CLERK  
FILED

2016 NOV 14 PM 2:32

WEBB COUNTY, TEXAS  
BY Rehauz DEPUTY

**NOTICE OF FORECLOSURE SALE**

State of Texas           §  
                                  §  
County of Webb         §

Notice is hereby given of a public non-judicial foreclosure sale.

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

SITUATED IN WEBB COUNTY, TEXAS AND BEING THE SURFACE ONLY OF LOT NUMBER FOUR (4), IN BLOCK NUMBER ONE THOUSAND SEVEN HUNDRED EIGHTY-ONE A (1781-A), IN THE EASTERN DIVISION OF THE CITY OF LAREDO, WEBB COUNTY, TEXAS, AS PER REPLAT RECORDED IN VOLUME 14, PAGE 29, WEBB COUNTY PLAT RECORDS.

2. Date, Time, and Place of Sale. The sale is scheduled to be held at the following date, time, and place:

Date: **December 6, 2016**

Time: The sale shall begin no earlier than **01:00 PM** or no later than three hours thereafter.

Place: **Webb County Courthouse in Laredo, Texas**, at the following location: the area designated by the Commissioners Court of **Laredo, Webb County, Texas**, pursuant to § 51.002 of the Texas Property Code as the place where foreclosure sales are to take place (if no such place is so designated, the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted).

The deed of trust permits the Mortgagee of Record 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.

Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

3. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the Mortgagee of Record 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

1002344-1

**DECEMBER- 42**  
Clerk: Rehauz

applicable property records to determine the nature and extent of such matters, if any.

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

4. Type of Sale. The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust executed by **Jerry Vasquez, Doneida Janett Vasquez.**
5. Obligations Secured. The Deed of Trust is dated **May 8, 2002**, and is recorded in the office of the County Clerk of **Webb County, Texas**, in/under **Document No. 764566, Official Public Records of Webb County, Texas.** The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to the promissory note in the original principal amount of **\$48,500.00**, executed by **Jerry Vasquez, Doneida Janett Vasquez**, and payable to the order of **International Bank of Commerce.**

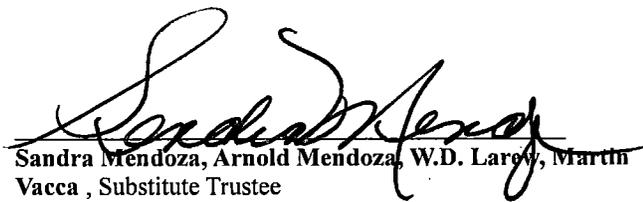
**Original Mortgagee: International Bank of Commerce.**

**Current Mortgagee of Record: International Bank of Commerce** whose address is **1 South Broadway, McAllen, TX 78501-4838.**

6. Default and Request To Act. Default has occurred under the deed of trust, and the beneficiary has requested me, as Substitute Trustee, to conduct this public sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.
7. **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.**

Sent by: Jeffrey B. Lewis  
Robertson Anschutz Veters  
1500 CityWest Blvd., Suite 700  
Houston, TX 77042

DATED November 14, 2016.

  
Sandra Mendoza, Arnold Mendoza, W.D. Larow, Martin  
Vacca, Substitute Trustee  
c/o Robertson Anschutz Veters  
1500 CityWest Blvd., Suite 700  
Houston, TX 77042  
Phone: 713-244-1360

**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.**

1002344-1

42-A

MARGIE R. IBARRA  
COUNTY CLERK  
FILED

2016 NOV 14 PM 2:32

WEBB COUNTY, TEXAS

BY Palau DEPUTY

**NOTICE OF FORECLOSURE SALE**

State of Texas §  
County of Webb §

Notice is hereby given of a public non-judicial foreclosure sale.

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

SEE EXHIBIT "A" ATTACHED HERETO.

2. **Date, Time, and Place of Sale.** The sale is scheduled to be held at the following date, time, and place:

**Date: December 6, 2016**

**Time: The sale shall begin no earlier than 01:00 PM or no later than three hours thereafter.**

**Place: Webb County Courthouse in Laredo, Texas, at the following location: the area designated by the Commissioners Court of Laredo, Webb County, Texas, pursuant to § 51.002 of the Texas Property Code as the place where foreclosure sales are to take place (if no such place is so designated, the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted).**

The deed of trust permits the Mortgagee of Record 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.

Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

3. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the Mortgagee of Record 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.

1001849-11

**DECEMBER- 43**  
Clerk: Palau

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

4. Type of Sale. The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust executed by **Jose Enrique Pantoja**.
5. Obligations Secured. The Deed of Trust is dated **October 29, 2003**, and is recorded in the office of the County Clerk of **Webb County, Texas**, in/under **Document No. 815388, Official Public Records of Webb County, Texas**. The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to the promissory note in the original principal amount of **\$90,000.00**, executed by **Jose Enrique Pantoja**, and payable to the order of **International Bank of Commerce**.

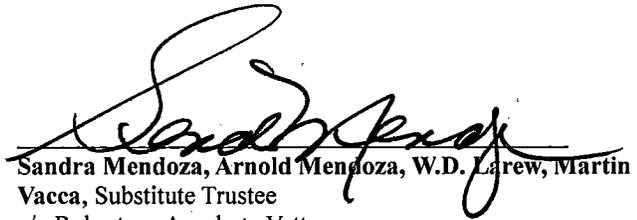
**Original Mortgagee: International Bank of Commerce.**

**Current Mortgagee of Record: International Bank of Commerce** whose address is **9606 N. Mopac Expressway, Ste. 100, Austin, TX 78759**.

6. Default and Request To Act. Default has occurred under the deed of trust, and the beneficiary has requested me, as Substitute Trustee, to conduct this public sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.
7. **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.**

Sent by: Jeffrey B. Lewis  
Robertson Anschutz Vettors  
1500 CityWest Blvd., Suite 700  
Houston, TX 77042

DATED November 14, 2016.

  
Sandra Mendoza, Arnold Mendoza, W.D. Larew, Martin  
Vacca, Substitute Trustee  
c/o Robertson Anschutz Vettors  
1500 CityWest Blvd., Suite 700  
Houston, TX 77042  
Phone: 713-244-1360

**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.**

1001849-11

43-A

EXHIBIT "A" TO DEED OF TRUST DATED OCTOBER 29, 2003 EXECUTED BY JOSE ENRIQUE PANTOJA TO CARLOS MENDOZA AS TRUSTEE FOR THE INTERNATIONAL BANK OF COMMERCE AND SECURING THE PAYMENT OF A NOTE OF EVEN DATE THEREWITH IN THE ORIGINAL PRINCIPAL SUM OF \$90,000.00 AND PAYABLE TO THE ORDER OF INTERNATIONAL BANK OF COMMERCE

TRACT I

Situated in Webb County, Texas, and being the North One-Third of Lot Number Two (N. 1/3 of 2) and the South One-Third of Lot Number Four (S. 1/3 of 4) in Block Number Nine Hundred Sixty-Five (965), Western Division of the City of Laredo.

TRACT II

Situated in Webb County, Texas, and being a tract of land containing 20.538 acres, more or less, in Webb County, Texas being out of the J. Pointevent, Survey 719, Certificate 2/102, Abstract 1654, Webb County, Texas; this 20.538 acre tract being described by metes and bounds as follows:

COMMENCING for a point of reference at a fence corner, the occupied west corner of said Survey 719 and the occupied north corner of Survey 720;

THENCE along a fence on the common line between Survey 719 and Survey 720 as follows:

S. 66° 29' 56" E. 209.30 feet to a point of deflection on fence;

S. 63° 09' 56" E. 1460.70 feet to a 5/8 inch iron rod, the south corner of KTVV Laredo Tower Sit 23.80 acre tract;

THENCE N. 26° 25' 04" E. at 1,680.18 feet pass a 1/2 inch iron rod set for the west corner of this 20.538 acre tract, the place of beginning of this survey and at a total distance of 2,575.61 feet a 1/2 inch iron rod set for the north corner hereof;

THENCE S. 63° 34' 56" E. 892.17 feet along the northeasterly line of this tract to a 1/2 iron rod set on the westerly right-of-way line of a county road for the east corner hereof;

THENCE S. 12° 58' 53" W. 920.63 feet along the westerly right-of-way line of a county road to a 1/2 inch iron rod set for the south corner hereof;

THENCE N. 63° 34' 56" W. 1106.09 feet along the southwesterly line of this tract to a 1/2 inch iron rod, the place of beginning.

TRACT III

Situated in Webb County, Texas and being the Surface Only of Lot Number Two-A (2-A) in Block Number Nine Hundred Sixty-Five (965), Western Division of the City of Laredo, as per Replat recorded in Volume 10 at Page 49 of the Webb County Plat Records.

This property was formerly described as the South Two-Thirds of Lot Number 2 (S. 2/3rds of 2) in Block Number Nine Hundred and Sixty-Five (965), Western Division of the City of Laredo.

1487  
261

43-B

MARGIE R. IBARRA  
COUNTY CLERK  
FILED

2016 NOV 14 PM 2:32

**NOTICE OF FORECLOSURE SALE**

State of Texas §  
County of Webb §

WEBB COUNTY, TEXAS  
BY Kelawey DEPUTY

Notice is hereby given of a public non-judicial foreclosure sale.

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

SITUATED IN WEBB COUNTY, TEXAS, AND BEING THE SURFACE ONLY OF LOT NUMBER THREE (3), IN BLOCK NUMBER (1), WINFIELD SUBDIVISION, PHASE 2, A SUBDIVISION SITUATED IN THE CITY OF LAREDO, AS PER AMENDED PLAT RECORDED IN VOLUME 14, PAGE 96, WEBB COUNTY PLAT RECORDS.

2. Date, Time, and Place of Sale. The sale is scheduled to be held at the following date, time, and place:

Date: **December 6, 2016**

Time: The sale shall begin no earlier than **01:00 PM** or no later than three hours thereafter.

Place: **Webb County Courthouse in Laredo, Texas**, at the following location: the area designated by the Commissioners Court of **Laredo, Webb County, Texas**, pursuant to § 51.002 of the Texas Property Code as the place where foreclosure sales are to take place (if no such place is so designated, the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted).

The deed of trust permits the Mortgagee of Record 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 refiled 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.

Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

3. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the Mortgagee of Record 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

1002785-1

**DECEMBER- 44**  
Clerk: Kelawey

applicable property records to determine the nature and extent of such matters, if any.

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

4. Type of Sale. The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust executed by Lydia Martinez, Patricia Martinez.
5. Obligations Secured. The Deed of Trust is dated December 22, 2006, and is recorded in the office of the County Clerk of Webb County, Texas, in/under Document No. 948968, Official Public Records of Webb County, Texas. The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to the promissory note in the original principal amount of \$182,000.00, executed by Lydia Martinez, Patricia Martinez, and payable to the order of International Bank of Commerce.

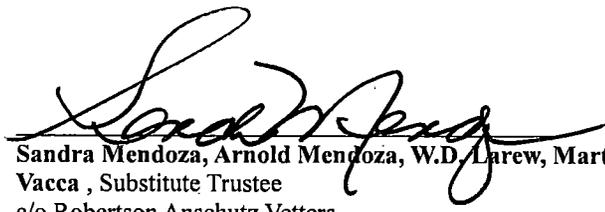
**Original Mortgagee: International Bank of Commerce.**

**Current Mortgagee of Record: International Bank of Commerce** whose address is 1 South Broadway, McAllen, TX 78501-4838.

6. Default and Request To Act. Default has occurred under the deed of trust, and the beneficiary has requested me, as Substitute Trustee, to conduct this public sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.
7. **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.**

Sent by: Jeffrey B. Lewis  
Robertson Anschutz Vettors  
1500 CityWest Blvd., Suite 700  
Houston, TX 77042

DATED November 14, 2016.

  
Sandra Mendoza, Arnold Mendoza, W.D. Larew, Martin  
Vacca, Substitute Trustee  
c/o Robertson Anschutz Vettors  
1500 CityWest Blvd., Suite 700  
Houston, TX 77042  
Phone: 713-244-1360

**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.**

1002785-1

44-A

2016 NOV 14 PM 2:32

**NOTICE OF FORECLOSURE SALE**

State of Texas §  
County of Webb §

WEBB COUNTY, TEXAS  
BY Relaw DEPUTY

Notice is hereby given of a public non-judicial foreclosure sale.

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

SITAUATED IN WEBB COUNTY, TEXAS, AND BEING THE SURFACE ONLY OF LOT NUMBER SIXTEEN (16), IN BLOCK NUMBER NINETEEN (19), CONCORD HILLS COMMUNITY-PHASE VIII, PLANNED UNIT DEVELOPMENT, A SUBDIVISION SITUATED IN THE CITY OF LAREDO, AS PER PLAT RECORDED IN VOLUME 22, PAGE 66, WEBB COUNTY PLAT RECORDS.

2. Date, Time, and Place of Sale. The sale is scheduled to be held at the following date, time, and place:

Date: **December 6, 2016**

Time: The sale shall begin no earlier than **01:00 PM** or no later than three hours thereafter.

Place: **Webb County Courthouse in Laredo, Texas**, at the following location: the area designated by the Commissioners Court of **Laredo, Webb County, Texas**, pursuant to § 51.002 of the Texas Property Code as the place where foreclosure sales are to take place (if no such place is so designated, the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted).

The deed of trust permits the Mortgagee of Record 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 refiled 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.

Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

3. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the Mortgagee of Record 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.

1003538-1

**DECEMBER-45**  
Clerk: Relaw

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.

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

4. Type of Sale. The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust executed by **M. Herman Cortinas**.
5. Obligations Secured. The Deed of Trust is dated **March 23, 2004**, and is recorded in the office of the County Clerk of **Webb County, Texas**, in/under **Document No. 831301, Official Public Records of Webb County, Texas**. The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to the promissory note in the original principal amount of **\$84,775.00**, executed by **M. Herman Cortinas**, and payable to the order of **Emerald Capital Mortgage**.

**Original Mortgagee: Emerald Capital Mortgage.**

**Current Mortgagee of Record: The Bank of New York Mellon ; f/k/a The Bank of New York, as trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates Series 2004-6 by Ditech Financial LLC**  
whose address is **7360 S Kyrene, T-108, Tempe, AZ 85283**.

6. Default and Request To Act. Default has occurred under the deed of trust, and the beneficiary has requested me, as Substitute Trustee, to conduct this public sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

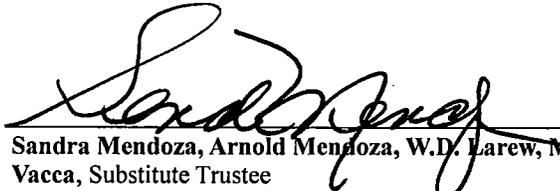
1003538-1

95- A

7. 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.

Sent by: Jeffrey B. Lewis  
Robertson Anschutz Veters  
1500 CityWest Blvd., Suite 700  
Houston, TX 77042

DATED November 14, 2016.

  
Sandra Mendoza, Arnold Mendoza, W.D. Larew, Martin  
Vacca, Substitute Trustee  
c/o Robertson Anschutz Veters  
1500 CityWest Blvd., Suite 700  
Houston, TX 77042  
Phone: 713-244-1360

**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.**

1003538-1

45-B

MARGIE R. IBARRA  
COUNTY CLERK  
FILED

2016 NOV 14 PM 2:42

WEBB COUNTY, TEXAS

BY *Palmer* DEPUTY

**ATTENTION SERVICE MEMBERS: ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING IN ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR 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.**

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, ANTONIO CAPETILLO AND WIFE, BRENDA JESSICA CHAVARRIA delivered that one certain Deed of Trust dated JULY 29, 2014, which is recorded in INSTRUMENT NO. 1208308 of the real property records of WEBB County, Texas, conveying to the Trustee(s) therein named the real property therein described, to secure the payment of a Promissory Note in the principal amount of \$112,917.00 payable to the order of NORTHSTAR BANK OF TEXAS, to which reference is hereby made for a description of the Promissory Note, the terms and covenants of the Deed of Trust, and the property therein conveyed; and

WHEREAS, default, as same is defined in the Promissory Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and

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

WHEREAS, GATEWAY MORTGAGE GROUP, LLC, the Mortgagee, or the Mortgage Servicer, has instructed a Substitute Trustee(s) to sell real property described in the Deed of Trust in order to satisfy the indebtedness secured thereby.

NOTICE IS HEREBY GIVEN that on Tuesday, DECEMBER 6, 2016, beginning at 1:00 PM, or not later than three (3) hours after that time, a Substitute Trustee(s) will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

SITUATED IN WEBB COUNTY, TEXAS AND BEING THE SURFACE ONLY OF LOT NUMBER FOUR (4), IN BLOCK NUMBER TWENTY-THREE (23), CONCORD HILLS COMMUNITY, PHASE IX, PLANNED UNIT DEVELOPMENT, A SUBDIVISION SITUATED IN THE CITY OF LAREDO, AS PER PLAT RECORDED IN VOLUME 24, PAGE 19, WEBB COUNTY PLAT RECORDS.

The sale will occur at that area designated by the Commissioners Court of WEBB County, Texas, for such sales (OR AT THE AREA JUST OUTSIDE THE NORTHWEST (PARKING GARAGE) 1<sup>ST</sup> FLOOR ENTRANCE TO THE WEBB COUNTY JUSTICE CENTER, 1110 VICTORIA ST.).

NOTICE IS FURTHER GIVEN that the address of GATEWAY MORTGAGE GROUP, LLC, the Mortgagee or Mortgage Servicer, is 244 SOUTH GATEWAY PLACE, JENKS, OKLAHOMA 74037. Pursuant to the Texas Property Code, the Mortgage Servicer is authorized to administer a foreclosure sale. The name and address of a substitute trustee is Michael J. Schroeder, 3610 North Josey Lane, Suite 206, Carrollton, Texas 75007. A Substitute Trustee is authorized by the Texas Property Code to set reasonable conditions for the foreclosure sale.

Dated: NOVEMBER 14, 2016.

  
SUBSTITUTE TRUSTEE(S)  
MICHAEL J. SCHROEDER OR SANDRA MENDOZA  
OR ARNOLD MENDOZA OR W.D. LAREW OR  
MARTIN H. VACCA

FILE NO.: GMG-1398  
PROPERTY: 9012 SAVANNAH LOOP  
LAREDO, TEXAS 78046

ANTONIO CAPETILLO

NOTICE SENT BY:  
MICHAEL J. SCHROEDER  
3610 NORTH JOSEY LANE, SUITE 206  
CARROLLTON, TEXAS 75007  
Tele: (972) 394-3086  
Fax: (972) 394-1263

DECEMBER- 46  
Clerk: *Palmer*

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: December 06, 2016

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

Place THE AREA JUST OUTSIDE THE NORTHWEST FIRST FLOOR ENTRANCE TO THE WEBB COUNTY JUSTICE CENTER, 1110 VICTORIA STREET, 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 November 30, 2005 and recorded in Document VOLUME 1978, PAGE 547 real property records of WEBB County, Texas, with HECTOR FERNANDO VASQUEZ AND ANGELICA C. VASQUEZ, grantor(s) and BANCO POPULAR NORTH AMERICA, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by HECTOR FERNANDO VASQUEZ AND ANGELICA C. VASQUEZ, securing the payment of the indebtednesses in the original principal amount of \$148,500.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. COLORADO FEDERAL SAVINGS 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. 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

  
SANDRA MENDOZA, ARNOLD MENDOZA, MARTIN H. VACCA OR WILLIAM D. LAREW  
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 WEBB County Clerk and caused to be posted at the WEBB County courthouse this notice of sale.

Declarants Name: \_\_\_\_\_  
Date: \_\_\_\_\_

2016 NOV 14 PM 2:44  
WEBB COUNTY, TEXAS  
BY  DEPUTY  
MARGIE R. IBARRA  
COUNTY CLERK  
FILED

DECEMBER-47  
Clerk: 



**EXHIBIT "A"**

LOT FIVE (5), BLOCK FOUR (4), SAN ISIDRO-LAS BUGANVILLAS SUBDIVISION UNIT 1, CITY OF LAREDO, WEBB COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 24, PAGE 27, PLAT RECORDS OF WEBB COUNTY, TEXAS.

47-A



NOS0000006067086

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: December 06, 2016

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

Place THE AREA JUST OUTSIDE THE NORTHWEST FIRST FLOOR ENTRANCE TO THE WEBB COUNTY JUSTICE CENTER, 1110 VICTORIA STREET, 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 February 05, 1999 and recorded in Document VOLUME 734, PAGE 416 real property records of WEBB County, Texas, with MICHAEL SAUCEDA AND LETICIA SAUCEDA, grantor(s) and GEO MORTGAGE SERVICES, INC., mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by MICHAEL SAUCEDA AND LETICIA SAUCEDA, securing the payment of the indebtednesses in the original principal amount of \$104,975.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

c/o WELLS FARGO BANK, N.A.  
3476 STATEVIEW BLVD. MAC# X7801-014  
FT. MILL, SC 29715

  
SANDRA MENDOZA, ARNOLD MENDOZA, MARTIN H. VACCA OR WILLIAM D. LAREW  
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 WEBB County Clerk and caused to be posted at the WEBB County courthouse this notice of sale.

Declarants Name: \_\_\_\_\_  
Date: \_\_\_\_\_

2016 NOV 14 PM 2:44  
WEBB COUNTY, TEXAS  
BY  DEPUTY  
MARGIE R. JIBARRA  
COUNTY CLERK  
FILED

DECEMBER- 48  
Clerk: 



**EXHIBIT "A"**

SITUATED IN WEBB COUNTY, TEXAS AND BEING THE SURFACE ONLY OF LOT NUMBER EIGHT (8), IN BLOCK NUMBER ELEVEN (11), CROWNRIDGE SUBDIVISION, PHASE 3, A SUBDIVISION IN THE CITY OF LAREDO, AS PER PLAT RECORDED IN VOLUME 18, PAGES 4, WEBB COUNTY PLAT RECORDS.

48-A



NOS0000006373161

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: December 06, 2016

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

Place THE AREA JUST OUTSIDE THE NORTHWEST FIRST FLOOR ENTRANCE TO THE WEBB COUNTY JUSTICE CENTER, 1110 VICTORIA STREET, OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

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

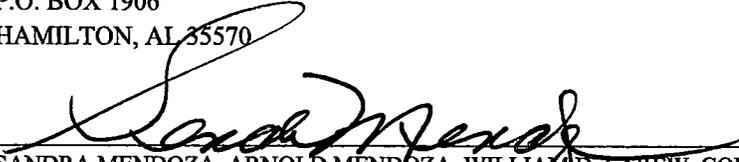
3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated September 25, 2014 and recorded in Document VOLUME 3709, PAGE 437 real property records of WEBB County, Texas, with RUBEN QUINONES JR AND AZUCENA QUINONES, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by RUBEN QUINONES JR AND AZUCENA QUINONES, securing the payment of the indebtednesses in the original principal amount of \$147,585.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. CIS FINANCIAL SERVICES, INC. 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. CIS HOME LOANS, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o CIS HOME LOANS  
P.O. BOX 1906  
HAMILTON, AL 35570

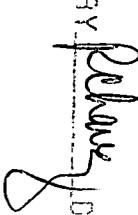
  
SANDRA MENDOZA, ARNOLD MENDOZA, WILLIAM D. LAREW, COLETTE MAYERS, STEPHEN MAYERS, BOB DICKERSON, TROY ROBINETT, FREDERICK BRITTON, EVAN PRESS, JACK BURNS II, KRISTIE ALVAREZ, JULIAN PERRINE, MARTHA BOETA, MARCIA CHAPA, OR MATTHEW WOLFSON

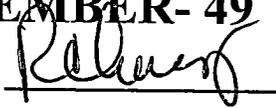
Substitute Trustee  
c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP  
4004 Belt Line Road, Suite 100  
Addison, Texas 75001

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 WEBB County Clerk and caused to be posted at the WEBB County courthouse this notice of sale.

Declarants Name: \_\_\_\_\_  
Date: \_\_\_\_\_

2016 NOV 14 PM 2:44  
WEBB COUNTY, TEXAS  
BY  DEPUTY  
MARGIE R. IBARRA  
COUNTY CLERK  
FILED

DECEMBER- 49  
Clerk: 



**EXHIBIT "A"**

THE SURFACE ESTATE ONLY IN AND TO LOT NINE (9), BLOCK FOUR (4), VISTA NUEVA SUBDIVISION, SITUATED IN THE CITY OF LAREDO, WEBB COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 25, PAGE 121, PLAT RECORDS OF WEBB COUNTY, TEXAS.

49-A



NOS0000006377824

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: December 06, 2016

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

Place THE AREA JUST OUTSIDE THE NORTHWEST FIRST FLOOR ENTRANCE TO THE WEBB COUNTY JUSTICE CENTER, 1110 VICTORIA STREET, 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 March 23, 2009 and recorded in Document VOLUME 2731, PAGE 202 real property records of WEBB County, Texas, with JOSE LUIS ARREDONDO AND AURORA ARREDONDO, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by JOSE LUIS ARREDONDO AND AURORA ARREDONDO, securing the payment of the indebtednesses in the original principal amount of \$93,279.00, 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

  
SANDRA MENDOZA, ARNOLD MENDOZA, WILLIAM D. LAREW, COLETTE MAYERS, STEPHEN MAYERS, BOB DICKERSON, TROY ROBINETT, FREDERICK BRITTON, EVAN PRESS, JACK BURNS II, KRISTIE ALVAREZ, JULIAN PERRINE, MARTHA BOETA, MARCIA CHAPA, OR MATTHEW WOLFSON  
Substitute Trustee

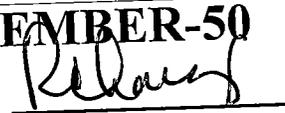
c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP  
4004 Belt Line Road, Suite 100  
Addison, Texas 75001

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 WEBB County Clerk and caused to be posted at the WEBB County courthouse this notice of sale.

Declarants Name: \_\_\_\_\_  
Date: \_\_\_\_\_

2016 NOV 14 PM 2:44  
WEBB COUNTY, TEXAS  
BY  DEPUTY  
MARGIE R. J. BARRA  
COUNTY CLERK  
FILED

DECEMBER-50  
Clerk: 



**EXHIBIT "A"**

THE SURFACE ESTATE ONLY IN AND TO LOT THREE HUNDRED NINETY-NINE (399), BLOCK TWENTY-TWO (22), LOWRY FARMS SUBDIVISION, UNIT 5, SITUATED IN THE CITY OF LAREDO, WEBB COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 8, PAGE 74, PLAT RECORDS OF WEBB COUNTY, TEXAS.

50-A



NOS0000006379838

### NOTICE OF TRUSTEE'S SALE

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

**Date of Security Instrument:** December 01, 2009

**Grantor(s):** Carlos J. Quintanilla an unmarried man

**Original Trustee:** Bob Karlseng

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

**Recording Information:** Vol. 2855, Page 709, or Clerk's File No. 1056106, in the Official Public Records of WEBB County, Texas.

**Current Mortgagee:** JPMorgan Chase Bank, National Association

**Mortgage Servicer:** JPMorgan Chase Bank, National Association, whose address is C/O 3415 Vision Drive Columbus, OH 43219-6009 Pursuant to a Servicing Agreement between the Mortgage Servicer and Mortgagee, the Mortgage Servicer is authorized to represent the Mortgagee. Pursuant to the Servicing Agreement and Section 51.0025 of the Texas Property Code, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property.

**Date of Sale:** 12/06/2016 **Earliest Time Sale Will Begin:** 1:00 PM

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

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

**Legal Description:**  
THE SURFACE ESTATE ONLY IN AND TO LOT FORTY (40), BLOCK TWENTY-THREE (23), THE GREEN SUBDIVISION, PHASE 4, SITUATED IN THE CITY OF LAREDO, WEBB COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 26, PAGE 54, PLAT RECORDS OF WEBB COUNTY, TEXAS.

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

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

*Sandra Mendoza*  
Sandra Mendoza as Substitute Trustee, Arnold Mendoza as Successor Substitute Trustee, W.D. Larew as Successor Substitute Trustee, Martin Vacca as Successor Substitute Trustee, or Cathy Cagle as Successor Substitute Trustee  
c/o Servicelink Default Abstract Solutions  
1320 Greenway Drive, Suite 300  
Irving, TX 75038

**DECEMBER-51**  
**Clerk:** *[Signature]*



4598892

*[Signature]*  
DEPUTY  
WEBB COUNTY, TEXAS  
NOV 14 PM 2:50  
MARGIE R. IBARRA  
COUNTY CLERK  
FILED



EXHIBIT A

REAL PROPERTY

THE SURFACE ESTATE ONLY IN AND TO LOT TWENTY-NINE (29), BLOCK TWO (2), SALINAS KEY SUBDIVISION, PHASE I, SITUATED IN THE CITY OF LAREDO, WEBB COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 10, PAGE 74, PLAT RECORDS OF WEBB COUNTY, TEXAS.

52-A

**NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE**

**DEED OF TRUST INFORMATION:**

**Date:** 05/25/2012  
**Grantor(s):** JOSE G. SALINAS AND MARIA E. SALINAS, HUSBAND AND WIFE  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS  
 NOMINEE FOR SECURITY NATIONAL MORTGAGE COMPANY, A UTAH CORPORATION, ITS SUCCESSORS AND  
 ASSIGNS  
**Original Principal:** \$116,860.00  
**Recording Information:** Book 3266 Page 4 Instrument 1135319  
**Property County:** Webb  
**Property:** THE SURFACE ESTATE ONLY IN AND TO LOT ONE HUNDRED SIXTY-TWO (162),  
 BLOCK THIRTEEN (13), LOWRY FARM SUBDIVISION, UNIT 3, SITUATED IN THE  
 CITY OF LAREDO, WEBB COUNTY, TEXAS, ACCORDING TO PLAT THEREOF  
 RECORDED IN VOLUME 6, PAGE 32, PLAT RECORDS OF WEBB COUNTY, TEXAS.  
**Reported Address:** 126 CATALINA DRIVE, LAREDO, TX 78045

**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 6th day of December, 2016  
**Time of Sale:** 1:00PM or within three hours thereafter.  
**Place of Sale:** AT THE AREA OUTSIDE THE NORTHWEST (PARKING GARAGE) 1ST FLOOR  
 ENTRANCE TO THE WEBB COUNTY JUSTICE CENTER, 1110 VICTORIA STREET in  
 Webb County, Texas, or, if the preceding area is no longer the designated area, at the area most  
 recently designated by the Webb County Commissioner's Court.  
**Substitute Trustee(s):** Sandra Mendoza, Arnold Mendoza, W.D. Larew, Colette Mayers, Stephen Mayers, Bob  
 Dickerson, Troy Robinett, Frederick Britton, Evan Press, Jack Burns II, Kristie Alvarez, Julian  
 Perrine, Martha Boeta, Marcia Chapa, Matthew Wolfson, Cristina Camarata, Sammy Hooda,  
 Michael Burns, Alexander Wolfe, Suzanne Suarez or Adam Womack, 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 Sandra Mendoza, Arnold Mendoza, W.D. Larew, Colette Mayers, Stephen Mayers, Bob Dickerson, Troy Robinett, Frederick Britton, Evan Press, Jack Burns II, Kristie Alvarez, Julian Perrine, Martha Boeta, Marcia Chapa, Matthew Wolfson, Cristina Camarata, Sammy Hooda, Michael Burns, Alexander Wolfe, Suzanne Suarez or Adam Womack, 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. Sandra Mendoza, Arnold Mendoza, W.D. Larew, Colette Mayers, Stephen Mayers, Bob Dickerson, Troy Robinett, Frederick Britton, Evan Press, Jack Burns II, Kristie Alvarez, Julian Perrine, Martha Boeta, Marcia Chapa, Matthew Wolfson, Cristina Camarata, Sammy Hooda, Michael Burns, Alexander Wolfe, Suzanne Suarez or Adam Womack, 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,  
  
 Buckley Madole, P.C.

**DECEMBER- 53**  
**Clerk:** 

BY  DEPUTY  
 WEBB COUNTY, TEXAS  
 2016 NOV 14 PM 2:57  
 MARGIE R. IBARRA  
 COUNTY CLERK  
 FILED

**NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE**

**DEED OF TRUST INFORMATION:**

**Date:** 09/05/2013  
**Grantor(s):** JONATHAN ROCHA, A SINGLE MAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR REPUBLIC STATE MORTGAGE CO., ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$167,902.00  
**Recording Information:** Book 3497 Page 645 Instrument 1180309  
**Property County:** Webb  
**Property:** THE SURFACE ONLY TO LOT EIGHT (8), BLOCK SEVEN (7), LOS PRESIDENTES, UNIT 12, AN ADDITION TO THE CITY OF LAREDO, WEBB COUNTY, TEXAS, ACCORDING TO THE AMENDED MAP OR PLAT THEREOF RECORDED IN VOLUME 27, PAGE 45 THRU 45-A, MAP RECORDS OF WEBB COUNTY, TEXAS, REFERENCE TO WHICH IS HERE MADE FOR ALL PURPOSES.  
**Reported Address:** 1516 TABASCO DRIVE, LAREDO, TX 78046

**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 6th day of December, 2016  
**Time of Sale:** 1:00PM or within three hours thereafter.  
**Place of Sale:** AT THE AREA OUTSIDE THE NORTHWEST (PARKING GARAGE) 1ST FLOOR ENTRANCE TO THE WEBB COUNTY JUSTICE CENTER, 1110 VICTORIA STREET in Webb County, Texas, or, if the preceding area is no longer the designated area, at the area most recently designated by the Webb County Commissioner's Court.  
**Substitute Trustee(s):** Sandra Mendoza, Arnold Mendoza, W.D. Larew, Colette Mayers, Stephen Mayers, Bob Dickerson, Troy Robinett, Frederick Britton, Evan Press, Jack Burns II, Kristie Alvarez, Julian Perrine, Martha Boeta, Marcia Chapa, Matthew Wolfson, Cristina Camarata, Sammy Hooda, Michael Burns, Alexander Wolfe, Suzanne Suarez or Adam Womack, 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

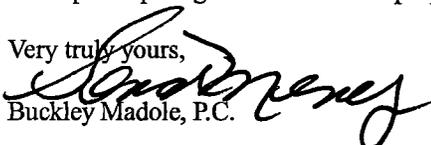
WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

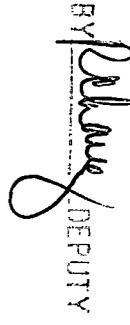
WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Sandra Mendoza, Arnold Mendoza, W.D. Larew, Colette Mayers, Stephen Mayers, Bob Dickerson, Troy Robinett, Frederick Britton, Evan Press, Jack Burns II, Kristie Alvarez, Julian Perrine, Martha Boeta, Marcia Chapa, Matthew Wolfson, Cristina Camarata, Sammy Hooda, Michael Burns, Alexander Wolfe, Suzanne Suarez or Adam Womack, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

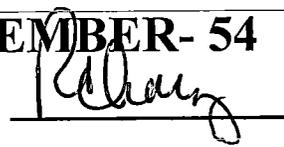
WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

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. Sandra Mendoza, Arnold Mendoza, W.D. Larew, Colette Mayers, Stephen Mayers, Bob Dickerson, Troy Robinett, Frederick Britton, Evan Press, Jack Burns II, Kristie Alvarez, Julian Perrine, Martha Boeta, Marcia Chapa, Matthew Wolfson, Cristina Camarata, Sammy Hooda, Michael Burns, Alexander Wolfe, Suzanne Suarez or Adam Womack, 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,  
  
 Buckley Madole, P.C.

MARGIE R. IBARRA  
 COUNTY CLERK  
 FILED  
 2016 NOV 14 PM 2:55  
 WEBB COUNTY, TEXAS  
 BY  DEPUTY

**DECEMBER- 54**  
 Clerk: 

**NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE**

**DEED OF TRUST INFORMATION:**

**Date:** 03/18/2005  
**Grantor(s):** CARLOS A. RAMIREZ, MARIA ANTONIETA RAMIREZ, HUSBAND AND WIFE  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR AMERIGROUP MORTGAGE CORPORATION, A DIVISION OF MORTGAGE INVESTORS CORPORATION, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$67,751.00  
**Recording Information:** Book 1795 Page 370 Instrument 871605  
**Property County:** Webb  
**Property:** SITUATED IN WEBB COUNTY, TEXAS AND BEING SURFACE ONLY OF LOT NUMBER FOURTEEN (14), IN BLOCK NUMBER ELEVEN (11), QUAIL CREEK SUBDIVISION, PHASE 3, A SUBDIVISION IN THE CITY OF LAREDO, AS PER PLAT RECORDED IN VOLUME 13, PAGE 43, WEBB COUNTY PLAT RECORDS.  
**Reported Address:** 9627 CENTER ROAD, LAREDO, TX 78045

**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 6th day of December, 2016  
**Time of Sale:** 1:00PM or within three hours thereafter.  
**Place of Sale:** AT THE AREA OUTSIDE THE NORTHWEST (PARKING GARAGE) 1ST FLOOR ENTRANCE TO THE WEBB COUNTY JUSTICE CENTER, 1110 VICTORIA STREET in Webb County, Texas, or, if the preceding area is no longer the designated area, at the area most recently designated by the Webb County Commissioner's Court.  
**Substitute Trustee(s):** Sandra Mendoza, Arnold Mendoza, W.D. Larew, Colette Mayers, Stephen Mayers, Bob Dickerson, Troy Robinett, Frederick Britton, Evan Press, Jack Burns II, Kristie Alvarez, Julian Perrine, Martha Boeta, Marcia Chapa, Matthew Wolfson, Cristina Camarata, Sammy Hooda, Michael Burns, Alexander Wolfe, Suzanne Suarez or Adam Womack, 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

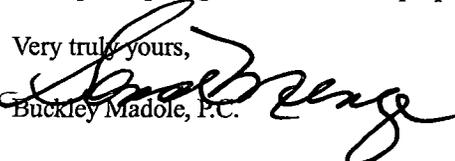
WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Sandra Mendoza, Arnold Mendoza, W.D. Larew, Colette Mayers, Stephen Mayers, Bob Dickerson, Troy Robinett, Frederick Britton, Evan Press, Jack Burns II, Kristie Alvarez, Julian Perrine, Martha Boeta, Marcia Chapa, Matthew Wolfson, Cristina Camarata, Sammy Hooda, Michael Burns, Alexander Wolfe, Suzanne Suarez or Adam Womack, 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. Sandra Mendoza, Arnold Mendoza, W.D. Larew, Colette Mayers, Stephen Mayers, Bob Dickerson, Troy Robinett, Frederick Britton, Evan Press, Jack Burns II, Kristie Alvarez, Julian Perrine, Martha Boeta, Marcia Chapa, Matthew Wolfson, Cristina Camarata, Sammy Hooda, Michael Burns, Alexander Wolfe, Suzanne Suarez or Adam Womack, 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,  
  
Buckley Madole, P.C.

**DECEMBER- 55**  
**Clerk:** 

2016 NOV 14 PM 2:57  
WEBB COUNTY, TEXAS  
BY  DEPUTY  
MARGIE R. JBARRA  
COUNTY CLERK  
FILED

SELECT PORTFOLIO SERVICING, INC. (SPS)  
LOPEZ, PEDRO  
1841 STONEFIELD LANE, LAREDO, TX 78045

CONVENTIONAL  
Our File Number: 14-018545

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on July 31, 2006, PEDRO LOPEZ, as Grantor(s), executed a Deed of Trust conveying to ELDON L. YOUNGBLOOD, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR NEW CENTURY MORTGAGE CORPORATION in payment of a debt therein described. The Deed of Trust was filed in the real property records of WEBB COUNTY, TX and is recorded under Clerk's File/Instrument Number 930448 Volume 2151, Page 430-452, 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

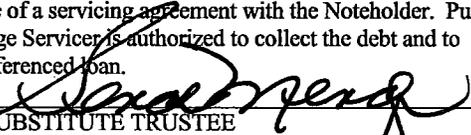
NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, December 6, 2016** between ten o'clock AM and four o'clock PM and beginning not earlier than 1:00 P.M. or not later than three hours thereafter, I will sell said Real Estate in the area designated by the Commissioners Court, of **Webb** county, 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 Webb, State of Texas:

LOT TWENTY-ONE (21), BLOCK TWO (2), WOODRIDGE HEIGHTS SUBDIVISION, UNIT II, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 25, PAGE 3, PLAT RECORDS OF WEBB COUNTY, TEXAS.

Property Address: 1841 STONEFIELD LANE  
LAREDO, TX 78045  
Mortgage Servicer: SELECT PORTFOLIO SERVICING, INC.  
Noteholder: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE, IN TRUST FOR THE REGISTERED HOLDERS OF MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006-NC5, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006 NC5  
3217 S. DECKER LAKE DR.  
SALT LAKE CITY, UTAH 84119

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.

  
SUBSTITUTE TRUSTEE  
SANDRA MENDOZA OR ARNOLD MENDOZA OR  
MARTIN H. VACCA OR BOB FRISCH OR W.D.  
LAREW OR COLETTE MAYERS OR STEPHEN  
MAYERS OR BOB DICKERSON OR TROY ROBINETT  
OR FREDERICK BRITTON OR EVAN PRESS OR  
JACK BURNS II  
c/o Shapiro Schwartz, LLP  
13105 Northwest Freeway, Suite 1200  
Houston, TX 77040  
(713)462-2565

MARGIE R. IBARRA  
COUNTY CLERK  
FILED

2016 NOV 14 PM 2:57  
WEBB COUNTY, TEXAS  
BY  DEPUTY

**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.**

**DECEMBER-56**  
Clerk: 

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on December 30, 2008, NOE LOPEZ AN UNMARRIED MAN, as Grantor(s), executed a Deed of Trust conveying to MORTGAGE DOCS, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR THE MORTGAGE MAKERS, INC., A TEXAS CORPORATION in payment of a debt therein described. The Deed of Trust was filed in the real property records of WEBB COUNTY, TX and is recorded under Clerk's File/Instrument Number 1025878 Volume 2697, Page 580, 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, December 6, 2016 between ten o'clock AM and four o'clock PM and beginning not earlier than 10:00 AM or not later than three hours thereafter, I will sell said Real Estate in the area designated by the Commissioners Court, of Webb 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 Webb, State of Texas:

SITUATED IN WEBB COUNTY, TEXAS AND BEING THE SURFACE ESTATE ONLY OF LOT 45, BLOCK 3, LOMAS DEL SUR SUBDIVISION, UNIT II, A SUBDIVISION SITUATED IN THE CITY OF LAREDO, AS PER PLAT RECORDED IN VOLUME 27, PAGES 19-20, WEBB COUNTY PLAT RECORDS.

Property Address: 3803 KATIANA  
LAREDO, TX 78045  
Mortgage Servicer: NATIONSTAR MORTGAGE LLC  
Noteholder: NATIONSTAR MORTGAGE LLC  
8950 CYPRESS WATERS BLVD  
COPPELL, TEXAS 75019

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.

MARGIE R. IBARRA  
COUNTY CLERK  
FILED

2016 NOV 14 PM 2:57

WEBB COUNTY, TEXAS

BY: *[Signature]*  
DEPUTY

*[Signature]*  
SUBSTITUTE TRUSTEE  
SANDRA MENDOZA OR ARNOLD MENDOZA OR  
MARTIN H. VACCA OR BOB FRISCH OR W.D.  
LAREW OR COLETTE MAYERS OR STEPHEN  
MAYERS OR BOB DICKERSON OR TROY ROBINETT  
OR FREDERICK BRITTON OR EVAN PRESS OR  
JACK BURNS II  
c/o Shapiro Schwartz, LLP  
13105 Northwest Freeway, Suite 1200  
Houston, TX 77040  
(713)462-2565

THE STATE OF \_\_\_\_\_  
COUNTY OF \_\_\_\_\_

BEFORE ME, the undersigned, a Notary Public in and for said County and State, on this day personally appeared \_\_\_\_\_, 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 \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

**DECEMBER- 57**  
Clerk: *[Signature]*

NOTARY PUBLIC in and for \_\_\_\_\_  
\_\_\_\_\_ COUNTY,  
My commission expires: \_\_\_\_\_

Rene Valadez  
Virginia Valadez  
11122 Quintana Drive  
Laredo, Texas 78045  
Our file #1016-166F

**ATTENTION SERVICE MEMBERS:**  
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, or if you have recently been discharged from active military duty, please send written notice of the active duty military service to the sender of this notice immediately.

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on October 28, 2010, Rene Valadez and Virginia Valadez executed a Deed of Trust conveying to G. Tommy Bastian, a Trustee, the Real Estate hereinafter described, to secure Bank of America, N.A. in the payment of a debt therein described, said Deed of Trust being recorded in Instrument Number 1086391 in the Real Property Records of Webb County, Texas; and

WHEREAS, The undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust, the street address for the substitute trustees is 1126 W. Gray, Houston, Texas 77019; and

WHEREAS, Default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder of said debt has requested the undersigned to sell said property to satisfy said indebtedness.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, December 6, 2016, the foreclosure sale will be conducted in Webb County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than 10:00 AM and must be concluded within three hours of such starting time. Said sale shall be to the highest bidder for cash.

Said Real Estate is described as Follows: In the County of Webb, State of Texas:

**SITUATED IN WEBB COUNTY, TEXAS, AND BEING THE SURFACE ESTATE ONLY OF LOT, NUMBER ONE HUNDRED SIXTY-SEVEN (167), IN BLOCK NUMBER THREE (3), VILLAS SAN AGUSTIN-UNIT 3, A SUBDIVISION SITUATED IN THE CITY OF LAREDO, AS PER PLAT RECORDED IN VOLUME 30, PAGES 1-5 AND AMENDED PLAT RECORDED IN VOLUME 30, PAGES 13-14, WEBB COUNTY PLAT RECORDS.**

Nationstar Mortgage LLC is the mortgage servicer for the mortgagee of the Deed of Trust. Nationstar Mortgage LLC and the mortgagee have entered into an agreement granting Nationstar Mortgage LLC authority to service the mortgage. Nationstar Mortgage LLC, as mortgage servicer, is representing the Mortgagee under a servicing agreement with the Mortgagee (the "Servicing Agreement"). The name of the Mortgagee is Nationstar Mortgage LLC. Pursuant to the Servicing Agreement, Nationstar Mortgage LLC is granted authority to collect and service the debt associated with the Deed of Trust. Under Section 51.0025 of the Texas Property Code, Nationstar Mortgage LLC, as mortgage servicer, is authorized to administer any resulting foreclosure of the property covered by the Deed of Trust on behalf of the Mortgagee. The Mortgagee's address is c/o the mortgage servicer, Nationstar Mortgage LLC, 8950 Cypress Waters Blvd., Coppell, TX 75019.

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

**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.**

Substitute and Successor Substitute Trustees are identified below.



WEBB COUNTY, TEXAS

2016 NOV 14 PM 2:57

MARGIE R. IBARRA  
COUNTY CLERK  
FILED

HARVEY LAW GROUP

  
Kelly J. Harvey, Texas State Bar No. 09180150  
Mia D. Searles, Texas State Bar No. 24068544  
Jerry W. Mason, Texas State Bar No. 24081794  
Attorneys for Mortgagee and Mortgage Servicer  
Date: 10/25/2016

**DECEMBER-58**  
Clerk: 



Sandra Mendoza, Substitute Trustee, or  
Arnold Mendoza, Successor Substitute Trustee, or  
Bob Frisch, Successor Substitute Trustee, or  
Martin H. Vacca, Successor Substitute Trustee, or  
Sandra Mendoza, Successor Substitute Trustee, or  
Arnold Mendoza, Successor Substitute Trustee, or  
W.D. Larew, Successor Substitute Trustee, or  
Colette Mayers, Successor Substitute Trustee, or  
Stephen Mayers, Successor Substitute Trustee, or  
Bob Dickerson, Successor Substitute Trustee, or  
Troy Robinett, Successor Substitute Trustee, or  
Frederick Britton, Successor Substitute Trustee, or  
Evan Press, Successor Substitute Trustee, or  
Jack Burns II, Successor Substitute Trustee, or  
Kristie Alvarez, Successor Substitute Trustee, or  
Julian Perrine, Successor Substitute Trustee, or  
Martha Boeta, Successor Substitute Trustee, or  
Marcia Chapa, Successor Substitute Trustee, or  
Matthew Wolfson, Successor Substitute Trustee

Notice sent by:  
**HARVEY LAW GROUP**  
P.O. Box 131407  
Houston, Texas 77219  
Tel.: (832) 922-4000  
Fax: (832) 922-6262

58-A

THIS NOTICE WAS SENT BY: ROBERT N. FREEMAN, II, FREEMAN & CASTILLON, 6909 SPRINGFIELD AVE., STE. 300, LAREDO, TX 78041

**NOTICE OF TRUSTEE'S SALE**

PURSUANT to authority conferred upon me by that certain Deed of Trust executed by LAREDO'S D & F, LLC, A TEXAS LIMITED LIABILITY COMPANY, of Webb County, Texas, dated June 30, 2009, and recorded in Volume 2781, Pages 587 et seq. of the Official Public Records of Webb County, Texas, I will, as Trustee for INTERNATIONAL BANK OF COMMERCE, Beneficiary under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, INTERNATIONAL BANK OF COMMERCE, default having been made in the payment thereof, sell on TUESDAY, December 6, 2016, that being the FIRST TUESDAY of said month, at public auction to the highest bidder, for cash, at the area just outside the northwest (parking garage) 1<sup>st</sup> floor entrance to the Webb County Justice Center, 1110 Victoria Street, Laredo, Texas, between the hours of ten o'clock a.m. and four o'clock p.m. of that day, the following described property situated in Webb County, Texas, to-wit:

Situated in Webb County, Texas and being Unit designated as Unit Number Seventeen (17), in Building "A", Colonnade Square II, a condominium and the airspace encompassed by the boundaries thereof according to that certain Declaration and Exhibits attached thereto, recorded in Volume 462, Pages 477-515, and in Amendment recorded in Volume 1121, Page 112, Webb County Official Public records, to which reference is hereby made for all purposes, together with an undivided 3.56% interest in and to the common elements as set forth in the Declaration. Colonnade Square II is situated on that certain tract of land more particularly described in the Declaration.

The earliest time at which the sale will occur is ten o'clock a.m. and the sale will occur not later than one o'clock p.m.

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.

EXECUTED this 14 day of November, 2016.

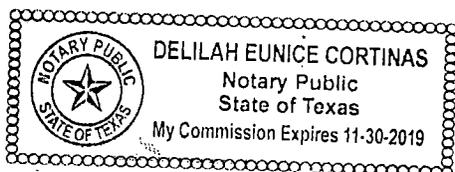
*Juan F. Mercado Jr.*  
JUAN F. MERCADO, JR.  
TRUSTEE  
1200 San Bernardo  
Laredo, Texas 78040

STATE OF TEXAS §  
COUNTY OF WEBB §

This instrument was acknowledged before me on this 14 day of November, 2016, by Juan F. Mercado, Jr., Trustee.

DECEMBER- 59  
Clerk: *Rahaus*

*Delilah E Cortinas*  
Notary Public, State of Texas



*Clawson*  
DEPUTY  
NOV 14 PM 3:24  
WEBB COUNTY, TEXAS  
MARGIE R. IBARRA  
COUNTY CLERK  
FILED

THIS NOTICE WAS SENT BY: ROBERT N. FREEMAN, II, FREEMAN & CASTILLON, 6909 SPRINGFIELD AVE., STE. 300, LAREDO, TX 78041

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

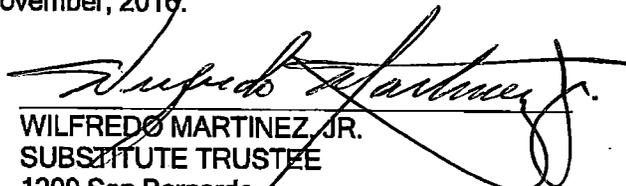
PURSUANT to authority conferred upon me by that certain Deed of Trust executed by LENARD OFFICE PARK, LTD., A TEXAS LIMITED PARTNERSHIP, of Webb County, Texas, and Rosalinda Ramirez Eckhardt (an undivided 50% owner of the below described property by reason of L.O.R. Apartments, Ltd. having forfeited its charter and no longer in existence) dated October 25, 2005, and recorded in Volume 1959, Pages 278 et seq. of the Official Public Records of Webb County, Texas, and by that certain Appointment of Substitute Trustee executed by International Bank of Commerce, dated November 10, 2016, and duly recorded in the Official Public Records of Webb County, Texas, I will, as Substitute Trustee for INTERNATIONAL BANK OF COMMERCE, Beneficiary under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, INTERNATIONAL BANK OF COMMERCE, default having been made in the payment thereof, sell on TUESDAY, December 6, 2016, that being the FIRST TUESDAY of said month, at public auction to the highest bidder, for cash, at the area just outside the northwest (parking garage) 1<sup>st</sup> floor entrance to the Webb County Justice Center, 1110 Victoria Street, Laredo, Texas, between the hours of ten o'clock a.m. and four o'clock p.m. of that day, the following described property situated in Webb County, Texas, to-wit:

Undivided 50% interest in and to the property described on Exhibit "A". A Tract of land containing 0.99 acres, more or less, situated in Porcion 25, Abstract 50, Juan F. Garcia, Original Grantee, Webb County, Texas. Said 0.99 acres, more or less, being (a) 0.05 acres, more or less, out of 0.5464 acre tract called Tract One; and (b) 0.94 acres, more or less, called Tract Two, as described in Deed recorded in Volume 937, Pages 406-408, Webb County Official Public Records and being more particularly described by metes and bounds on Exhibit "A" attached hereto.

The earliest time at which the sale will occur is ten o'clock a.m. and the sale will occur not later than one o'clock p.m.

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

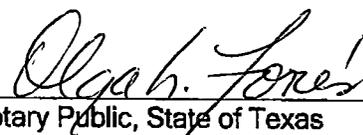
EXECUTED this 10 day of November, 2016.

  
WILFREDO MARTINEZ, JR.  
SUBSTITUTE TRUSTEE  
1200 San Bernardo  
Laredo, Texas 78040

STATE OF TEXAS           §  
COUNTY OF WEBB       §

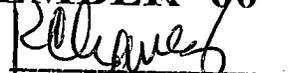
This instrument was acknowledged before me on this 10 day of November, 2016 by Wilfredo Martinez, Jr., Substitute Trustee.

  
OLGA L. FORES  
Notary Public  
State of Texas  
My Commission Expires 09-06-2017

  
Notary Public, State of Texas

BY  DEPUTY  
WEBB COUNTY, TEXAS  
2016 NOV 14 PM 3:27

MARGIE R. IBARRA  
COUNTY CLERK  
FILED

DECEMBER- 60  
Clerk: 

A tract of land containing 0.99 acres, more or less, situated in Porcion 25, Abstract 50, Juan F. Garcia, Original Grantee, Webb County, Texas. Said 0.99 acres, more or less, being (a) 0.05 acres, more or less, out of 0.5464 acre tract called Tract One; and (b) 0.94 acres, more or less, called Tract Two, as described in Deed recorded in Volume 937, Pages 406-408, Webb County Official Public Records and being more particularly described by metes and bounds as follows:

Beginning at a 1/2 inch iron rod being the southwest corner of the Yates Texaco Plat recorded in Volume 6, Page 13, Webb County Plat Records, same being the "POINT OF BEGINNING" of this tract;

THENCE S 84° 20' 56" E, along the south boundary line of said Yates Texaco Plat a distance of 58.46 feet for a point of deflection to the right;

THENCE S 04° 54' 00" W, a distance of 14.00 feet for a point of deflection to the left;

THENCE S 84° 21' 00" E, continuing along the south boundary line of Yates Texaco Plat a distance of 30.20 feet to a point of deflection to the right;

THENCE S 04° 54' 00" W, a distance of 14.00 feet for a point of deflection to the left;

THENCE S 84° 21' 00" E, a distance of 30.00 feet to an exterior corner of this tract;

THENCE S 04° 54' 00" W, along the west right-of-way line of I.H.35 Interstate Access Road, a distance of 276.59 feet for an exterior corner of this tract;

THENCE N 82° 02' 59" W, along the north boundary line of the Isauro Martinez J.V. Plat as per Webb County Plat Records, a distance of 176.41 feet to a 1/2 inch iron rod for an exterior corner of this tract;

THENCE N 15° 52' 04" E along the east right-of-way line of Santa Maria Ave. (right-of-way varies) a distance of 302.28 feet to return and to close at the "POINT OF BEGINNING" of this tract containing 0.99 acres, more or less.

EXHIBIT "A"

60-A

THIS NOTICE WAS SENT BY: ROBERT N. FREEMAN, II, FREEMAN & CASTILLON, 6909 SPRINGFIELD AVE., STE. 300, LAREDO, TX 78041

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

PURSUANT to authority conferred upon me by that certain Deed of Trust executed by L.O.R. APARTMENTS, LTD., A TEXAS LIMITED PARTNERSHIP, of Webb County, Texas, and Rosalinda Ramirez Eckhardt (an undivided 50% owner of the below described property by reason of L.O.R. Apartments, Ltd. having forfeited its charter and no longer in existence) dated March 15, 2010, and recorded in Volume 2911, Pages 543 et seq. of the Official Public Records of Webb County, Texas, and by that certain Appointment of Substitute Trustee executed by International Bank of Commerce, dated November 10, 2016, and duly recorded in the Official Public Records of Webb County, Texas, I will, as Substitute Trustee for INTERNATIONAL BANK OF COMMERCE, Beneficiary under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, INTERNATIONAL BANK OF COMMERCE, default having been made in the payment thereof, sell on TUESDAY, December 6, 2016, that being the FIRST TUESDAY of said month, at public auction to the highest bidder, for cash, at the area just outside the northwest (parking garage) 1<sup>st</sup> floor entrance to the Webb County Justice Center, 1110 Victoria Street, Laredo, Texas, between the hours of ten o'clock a.m. and four o'clock p.m. of that day, the following described property situated in Webb County, Texas, to-wit:

Undivided 50% interest in and to the property described on Exhibit "A" attached hereto.

The earliest time at which the sale will occur is ten o'clock a.m. and the sale will occur not later than one o'clock p.m.

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

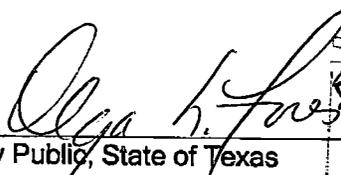
EXECUTED this 10 day of November, 2016.

  
WILFREDO MARTINEZ, JR.  
SUBSTITUTE TRUSTEE  
1200 San Bernardo  
Laredo, Texas 78040

STATE OF TEXAS           §  
COUNTY OF WEBB       §

This instrument was acknowledged before me on this 10 day of November, 2016, by Wilfredo Martinez, Jr., Substitute Trustee.

 OLGA L. FORES  
Notary Public  
State of Texas  
My Commission Expires 09-06-2017

  
Notary Public, State of Texas  
BY:  DEPUTY

2016 NOV 14 PM 3:27  
WEBB COUNTY, TEXAS  
MARGIE R. JBARRA  
COUNTY CLERK  
FILED

**DECEMBER -61**  
Clerk: 

TRACT I

Situated in Webb County, Texas and being:

Units Numbered 1 through 8 in Building A;

Units Numbered 9 through 12 and Units Numbered 14 and 16 in Building B;

Unit Number 17 and Units Numbered 19 through 24 in Building C;

Unit Number 25 in Building D;

Units Numbered 27 through 31 and Units Numbered 33 and 34 in Building E;

Units Numbered 35 through 42 in Building F;

Units Numbered 43 through 48 in Building G; and

Unit Number 52 in Building H;

all of the Rancho Viejo Condominiums and the airspace encompassed by the boundaries thereof according to that certain Declaration and the Exhibits attached thereto and recorded in Volume 65, Pages 443-477, Webb County Official Public Records, to which reference is hereby made for all purposes together with their respective undivided interest in and to the common elements set forth in the Declaration. The Rancho Viejo Condominiums are situated in Block Number Three (3), Rancho Viejo Subdivision, Unit 1, a subdivision situated in the City of Laredo, as per Plat recorded in Volume 5, Page 53, Webb County Plat Records.

TRACT II

Situated in Webb County, Texas and being Lot Number Ten (10) and the East Thirteen Feet of Lot Number Eleven (E. 13' of 11), in Block Number One Thousand Eight Hundred Twelve (1812), in the Eastern Division of the City of Laredo, as per the J. K. Thompson Replat of said Block recorded in Volume 1, Page 43, Webb County Plat Records.

TRACT III

Situated in Webb County, Texas and being the Surface Only of Lot Number Thirty-Eight (38), in Block Number Thirteen (13) Quail Creek Subdivision, Unit 5, P.U.D., a subdivision situated in the City of Laredo, as per Plat recorded in Volume 14, Page 16, Webb County Plat Records.

EXHIBIT "A"

61-A

**NOTICE OF TRUSTEE'S SALE**

PURSUANT to authority conferred upon me by that certain Deed of Trust executed by ELVIRA GUTIERREZ of Webb County, Texas, executed on May 6, 2016, and recorded in Volume 4043, Pages 530, et. seq. of the Official Records of Webb County, Texas, I will, as Trustee for FERNANDO DE LLANO INVESTMENTS, LTD., Beneficiary under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, FERNANDO DE LLANO INVESTMENTS, LTD., default having been made in the payment thereof, sell on TUESDAY, December 6, 2016, that being the FIRST TUESDAY of said month, at public auction to the highest bidder, for cash, at the area just outside the northwest (parking garage) 1<sup>st</sup> floor entrance to the Webb County Justice Center, 1110 Victoria Street, Laredo, Texas, between the hours of ten o'clock a.m. and four o'clock p.m. of that day, the following described property situated in Webb County, Texas, to-wit:

Situated in the City of Laredo, Webb County, Texas and being THE SURFACE ONLY of Lot Number TWO-C (2C), Block Number ONE (1), RAMIREZ BUSINESS PARK, according to replat thereof recorded in Volume 25, Page 92, Webb County Plat Records.

The earliest time at which the sale will occur is ten o'clock a.m. and the sale will occur not later than one o'clock p.m.

**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.**

EXECUTED this 9 day of November, 2016.

*Robert N. Freeman*  
ROBERT N. FREEMAN, II  
TRUSTEE  
6909 Springfield Ave., Ste. 300  
Laredo, Texas 78045

STATE OF TEXAS §  
COUNTY OF WEBB §

This instrument was acknowledged before me on this 9 day of November, 2016, by Robert N. Freeman, II, Trustee.



*Rosalinda Hernandez*  
Notary Public, State of Texas

2016 NOV 14 PM 3:28  
WEBB COUNTY, TEXAS  
DEPUTY  
MARGIE R. IBARRA  
COUNTY CLERK  
FILED

DECEMBER -62  
Clerk: *Rehaves*

**NOTICE OF FORECLOSURE 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 OR 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. Property to Be Sold.** The property to be sold is described as follows: LOT 45, BLOCK 7, SANTA RITA SUBDIVISION, UNIT II, A SUBDIVISION SITUATED IN LAREDO, WEBB COUNTY, TEXAS.

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 04/18/2003 and recorded in Book 1377 Page 640 Document 794788 real property records of Webb County, Texas.

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

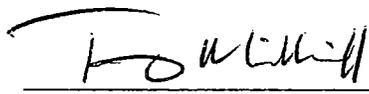
Date: 12/06/2016  
 Time: 01:00 PM  
 Place: Webb County Courthouse, Texas at the following location: THE AREA JUST OUTSIDE THE NORTHWEST (PARKING GARAGE) 1st FLOOR ENTRANCE TO THE WEBB COUNTY JUSTICE CENTER, 1110 VICTORIA STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

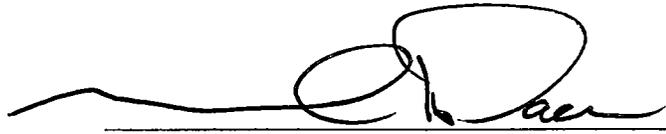
**4. Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust.

**5. Obligations Secured.** The Deed of Trust executed by OSVALDO VEDIA AND MARIA J. CARDENAS, provides that it secures the payment of the indebtedness in the original principal amount of \$79,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, FOR THE C-BASS MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2005-CB3 is the current mortgagee of the note and deed of trust and OCWEN LOAN SERVICING, LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, FOR THE C-BASS MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2005-CB3 c/o OCWEN LOAN SERVICING, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

**6. Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint SANDRA MENDOZA, ARNOLD MENDOZA, W.D.LAREW, MARTIN H. VACCA, MICHAEL W. ZIENTZ OR BOB FRISCH, Substitute Trustee to act under and by virtue of said Deed of Trust.

**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.**

  
 Mackie Wolf Zientz & Mann, P.C.  
 Brandon Wolf, Attorney at Law  
 L. Keller Mackie, Attorney at Law  
 Lori Liane Long, Attorney at Law  
 Tracey Midkiff, Attorney at Law  
 Joseph Modric, Attorney at Law  
 Parkway Office Center, Suite 900  
 14160 North Dallas Parkway  
 Dallas, TX 75254

  
 SANDRA MENDOZA, ARNOLD MENDOZA,  
 W.D.LAREW, MARTIN H. VACCA, MICHAEL W. ZIENTZ  
 OR BOB FRISCH  
 c/o AVT Title Services, LLC  
 1101 Ridge Rd. Suite 222  
 Rockwall, TX 75087

FILED  
 MARGIE R. IBARRA  
 COUNTY CLERK  
 2016 NOV 15 PM 2:13  
 WEBB COUNTY, TEXAS  
 DEPUTY

I am Martin H. Vacca Certificate of Posting whose address is 14160 N. Dallas Pkwy, Suite 900, Dallas, TX 75254. I declare under penalty of perjury that on November 15, 16 I filed this Notice of Foreclosure Sale at the office of the Webb County Clerk and caused it to be posted at the location directed by the Webb County Commissioners Court.

**DECEMBER -63**  
 Clerk: Ro

## NOTICE OF FORECLOSURE 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 OR 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. Property to Be Sold.** The property to be sold is described as follows: SITUATED IN WEBB COUNTY, TEXAS AND BEING THE SURFACE ONLY OF LOT NUMBER TWENTY-NINE (29), IN BLOCK NUMBER TWO (2), COLONIA LOS OBISPOS, UNIT V, A SUBDIVISION IN THE CITY OF LAREDO, AS PER PLAT RECORDED IN VOLUME 15, PAGE 83, WEBB COUNTY PLAT RECORDS.

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 02/24/2005 and recorded in Book 1831 Page 491 Document 877964 real property records of Webb County, Texas.

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

Date: 12/06/2016

Time: 01:00 PM

Place: Webb County Courthouse, Texas at the following location: THE AREA JUST OUTSIDE THE NORTHWEST (PARKING GARAGE) 1st FLOOR ENTRANCE TO THE WEBB COUNTY JUSTICE CENTER, 1110 VICTORIA STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

**4. Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust.

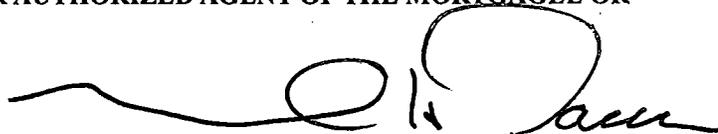
**5. Obligations Secured.** The Deed of Trust executed by CURTIS ALFRED THIERRY, provides that it secures the payment of the indebtedness in the original principal amount of \$132,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT is the current mortgagee of the note and deed of trust and HUD C/O NOVAD MANAGEMENT CONSULTING, LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT c/o HUD C/O NOVAD MANAGEMENT CONSULTING, LLC, 2401 NW 23rd St Ste 1A1, Oklahoma City, OK 73107 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

**6. Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint SANDRA MENDOZA, ARNOLD MENDOZA, W.D.LAREW, MARTIN H. VACCA, MICHAEL W. ZIENTZ OR BOB FRISCH, Substitute Trustee to act under and by virtue of said Deed of Trust.

**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.**



Mackie Wolf Zientz & Mann, P.C.  
Brandon Wolf, Attorney at Law  
L. Keller Mackie, Attorney at Law  
Lori Liane Long, Attorney at Law  
Tracey Midkiff, Attorney at Law  
Joseph Modric, Attorney at Law  
Parkway Office Center, Suite 900  
14160 North Dallas Parkway  
Dallas, TX 75254



SANDRA MENDOZA, ARNOLD MENDOZA,  
W.D.LAREW, MARTIN H. VACCA, MICHAEL ZIENTZ  
OR BOB FRISCH  
c/o AVT Title Services, LLC  
1101 Ridge Rd. Suite 222  
Rockwall, TX 75087

2016 NOV 15 PM 2:16  
MARGIE R. IBARRA  
COUNTY CLERK  
FILED  
DEPUTY  
WEBB COUNTY, TEXAS

Certificate of Posting

I am Martin H. Vacca whose address is 14160 N. Dallas Pkwy, Suite 900, Dallas, TX 75254. I declare under penalty of perjury that on November 15, 2016 I filed this Notice of Foreclosure Sale at the office of the Webb County Clerk and caused it to be posted at the location directed by the Webb County Commissioners Court.

DECEMBER -64

Clerk: RO

**NOTICE OF TRUSTEE'S SALE**

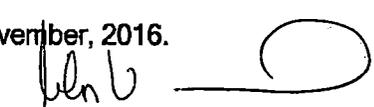
PURSUANT to authority conferred upon me by that certain Deed of Trust executed by SANCHEZ FAMILY INVESTMENTS, LTD., A TEXAS LIMITED PARTNERSHIP, of Webb County, Texas, dated February 22, 2007, and recorded in Volume 2306, Pages 320 et seq. of the Official Public Records of Webb County, Texas, I will, as Trustee for INTERNATIONAL BANK OF COMMERCE, Beneficiary under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, INTERNATIONAL BANK OF COMMERCE, default having been made in the payment thereof, sell on TUESDAY, December 6, 2016, that being the FIRST TUESDAY of said month, at public auction to the highest bidder, for cash, at the area just outside the northwest (parking garage) 1<sup>st</sup> floor entrance to the Webb County Justice Center, 1110 Victoria Street, Laredo, Texas, between the hours of ten o'clock a.m. and four o'clock p.m. of that day, the following described property situated in Webb County, Texas, to-wit:

Situated in Webb County, Texas and being the Surface Only of Lot Number Two-B (2B), in Block Number Three (3), McPherson Acres, Unit 1, a Subdivision situated in the City of Laredo, as per Replat recorded in Volume 25, Page 125, Plat Records of Webb County, Texas.

The earliest time at which the sale will occur is ten o'clock a.m. and the sale will occur not later than one o'clock p.m.

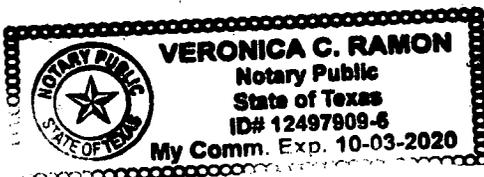
**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the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

EXECUTED this 15<sup>th</sup> day of November, 2016.

  
\_\_\_\_\_  
JOHN A. VILLARREAL  
TRUSTEE  
1200 San Bernardo  
Laredo, Texas 78040

STATE OF TEXAS §  
COUNTY OF WEBB §

This instrument was acknowledged before me on this 15<sup>th</sup> day of November, 2016, by John A. Villarreal, Trustee.



  
\_\_\_\_\_  
Notary Public, State of Texas

2016 NOV 15 PM 3:08  
WEBB COUNTY, TEXAS  
BY: uo DEPUTY  
MARGIE R. IBARRA  
COUNTY CLERK  
FILED

**DECEMBER -65**  
Clerk: uo

**NOTICE OF TRUSTEE'S SALE**

PURSUANT to authority conferred upon me by that certain Deed of Trust executed by SANCHEZ CHILDRENS' TRUST, A TEXAS TRUST, of Webb County, Texas, dated November 15, 2007, and recorded in Volume 2516, Pages 24 et seq. of the Official Public Records of Webb County, Texas, I will, as Trustee for INTERNATIONAL BANK OF COMMERCE, Beneficiary under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, INTERNATIONAL BANK OF COMMERCE, default having been made in the payment thereof, sell on TUESDAY, December 6, 2016, that being the FIRST TUESDAY of said month, at public auction to the highest bidder, for cash, at the area just outside the northwest (parking garage) 1<sup>st</sup> floor entrance to the Webb County Justice Center, 1110 Victoria Street, Laredo, Texas, between the hours of ten o'clock a.m. and four o'clock p.m. of that day, the following described property situated in Webb County, Texas, to-wit:

See Exhibit "A" attached hereto.

The earliest time at which the sale will occur is ten o'clock a.m. and the sale will occur not later than one o'clock p.m.

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.

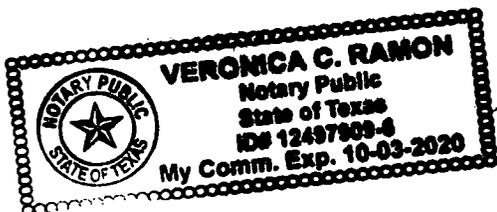
EXECUTED this 15<sup>th</sup> day of November, 2016.

John A. Villarreal  
JOHN A. VILLARREAL  
TRUSTEE  
1200 San Bernardo  
Laredo, Texas 78040

BY [Signature]  
DEPUTY  
2016 NOV 15 PM 3:11  
WEBB COUNTY, TEXAS  
MARGIE R. IBARRA  
COUNTY CLERK  
FILED

STATE OF TEXAS §  
COUNTY OF WEBB §

This instrument was acknowledged before me on this 15<sup>th</sup> day of November, 2016, by John A. Villarreal, Trustee.



Veronica C. Ramon  
Notary Public, State of Texas

BY [Signature]  
DEPUTY  
2016 NOV 15 PM 3:  
WEBB COUNTY, TEX  
MARGIE R. IBARRA  
COUNTY CLERK  
FILED

DECEMBER -66  
Clerk: [Signature]



**“NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER’S LICENSE NUMBER.”**

**NOTICE OF FORECLOSURE SALE**

MARGIE R. IBARRA  
COUNTY CLERK  
FILED

2016 NOV 15 PM 3:10

WEBB COUNTY, TEXAS

BY \_\_\_\_\_ CLERK



STATE OF TEXAS

§  
§  
§

COUNTY OF WEBB

Date: November 15, 2016

Notice is hereby given of public non-judicial foreclosure sale.

1. **Property to be sold** is described as follows:  
**THE SURFACE ONLY ESTATE ONLY IN AND TO LOT SIX (6), BLOCK EIGHT (8), J.S.J. ESTATES SUBDIVISION, UNIT 3-LEGACY HEIGHTS, SITUATED IN THE CITY OF LAREDO, WEBB COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 19, PAGE 85, PLAT RECORDS OF WEBB COUNTY, TEXAS., commonly known as, 220, St. Julien, Laredo, Texas, 78041.**

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Declaration and Covenants, Conditions, and Restrictions for J.S.J. Estates Subdivision, Unit 3, Legacy Heights recorded in the instrument to be foreclosed is the Deed of Trust recorded in Volume-1358, Page 880-897, Document #791028- Official Public Records of Webb County, Texas.

As fully described in the Declaration and Covenants, Conditions and Restrictions for J.S.J. Estates, Subdivision, Unit 3, Legacy Heights Recorded in Volume 19, Page 85, Plat Records of Webb County, Texas, Webb County Official Public Records; And Declaration of Covenants, Conditions and Restrictions and for J.S.J. Estates Subdivision, Unit 3, Legacy Heights Laredo, Webb County, Texas which Declaration is recorded in Volume 865, Pages 683-678, Document #684157, Official Public Records of Webb County of Texas; and First Amendment to Declaration and Covenants , Conditions and Restrictions and for J.S.J. Estates Subdivision, Unit 3, Legacy Heights, Document # 713421, Volume 0988 Pages 557-558; And Second Amendment to Declaration, Covenants, Conditions and Restrictions and for J.S.J. Estates Subdivision, Unit 3, Legacy Heights, Document #801122, Volume 1410 Pages 776-778, Webb County Official Public Records; and Together within an undivided interest in the Common Elements and all Interest Allocated to the Unit the said Declaration.

**DECEMBER 67**

Clerk: 

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

Date: December 6, 2016.

Time: The sale will begin no earlier than 10:00 a.m. or no later than three hours thereafter. The sale will be completed by no later than 1:00 p.m. on Tuesday, December 6, 2016

Place: **At the area outside the northwest (parking garage), 1<sup>st</sup>. floor entrance to the Webb County, Justice Center, located at 1110 Victoria St. in Laredo, 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 refiled may be after the date originally scheduled for this sale.

4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to 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 cash on the day the property is sold.

The sale will be made expressly subject to any title matters set forth in the Declaration of JSJ ESTATES HOMEOWNER'S ASSOCIATION, INC., or deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. The sale shall not cover any part of the property that has been released of public record from the lien of the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the deed of trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

Pursuant to 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.

Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further

67-A

conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

5. **Type of Sale.** The sale is a nonjudicial deed-of-trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust and security agreement executed by JSJ ESTATES HOMEOWNER'S ASSOCIATION, INC., a Texas Corporation.

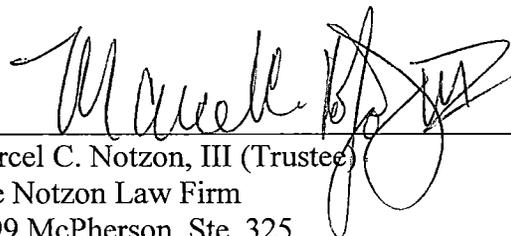
The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business Association and Commerce Code.

6. **Obligations Secured.** The Declaration of JSJ ESTATES HOMEOWNER'S ASSOCIATION, INC. or deed of trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to the promissory note in the original principal amount of \$4,075.00, executed by JSJ ESTATES HOMEOWNER'S ASSOCIATION, INC., and payable to the order of The Notzon Law Firm. HUGO SECA, LETICIA SECA is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

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

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

Dated: November 15, 2016



Marcel C. Notzon, III (Trustee)  
The Notzon Law Firm  
6699 McPherson, Ste. 325  
Laredo, Texas 78041  
Telephone (956) 717-1961  
Telecopier (956) 717-2789

67-B

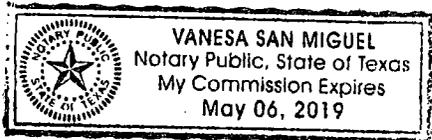
STATE OF TEXAS

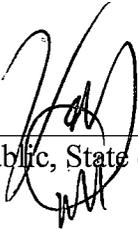
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COUNTY OF WEBB

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This instrument was acknowledged before me on this <sup>15<sup>th</sup></sup> ~~17<sup>th</sup>~~ day of <sup>November</sup> ~~March~~, 2016 by Marcel C. Notzon, III.



  
\_\_\_\_\_  
Notary Public, State of Texas

67-c

# Exhibit-A

67-D

JSJ ESTATES HOMEOWNERS ACCOUNT  
Customer Balance Detail

P.O. BOX 451171 - LAREDO, TX 78045 - (956) 712-3030

Type	Date	Num	Memo	Amount	Balance
<b>220 ST. JULIEN - HUGO SECA</b>					0.00
Invoice	01/01/2012			300.00	300.00
Invoice	02/01/2012		Latefee	45.00	345.00
Invoice	01/01/2013			300.00	645.00
Invoice	02/01/2013		Latefee	45.00	690.00
Invoice	01/01/2014			300.00	990.00
Invoice	02/01/2014		Latefee	45.00	1,035.00
Invoice	01/01/2015			500.00	1,535.00
Invoice	03/01/2015		Latefee	45.00	1,580.00
Invoice	01/01/2016			500.00	2,080.00
Invoice	03/01/2016		Latefee	45.00	2,125.00
Invoice	03/30/2016		Attorney Fee	350.00	2,475.00
Invoice	09/27/2016		Foreclosur...	1,500.00	3,975.00
Invoice	09/27/2016		Filing Fees	100.00	4,075.00
Total 220 ST. JULIEN - HUGO SECA				4,075.00	4,075.00
<b>TOTAL</b>				<b>4,075.00</b>	<b>4,075.00</b>

DUES MUST BE RECEIVED BY JANUARY 31, 2010

Page 1

67-E

**“NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER’S LICENSE NUMBER.”**

**NOTICE OF FORECLOSURE SALE**

STATE OF TEXAS

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§

COUNTY OF WEBB

Date: November 15, 2016

2016 NOV 15 PM 3:11  
WEBB COUNTY, TEXAS  
BY *[Signature]* DEPUTY  
MARGIE R. IBARRA  
COUNTY CLERK  
FILED

Notice is hereby given of public non-judicial foreclosure sale.

1. **Property to be sold** is described as follows:  
**THE SURFACE ONLY ESTATE ONLY IN AND TO LOT TWELVE (12), BLOCK TWO (2), J.S.J. ESTATES PHASE I, (AS SOMETIMES REFERRED TO AS J.S.J. ESTATES SUBDIVISION, UNIT 1), SITUATED IN THE CITY OF LAREDO, WEBB COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 13, PAGE 81, PLAT RECORDS OF WEBB COUNTY, TEXAS., commonly known as, 310 Jordan Drive, Laredo, Texas, 78041.**

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Declaration and Covenants, Conditions, and Restrictions for J.S.J. Estates Phase I, (as sometimes referred as J.S.J. Estates Subdivision, Unit 1) recorded in the instrument to be foreclosed is the Deed of Trust recorded in Volume 1, Book 1539 Page 410, Document #825415 Official Public Records of Webb County, Texas.

As fully described in the Declaration and Covenants, Conditions, and Restrictions for J.S.J. Estates Phase I, (as sometimes referred as J.S.J. Estates Subdivision, Unit 1), recorded in Volume 13, Page 81, of the Plat Records of Webb County of Texas Official Public Records; Declaration and Covenants, Conditions, and Restrictions for J.S.J. Estates Phase I, (as sometimes referred as J.S.J. Estates Subdivision, Unit 1), Laredo, Webb County, Texas; And in the Declaration of Covenants, and Restrictions for JSJ Estates, Phase I, which Declaration is recorded in Volume 190, Pages 409-425, Document #512813 of the Real Property of Webb County of Texas Official Public Records; And First Amendment to Declaration of Covenants, and Restrictions for JSJ Estates, Phase I, which Declaration is recorded in Volume 366, Pages 462-464, Document #5692065 of the Real Property of Webb County of Texas; and Together within an undivided interest in the Common Elements and all Interest Allocated to the Unit the said Declaration.

**DECEMBER -68**  
Clerk: *[Signature]*

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

Date: December 6, 2016.

Time: The sale will begin no earlier than 10:00 a.m. or no later than three hours thereafter. The sale will be completed by no later than 1:00 p.m. on Tuesday, December 6, 2016

Place: **At the area outside the northwest (parking garage), 1<sup>st</sup>. floor entrance to the Webb County, Justice Center, located at 1110 Victoria St. in Laredo, 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.

4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to 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 cash on the day the property is sold.

The sale will be made expressly subject to any title matters set forth in the Declaration of **JSJ ESTATES HOMEOWNER'S ASSOCIATION, INC.**, or deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. The sale shall not cover any part of the property that has been released of public record from the lien of the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the deed of trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

Pursuant to 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.

Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the

68-A

right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

5. **Type of Sale.** The sale is a nonjudicial deed-of-trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust and security agreement executed by JSJ ESTATES HOMEOWNER'S ASSOCIATION, INC., a Texas Corporation.

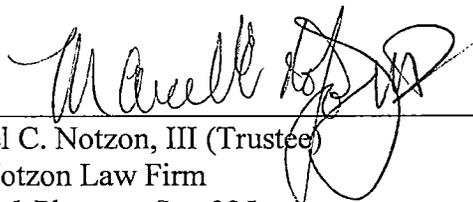
The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business Association and Commerce Code.

6. **Obligations Secured.** The Declaration of JSJ ESTATES HOMEOWNER'S ASSOCIATION, INC., or deed of trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to the promissory note in the original principal amount of **\$3,730.00**, executed by JSJ ESTATES HOMEOWNER'S ASSOCIATION, INC., and payable to the order of The Notzon Law Firm. **GABRIEL ESCALANTE AND WIFE MARINA ESCALANTE** is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

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

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

Dated: November 15, 2016



---

Marcel C. Notzon, III (Trustee)  
The Notzon Law Firm  
6699 McPherson, Ste. 325  
Laredo, Texas 78041  
Telephone (956) 717-1961  
Telecopier (956) 717-2789

68-B

STATE OF TEXAS

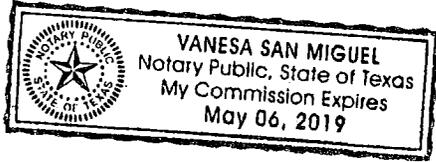
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COUNTY OF WEBB

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15<sup>th</sup> November  
18<sup>th</sup> day of ~~October~~ 2016 by Marcel  
JS JS

This instrument was acknowledged before me on this ~~18~~ day of ~~October~~, 2016 by Marcel C. Notzon, III.



*[Handwritten Signature]*  
 \_\_\_\_\_  
 Notary Public, State of Texas

008-C

# Exhibit-A

68-D

JSJ ESTATES HOMEOWNERS ACCOUNT  
Customer Balance Detail

P.O. BOX 451171 - LAREDO, TX 78045 - (956) 712-3030

Type	Date	Num	Memo	Amount	Balance
<b>310 JORDAN - GABRIEL ESCALANTE</b>					1,942.50
Invoice	01/01/2012			300.00	2,242.50
Paym...	01/04/2012	1939	BALANCE	-2,242.50	0.00
Invoice	01/01/2013			300.00	300.00
Invoice	02/01/2013		Latefee	45.00	345.00
Invoice	01/01/2014			300.00	645.00
Invoice	02/01/2014		Latefee	45.00	690.00
Invoice	01/01/2015			500.00	1,190.00
Invoice	03/01/2015		Latefee	45.00	1,235.00
Invoice	01/01/2016			500.00	1,735.00
Invoice	03/01/2016		Latefee	45.00	1,780.00
Invoice	03/30/2016		Attorney Fee	350.00	2,130.00
Invoice	09/27/2016		Foreclosure Fee	1,500.00	3,630.00
Invoice	09/27/2016		Filing Fees	100.00	3,730.00
Total 310 JORDAN - GABRIEL ESCALANTE				1,787.50	3,730.00
<b>TOTAL</b>				<b>1,787.50</b>	<b>3,730.00</b>

DUES MUST BE RECEIVED BY JANUARY 31ST.

Page 1

08-E

**“NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER’S LICENSE NUMBER.”**

**NOTICE OF FORECLOSURE SALE**

STATE OF TEXAS  
COUNTY OF WEBB

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§  
§

Date: November 15, 2016

Notice is hereby given of public non-judicial foreclosure sale.

MARGIE R. IBARRA  
COUNTY CLERK  
FILED  
2016 NOV 15 PM 3:11  
WEBB COUNTY, TEXAS  
BY *[Signature]* DEPUTY

1. **Property to be sold** is described as follows:  
**THE SURFACE ONLY ESTATE ONLY IN AND TO LOT TEN (10), BLOCK EIGHT (8), J.S.J. ESTATES SUBDIVISION, UNIT 3, LEGACY HEIGHTS, SITUATED IN THE CITY OF LAREDO, WEBB COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 19, PAGE 85, PLAT RECORDS OF WEBB COUNTY, TEXAS., commonly known as, 228, St. Julien, Laredo, Texas, 78041.**

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Declaration and Covenants, Conditions, and Restrictions for J.S.J. Estates Subdivision, Unit 3, Legacy Heights recorded in the instrument to be foreclosed is the Deed of Trust recorded in Document #791028 Official Public Records of Webb County, Texas.

As fully described in the in the Declaration and Covenants, Conditions and Restrictions for J.S.J. Estates, Subdivision, Unit 3, Legacy Heights Recorded in Volume 19, Page 85, Plat Records of Webb County, Texas, Webb County Official Public Records; And Declaration of Covenants, Conditions and Restrictions and for J.S.J. Estates Subdivision, Unit 3, Legacy Heights Laredo, Webb County, Texas which Declaration is recorded in Volume 865, Pages 683-678, Document #684157, Official Public Records of Webb County of Texas; and First Amendment to Declaration and Covenants , Conditions and Restrictions and for J.S.J. Estates Subdivision, Unit 3, Legacy Heights, Document # 713421, Volume 0988 Pages 557-558; And Second Amendment to Declaration, Covenants, Conditions and Restrictions and for J.S.J. Estates Subdivision, Unit 3, Legacy Heights, Document #801122, Volume 1410 Pages 776-778, Webb County Official Public Records; and Together within an undivided interest in the Common Elements and all Interest Allocated to the Unit the said Declaration.

3. **Date, Time, and Place of Sale.** The sale is scheduled to be held at the following

**DECEMBER -69**  
Clerk: *[Signature]*

date, time, and place:

Date: December 6, 2016.

Time: The sale will begin no earlier than 10:00 a.m. or no later than three hours thereafter. The sale will be completed by no later than 1:00 p.m. on Tuesday, December 6, 2016

Place: **At the area outside the northwest (parking garage), 1<sup>st</sup>. floor entrance to the Webb County, Justice Center, located at 1110 Victoria St. in Laredo, 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.

4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to 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 cash on the day the property is sold.

The sale will be made expressly subject to any title matters set forth in the Declaration of JSJ ESTATES HOMEOWNER'S ASSOCIATION, INC., or deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. The sale shall not cover any part of the property that has been released of public record from the lien of the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the deed of trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

Pursuant to 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.

Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further

69-A

conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

5. **Type of Sale.** The sale is a nonjudicial deed-of-trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust and security agreement executed by JSJ ESTATES HOMEOWNER'S ASSOCIATION, INC., a Texas Corporation.

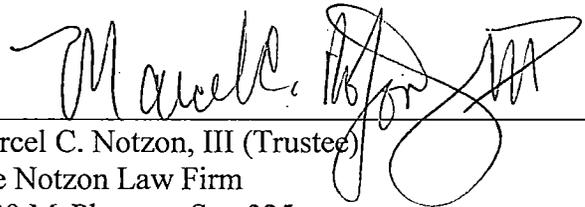
The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business Association and Commerce Code.

6. **Obligations Secured.** The Declaration of JSJ ESTATES HOMEOWNER'S ASSOCIATION, INC. or deed of trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to the promissory note in the original principal amount of \$4,075.00, executed by JSJ ESTATES HOMEOWNER'S ASSOCIATION, INC., and payable to the order of The Notzon Law Firm. Fausto Sosa and wife Cynthia Y Sosa is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

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

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

Dated: November 15, 2016



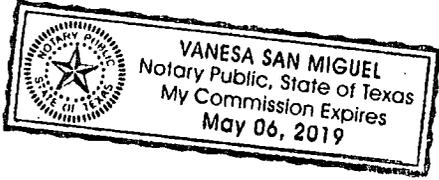
Marcel C. Notzon, III (Trustee)  
The Notzon Law Firm  
6699 McPherson, Ste. 325  
Laredo, Texas 78041  
Telephone (956) 717-1961  
Telecopier (956) 717-2789

69-B

COUNTY OF WEBB

§

This instrument was acknowledged before me on this 15<sup>th</sup> day of ~~October~~ <sup>November</sup>, 2016 by  
Marcel C. Notzon, III. <sub>VS</sub>



  
\_\_\_\_\_  
Notary Public, State of Texas

09-C

# Exhibit-A

69-D

JSJ ESTATES HOMEOWNERS ACCOUNT  
Customer Balance Detail

P.O. BOX 451171 - LAREDO, TX 78045 - (956) 712-3030

Type	Date	Num	Memo	Amount	Balance
<b>228 ST. JULIEN - FAUSTO SOSA</b>					0.00
Invoice	01/01/2012			300.00	300.00
Invoice	02/01/2012		Latefee	45.00	345.00
Invoice	01/01/2013			300.00	645.00
Invoice	02/01/2013		Latefee	45.00	690.00
Invoice	01/01/2014			300.00	990.00
Invoice	02/01/2014		Latefee	45.00	1,035.00
Invoice	01/01/2015			500.00	1,535.00
Invoice	03/01/2015		Latefee	45.00	1,580.00
Invoice	01/01/2016			500.00	2,080.00
Invoice	03/01/2016		Latefee	45.00	2,125.00
Invoice	03/30/2016		Attorney Fee	350.00	2,475.00
Invoice	09/27/2016		Foreclosur...	1,500.00	3,975.00
Invoice	09/27/2016		Filing Fees	100.00	4,075.00
Total 228 ST. JULIEN - FAUSTO SOSA				4,075.00	4,075.00
<b>TOTAL</b>				<b>4,075.00</b>	<b>4,075.00</b>

DUES MUST BE RECEIVED BY JANUARY 31ST.

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